



October 2016

# Five-Year Assessment of Fair Housing for CDBG Program

For Submission to the U.S. Department of Housing & Urban Development

Michigan City, Indiana



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# Executive Summary



## Executive Summary

### INTRODUCTION

The City of Michigan City, Indiana, is a participant in the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. Since the inception of CDBG funds to entitlement communities, HUD has required various reports to satisfy the grantor's jurisdiction compliance with all laws, applicable programs, and regulations, and to demonstrate the community's ability to carry out the program in a timely and compliant manner. As a condition of compliance, communities who are awarded CDBG funds are instructed by HUD to affirmatively further fair housing.

Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968. HUD's AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

As provided in the rule, AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development."

### *The Assessment of Fair Housing*

HUD's rule clarifies existing fair housing obligations with a streamlined process to analyze the local fair housing landscape and set fair housing priorities and goals through an Assessment of Fair Housing (AFH).

The rule identifies four fair housing issues that program participants will assess:

1. Patterns of integration and segregation;
2. Racially or ethnically concentrated areas of poverty;
3. Disparities in access to opportunity; and
4. Disproportionate housing needs.

This AFH begins with the assessment of past goals, actions, and strategies followed by a provision of data that will help the City identify fair housing issues and related contributing factor. The City is required to set goals to overcome fair housing issues and related contributing factors. These goals must inform subsequent housing and community development planning processes.

### *Methodology Used*

The purpose of this analysis is to identify any local housing concerns and impediments to the exercise of fair housing choice in the City of Michigan City. This analysis attempts to identify any attitudes, barriers, institutional practices and public policies which create barriers to affirmatively further fair housing.

Research and analysis of information regarding housing choice and restrictions was based upon review of socioeconomic and housing characteristics. Data sources included, historical US Census figures (1980-2014), the HUD Assessment of Fair Housing Tool, reports and statistics from local, regional, State and Federal agencies, the City of Michigan City data, and interest groups.

Reflecting HUD guidelines concerning "recommended contents", this analysis incorporates an analysis of housing choice in Michigan City, federal, state and local public policies, profiles describing socioeconomic conditions of persons who make up the City of Michigan City and community services provided by the City's CDBG program. Last, this analysis includes institutional practices that affect the level of choice available within the area's housing market.

# The Process



## Community Participation Process

This section contains an assessment of the community participation process utilized in completing the Assessment of Fair Housing report. The Community Participation Process section consists of the following:

- A description of outreach activities undertaken to encourage broad and meaningful community participation. This includes:
  1. Identification of media outlets used, including efforts to reach populations underrepresented in the planning process;
  2. An explanation of how these efforts are designed to reach the broadest audience possible
- A list of organizations consulted during community participation.
- An evaluation of the community participation efforts in achieving meaningful participation.
- A summary of all comments obtained in the community participation process, including a summary of any comments, views, and recommendations.

### Outreach

The City of Michigan City recently drafted a new Five-Year Consolidated Plan and embarked on an extensive public process in the preparation of this planning document. Topics discussed at meetings included housing, homelessness, community and economic development, and non-homeless special needs issues. In addition, the City has conducted public meetings specifically related to Fair Housing. All meetings are publicized and adequately noticed per the City's Citizen Participation Plan (August 2014). Information is published in the local newspaper and posted with flyers located around the City. Citizens are notified of public meetings at least two weeks before they are held.

Details of all meetings conducted are listed below:

### ***Stakeholders***

On April 24, 2013, the City conducted a meeting with the LaPorte County Home Team at the First Presbyterian Church at 9th Street and Washington in Michigan City, IN. The Home Team of LaPorte County is a collaboration of organizations and individuals meeting together to help eliminate homelessness and poverty. The meeting's intention was to inform service providers of the Consolidated Plan process and coordinate data gathering and services available in Michigan City, IN. Organizations represented included but were not limited to:

Questionnaires were distributed at the Home Team meeting and there were seven completed questionnaires received. Comments from these questionnaires have been addressed in the City's Strategic Plan.

### ***City Departments***

Ongoing consultation is conducted with City Departments to identify their needs and priorities.

### ***Five-Year Consolidated Plan Public Meeting***

On April 24, 2014 at 12:00pm, the City conducted a community meeting at Michigan City City Hall located at 100 E. Michigan Boulevard. Approximately fifteen individuals representing neighborhood or community interests attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard, a three tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Consolidated Plan, which activities and areas are eligible for HUD funding, and the schedule that City of Michigan City will follow to adopt the Consolidated Plan in 2014. The second was a questionnaire asking participants about their experiences working with City of Michigan City to administer HUD funds both in the past and present. The third was an open discussion where participants were asked to discuss issues and concerns publicly.

Although there are many issues that attendees felt are important, there are a few needs that were stressed throughout the meeting as being of the highest priority:

- Job skills training and placement programs
- Treatment options for substance abuse patients

- Homeless men’s shelter
- Demolition of abandoned homes
- Rental assistance for low income persons
- Increased public transportation services and extended hours

### ***Fair Housing Workshop***

The City of Michigan City conducted a Fair Housing public workshop to identify fair housing issues on Thursday, January 28, 2016 at the Northern Indiana Education Foundation Building – 113 E. 4<sup>th</sup> Street, Michigan City, IN from 8:30 AM. This workshop was held in coordination with the regularly scheduled La Porte County HOME Team meeting. The Home Team of La Porte is a collaboration of organizations and individuals meeting together to help eliminate homelessness and poverty.

Although there are many issues that attendees felt are important, there are a few fair housing issues that were discussed in the most detail:

- Distribution of Fair Housing Handouts w/Housing Agencies listed
- More Fair Housing Education and training
- Coordinate with Northwest Indiana Realtors
- More outreach to citizens
- Some have seen discrimination by landlords based on family size
- There are concentrations of race and poverty in the City
- At times the City has made it difficult for developers to build multi-family housing for the disabled
- Establish a “fair housing complaint” procedure
- Review and enforce current fair housing ordinance

### **Consultation**

The City of Michigan City has consulted with a diverse group of citizen groups and service providers throughout the planning process. Below is a listing of group and citizens that were consulted:

- Lakeland Neighborhood
- Dunebrook
- Housing Opportunities (Chair of the Continuum of Care)
- City of Michigan City Staff

- Michigan City Housing Authority (PHA)
- North Central Community Action Agency
- Citizens Concerned for the Homeless
- Catholic Charities
- National Association for the Advancement of Colored People (NAACP)
- Elston Grove Neighborhood
- Michigan City Staff
- Unity Foundation of LaPorte County
- Michigan City Housing Authority
- United Way
- Grace Learning Center

The City actively partners with many local non-profit community agencies. The City also works with County committees to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low- and moderate-income persons within the City.

At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts. The City of Michigan City will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City of Michigan City will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of fair and affordable housing and related housing services.

# Past Goals Assessment



## Assessment of Past Goals and Actions

This section of the AFH includes an assessment of the City's past fair housing goals and actions. This look back provision is required to assess progress made towards those fair housing goals previously set.

The Assessment of Past Goals and Actions section consists of one part with component questions.

- Part 1 evaluates past fair housing goals and actions and includes:
  1. A discussion of what progress has been made in their achievement.
  2. A discussion of how past goals have influenced the selection of current goals.
  3. Discussion of additional policies, actions, or steps that address fair housing issues.

### Previous Impediments Found

#### Barriers to Affordable Housing

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Because housing choice is so critical, affordable housing is a goal the City and the private market must achieve if equality of opportunity is to become a reality.

Barriers to new housing development over which the City has the greatest degree of control include:

- Allowable densities and location of multiple family units
- Minimum lot and building sizes, which can affect price and rent
- Location of grocery stores and other essential services

General barriers to the development and provision of affordable housing include:

- Deposits, utility connection/reconnection fees, utility costs, and rent fees
- Affordability/Income bracket cut off levels/Rent ratio to income
- For borrowers with lower incomes, marginal credit and little cash for down-payments
- Lack of good credit and debt problems
- Racial steering or blockbusting by real estate brokers
- Number of bedrooms per unit available
- Lack of quality housing units available for lower-income

- Foreclosures
- The stigma associated with “affordable” housing
- Availability of safe and decent quality housing
- Lack of and access to funding for new construction of affordable housing units.
- Loan policies and procedures
- Weatherization needs
- Lack of funding for new rental housing
- Lack of housing for young adults and the elderly
- Historic Preservation requirements

Other barriers preventing the disadvantaged from accessing services include:

- Transportation from housing areas to employment centers and social services
- Quality education, higher level education, and technological training
- The current economic downturn
- A lack of awareness within the community of all services available
- Access to jobs
- Lack of supportive services
- NIMBYism-“Not In My Back Yard” attitude of some members of the community to discourage affordable housing in their neighborhood

### **Previous Strategies to Eliminate Barriers to Fair and Affordable Housing**

The following strategies are proposed to address the barriers listed above:

1. The City will convene regular focus group meetings, including, but not limited to: health providers, landlords, homebuilders, banks and financial institutions, neighborhood organizations, and service providers to gather feedback on current barriers and to discuss strategies to eliminate barriers
2. The Mayor should require regular reports on the implementation of fair housing actions and take responsibility for resolving any problems identified as quickly as possible so that the fair housing efforts may proceed smoothly.
3. Update the Comprehensive Land Use Plan to focus on housing and housing-related issues and problems from a metropolitan or regional perspective.

4. Review existing transportation routes to link transportation and job employment centers to where lower-income persons and families reside.
5. The City should pay close attention to the diversity in representation of citizens in the community, including lower-income racial and ethnic groups, gender categories, persons with disabilities, and families with children, on the City's boards and commissions.
6. Review and update the Zoning Ordinance on a regular basis to foster inclusion of lower-income housing, including housing accessible to persons with disabilities and families with children in developments intended for households with higher incomes.
7. Provide exclusionary zoning to promote the development of affordable housing.
8. Encourage mixed-use zoning that allows low income residents to obtain groceries, education, jobs, and other basic services without a vehicle.
9. Identify specific steps that will be taken to strengthen the fair housing aspect of community revitalization activities in poorer neighborhoods through equalizing services, revising displacement policies and procedures, initiating or strengthening agreements with banks and other lending institutions subject to CRE, creating job-housing and education-housing linkages in and outside neighborhoods.
10. Regularly monitor tenant characteristics data for the HUD-assisted and HUD-insured housing developments as one means of evaluating policies, procedures and practices.
11. Provide support to Michigan City Housing Authority in their desegregation efforts.
12. Encourage Michigan City Housing Authority to utilize scattered-site, low-density housing acquisition as a means to de-concentrate racially impacted public housing.
13. Michigan City Housing Authority could help with transportation costs or provide transportation services for those individuals interested in housing in non-traditional neighborhoods.
14. MHCA should take steps to identify funding resources and develop programs, in partnership with other public or private agencies and with private landlords participating in Section 8 certificate and voucher program, to provide funds and incentives for the removal of architectural barriers to make privately-owned housing units accessible to persons with disabilities.
15. MCHA should develop a written visit ability policy and transition plan to make all or a significant percentage of its units visitable.
16. Consider initiating or broadening property tax relief provisions as a means of preserving lower-income home-ownership opportunities, especially if such provisions would be beneficial to

minority households, elderly households, or households with one or more members who are disabled.

17. Identify specific steps that the City should take based on an examination of sales and rental practices including real estate broker practices such as adoption and dissemination of anti-redlining or anti-blockbusting policies, establishing reporting requirements for housing providers in the City, establishing a stronger public education effort regarding the protection under fair housing laws, or other actions.
18. 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.
19. Provide credit counseling and education about good credit.
20. Publicize the availability of government guaranteed loans to potential borrowers.
21. Community groups and government officials should take an active role in encouraging increased CRA compliance activities by local financial institutions.
22. Implement the non-motorized Trails Master Plan to connect all neighborhoods with destinations such as jobs, schools, social service agencies and parks.
23. The City should undertake specific programs to educate its officials and employees and the general public regarding the provisions of a particular court determination or HUD finding and the actions that are or will be underway to address the problems found.
24. The City should develop new outreach, education, or information programs and activities to promote housing opportunities for particular segments of the community (such as racial or ethnic minority groups or persons with disabilities). This should be done in cooperation with fair housing organizations and organizations working on this common goal.
25. 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.
26. Michigan City and the private sector should develop programs and identify funding opportunities to support job incubators and startup companies.
27. The City should strive to secure good services and facilities in neighborhoods where economic development efforts for creating jobs and enhancing small business opportunities are under way.

28. The City is encouraged to establish a nonprofit clearinghouse mechanism to provide counseling and other services, if possible, to encourage participants to look for and select housing in a wide variety of locations, including those outside low-income and minority areas.
29. If any displacement of current minority or disabled low-income families occurs, the objective then should be to provide other housing opportunities to displaced households by giving them a real choice to relocate inside and outside minority neighborhoods or in buildings that are predominately occupied by minorities or persons with disabilities.
30. Michigan City should review lending and appraisal practices through formal surveys or informal means to examine their policies, procedures, and practices for possible differential treatment of home mortgage loans, home insurance, or home improvement loans based on race, ethnicity, gender, disability status, and familial status.

#### **Previous Fair Housing Accomplishments**

- A previous recommendation of the Analysis of Impediments of Fair Housing is that the City should adopt a rental inspection policy. Although the City has not adopted a rental inspection policy it has implemented a vacant housing registration process for vacant houses that usually end up as rentals.
- One aspect of fair housing choice is neighborhood revitalization and the provision of good services to areas in which low and moderate income families live. Blacks, Hispanics, other urban minorities and persons with disabilities who are most concentrated in such neighborhoods benefit from better neighborhood environments so critical to good housing. Public services and facilities which include schools, parks, and recreational facilities and programs, social service programs, transportation, public safety, street lighting, good maintenance and code enforcement. The City has strived to equalize services as part of fair housing initiatives. The Community Development Block Grant program has funded two parks on the Westside of the City of Michigan City where there is a high concentration of minority populations and poverty. These parks which are now ADA accessible provide for a better neighborhood environment so critical to good housing.
- Another recommendation of the 2011 Analysis of Impediments to Fair Housing is to update the Comprehensive Land Use Plan to focus on housing and housing related issues and problems from a metropolitan or regional perspective. Although this has not been completed, it is a priority for the City Planning Department and an information workshop was held to increase

knowledge and support for the update. Currently there is no funding to support this Comprehensive Land Use Plan update.

- In an effort to implement another recommendation of the 2011 Analysis of Impediments to Fair Housing, the City has attempted to develop new outreach, education or information programs and activities to promote housing opportunities for particular segments of the community. The City held CDBG funded Fair Housing Training for ARTSPACE on January 7<sup>th</sup>, 2016. The presenter was Amy Nelson, Executive Director of the Fair Housing Center of Central Indiana.

Also, a CDBG sub recipient, Catholic Charities has a 9-page document that defines what fair housing is, how to file a complaint, what housing discrimination is, and the procedure for filing a complaint on-line. Catholic Charities provides security deposits and counseling for low and moderate income persons so that they are able to afford rental housing within the City of Michigan City.

### **Summary**

The previous goals and strategies adopted as part of the 2010 Analysis of Impediments to Fair Housing Choice were only minimally successful. These goals were not successful for a number of reasons.

First, there were too many goals and strategies identified. Given lack of resources and staff it would be impossible for existing staff to implement all goals and strategies recommended.

In addition, many goals and strategies identified in the previous AI were unrealistic and difficult to measure.

Finally, some of the goals and strategies identified are out of the City's control.

Moving forward with the new Assessment of Fair Housing, previous goals and strategies will influence new goals and strategies. Many former goals and strategies are still useful and applicable while others are not. After identifying fair housing issues and contributing factors, the City will establish specific fair housing goals. Fair housing goals will be measurable, tracked, and ultimately, will affirmatively further fair housing

# Fair Housing Analysis



## Analysis of Fair Housing Issues

### Analysis of Fair Housing Issues

This section contains an assessment of key fair housing issues. These topics will enable program participants to identify and discuss fair housing issues arising from the combined analysis of HUD-provided data, local data, and local knowledge. The Code of Federal Regulations defines a fair housing issue as “a condition in a program participant’s geographic area of analysis that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.” Some of the most common fair housing issues as identified by HUD include:

- Integration and segregation patterns based on race, color, religion, sex, familial status, national origin, and disability within the jurisdiction and region;
- Racially or ethnically concentrated areas of poverty (R/ECAPs) within the jurisdiction and region;
- Significant disparities in access to opportunity for any protected class within the jurisdiction and region; and
- Disproportionate housing needs for any protected class within the jurisdiction and region.

By identifying these issues, program participants will determine the significant contributing factors and related fair housing issues facing the jurisdiction and the region.

### Demographic Summary

#### Demographics: Patterns

The racial/ethnic composition of Michigan City and the La Porte County region is predominately White, Non-Hispanic. According to HUD documentation, 65.30% of Michigan City’s total population is White, Non-Hispanic and 81.36% of the region’s population is White, Non-Hispanic (See **Table 1**). In Michigan City, the remaining racial/ethnic groups are measured as 25.39% Black, Non-Hispanic; 5.46% Hispanic;

0.66% Asian or Pacific Islander, Non-Hispanic; 0.31% Native American, Non-Hispanic; and 0.13% Other, Non-Hispanic. The greater region of La Porte County has a smaller minority population than Michigan City with 18.64% minority compared to the City's 34.7%. The minority population of the La Porte County region is composed of 10.62% Black, Non-Hispanic; 5.47% Hispanic, 0.52% Asian or Pacific Islander, Non-Hispanic; 0.22% Native American, Non-Hispanic; and 0.09% Other, Non-Hispanic.

In Michigan City, the most common countries of National Origin, outside of the United States of America, are Mexico (0.93%), Philippines (0.42%), Germany (0.21%), Lebanon (0.18%), and Vietnam (0.14%). This varies only slightly to the greater La Porte County region where the most common countries of National Origin are Mexico (1.51%), Germany (0.16%), Philippines (0.14%), Canada (0.08%) and Poland (0.08%). An individual who does not speak English as their primary language can be limited English proficient, or "LEP". The native language of those individuals is often referred to as a LEP Language. In Michigan City, the most common LEP Languages are Spanish (0.97%), Arabic (0.21%), Polish (0.18%), Vietnamese (0.14%), and Japanese (0.13%). In the La Porte County region, the most common LEP Languages are Spanish (1.42%), Polish (0.11%), German (0.10%), Arabic (0.06%), and Japanese (0.05%). Further information regarding the 10 most common countries of origin and the 10 most common LEP languages can be found in **Table 1**.

Ambulatory difficulty is the most common disability type in Michigan City and the La Porte County region, representing 9.89% and 8.37% of the population, respectively. In Michigan City this is followed by cognitive difficulty (7.98%), independent living difficulty (6.48%), hearing difficulty (4.33%), self-care difficulty (3.62%), and vision difficulty (2.97%). A similar distribution of disability types is found in the La Porte County region. Following ambulatory difficulty, the most common disabilities are cognitive difficulty (5.35%), independent living difficulty (5.02%), hearing difficulty (4.43%), self-care difficulty (2.51%), and vision difficulty (2.49%). **Table 1** depicts the number of individuals affected by each disability type.

**Table 1** also illustrates the population composition by sex, age, and family type for Michigan City and the La Porte county region. In Michigan City, 51.85% of the population is male and 48.15% of the population is female. The La Porte County region reflects a similar distribution with 51.71% of the population is male and 48.29% of the population is female. In Michigan City, 22.90% of the population is under the age of 18, and 14.51% of the population is over the age of 65. The La Porte County region reflects similar

numbers with 22.7% of the population younger than age 18 and 14.23% older than age 65. 41.97% of Michigan City's population includes families with children, compared to 40.62% of the La Porte county region.

**Table 1: Demographics**

	<b>(Michigan City, IN CDBG) Jurisdiction</b>		<b>(Michigan City-La Porte, IN CBSA) Region</b>	
<b>Race/Ethnicity</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
White, Non-Hispanic	19,522	65.30	90,695	81.36
Black, Non-Hispanic	7,592	25.39	11,835	10.62
Hispanic	1,631	5.46	6,093	5.47
Asian or Pacific Islander, Non-Hispanic	197	0.66	583	0.52
Native American, Non-Hispanic	92	0.31	246	0.22
Other, Non-Hispanic	40	0.13	97	0.09
<b>National Origin</b>	<b>Country</b>		<b>Country</b>	
#1 country of origin	Mexico	291 0.93	Mexico	1,678 1.51
#2 country of origin	Philippines	131 0.42	Germany	176 0.16
#3 country of origin	Germany	65 0.21	Philippines	156 0.14
#4 country of origin	Lebanon	58 0.18	Canada	93 0.08
#5 country of origin	Vietnam	43 0.14	Poland	84 0.08
#6 country of origin	China excl. Hong Kong & Taiwan	40 0.13	England	73 0.07
#7 country of origin	Pakistan	36 0.12	Peru	68 0.06
#8 country of origin	Poland	35 0.11	Lebanon	66 0.06
#9 country of origin	England	29 0.09	Vietnam	62 0.06
#10 country of origin	Greece	27 0.09	India	61 0.05
<b>Limited English Proficiency (LEP)</b>	<b>Language</b>		<b>Language</b>	
#1 LEP Language	Spanish	285 0.97	Spanish	1,584 1.42
#2 LEP Language	Arabic	61 0.21	Polish	123 0.11
#3 LEP Language	Polish	52 0.18	German	109 0.10
#4 LEP Language	Vietnamese	41 0.14	Arabic	64 0.06
#5 LEP Language	Japanese	38 0.13	Japanese	52 0.05
#6 LEP Language	German	27 0.09	Vietnamese	41 0.04
#7 LEP Language	Other Pacific Island Language	26 0.09	Urdu	29 0.03
#8 LEP Language	Korean	20 0.07	Other Pacific Islan	26 0.02
#9 LEP Language	Greek	14 0.05	Tagalog	25 0.02
#10 LEP Language	French	13 0.04	Greek	21 0.02
<b>Disability Type</b>				
Hearing difficulty	1,154	4.33	4,273	4.43
Vision difficulty	793	2.97	2,397	2.49
Cognitive difficulty	2,128	7.98	5,157	5.35
Ambulatory difficulty	2,636	9.89	8,074	8.37
Self-care difficulty	965	3.62	2,416	2.51
Independent living difficulty	1,728	6.48	4,843	5.02
<b>Sex</b>				
Male	15,501	51.85	57,641	51.71
Female	14,396	48.15	53,826	48.29
<b>Age</b>				
Under 18	6,846	22.90	25,382	22.77
18-64	18,714	62.59	70,218	62.99
65+	4,337	14.51	15,867	14.23
<b>Family Type</b>				
Families with children	2,904	41.97	11,467	40.62
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.				
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 3: Data Sources: Decennial Census; ACS				
<a href="http://www.hudexchange.info">Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</a>				

### Demographics: Trends over Time (Since 1990)

Michigan City and the greater La Porte County region have both experienced demographic changes to their population over last 20 years. The white, non-Hispanic population decreased in both jurisdictions. In 1990 in Michigan City, 76.43% of the population was white, non-Hispanic, and in 2010 this group represented 65.30%. There was less of a decrease in the La Porte County region, where in 1990 88.92% was white, non-Hispanic and in 2010 81.36% of the population was white, non-Hispanic. **Table 2** shows that all minority groups experienced some growth over the same 20-year period. The Hispanic population experienced the most growth in both Michigan City and the La Porte County region. In Michigan City the Hispanic population accounted for 1.66% of the population in 1990, and by 2010 it accounted for 5.46% of the population. Similarly, in the La Porte County region, the Hispanic population represented 1.46% of the total population in 1990. Over the next 20 years the proportion of the Hispanic population grew to 5.47%.

The percentage of foreign-born individuals and those with limited English proficiency has also seen a slight increase in Michigan City and the La Porte County region. In 1990 2.06% of Michigan City's population was foreign-born, by 2010 the percentage increased to 3.58%. The La Porte County region experienced a similar shift in the foreign-born population; in 1990 1.79% of its population was foreign-born and in 2010 3.03% of its population was foreign-born. The proportion of foreign-born individuals has a close link to those with limited English proficiency. In Michigan City 1.69% of the population had limited English proficiency in 1990. This increased to 2.10% in 2000, and fell slightly in 2010 to 1.98%. In the La Porte County region 1.22% of the population had limited English proficiency in 1990, this increased slightly in 2000 to 1.95% and stayed fairly constant over the next 10 years.

The general population of Michigan City and La Porte County appear to be aging. The proportion of the population under age 18 was 25.41% in Michigan City in 1990 and fell to 22.90% in 2010. The La Porte County region experienced a similar decrease in the proportion of young people where 25.40% of the population was younger than age 18 in 1990 and in 2010 that proportion fell to 22.77%. Table 2 displays an increase in the population over age 65. In Michigan City the proportion of the population over age 65 was 13.95% in 1990 and this grew to 14.51% in 2010. 13.03% of the La Porte County region's population was over age 65 in 1990, but grew to 14.23% by 2010. An aging population in the region is supported by the trend that the proportion of families with children is declining. In Michigan City there were 3,919 families with children in 1990, or 45.51% of total families. This decreased to 2,904 families in 2010

(41.97%). There were 12,867 families with children in the La Porte County region in 1990, or 46.09% of total families, but in 2010 this number decreased to 11,467, or 40.62%.

**Table 2: Demographic Trends**

	(Michigan City, IN CDBG) Jurisdiction						(Michigan City-La Porte, IN CBSA) Region					
	1990		2000		2010		1990		2000		2010	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	26,262	76.43	22,935	70.19	19,522	65.30	95,214	88.92	93,328	84.76	90,695	81.36
Black, Non-Hispanic	7,135	20.76	8,229	25.18	7,592	25.39	9,507	8.88	11,732	10.66	11,835	10.62
Hispanic	571	1.66	977	2.99	1,631	5.46	1,561	1.46	3,400	3.09	6,093	5.47
Asian or Pacific Islander, Non-Hispanic	214	0.62	219	0.67	197	0.66	408	0.38	652	0.59	583	0.52
Native American, Non-Hispanic	97	0.28	208	0.64	92	0.31	233	0.22	719	0.65	246	0.22
<b>National Origin</b>												
Foreign-born	712	2.06	704	2.15	1,123	3.58	1,917	1.79	2,730	2.48	3,377	3.03
<b>LEP</b>												
Limited English Proficiency	584	1.69	686	2.10	620	1.98	1,302	1.22	2,149	1.95	2,170	1.95
<b>Sex</b>												
Male	17,281	50.06	16,445	50.30	15,501	51.85	54,515	50.92	56,430	51.25	57,641	51.71
Female	17,241	49.94	16,252	49.70	14,396	48.15	52,551	49.08	53,676	48.75	53,826	48.29
<b>Age</b>												
Under 18	8,773	25.41	8,298	25.38	6,846	22.90	27,200	25.40	27,765	25.22	25,382	22.77
18-64	20,935	60.64	19,563	59.83	18,714	62.59	65,913	61.56	67,372	61.19	70,218	62.99
65+	4,815	13.95	4,836	14.79	4,337	14.51	13,953	13.03	14,969	13.60	15,867	14.23
<b>Family Type</b>												
Families with children	3,919	45.51	3,714	47.10	2,904	41.97	12,867	46.09	12,686	45.98	11,467	40.62

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.  
Note 2: Data Sources: Decennial Census; ACS  
Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

**Housing Tenure: Location of Homeowners and Renters**

According to data accessed from HUD CPD Maps, the majority of the City’s housing units are owner-occupied; however, renter-occupied units are dispersed through the City. Areas where more than 50% of the housing units are renter-occupied include portions of the City’s downtown north of 11<sup>th</sup> St. and east of Wabash St., as well as the area between U.S. 12 and Lakeshore Dr. Additionally, the southern extent of Michigan City, south of U.S. 20, is characterized by a high percentage (>50%) of renter-occupied housing units, as is the small area between U.S. 20 and Coolspring Ave., east of Woodland Ave. The highest concentrations of owner-occupied housing units are located in the Greenwood area and near the Marquette Mall, north of U.S. 20 and west of Franklin St.

**Housing Tenure: Trends over Time (Since 1990)**

The location of homeowners and renters has remained relatively constant since 1990.

## General Issues

### *Segregation/Integration*

It is important that individuals be able to choose where they prefer to live without regard to race, color, religion, national origin, sex, familial status or disability. An analysis of segregation and integration serves to ensure that communities provide open and fair access to residential neighborhoods. While individuals are free to choose where they prefer to live, the Fair Housing Act prohibits policies and actions by entities and individuals that deny choice or access to housing or opportunity through the segregation of protected classes.

A dissimilarity index is used to measure the degree to which two groups are evenly distributed across a geographic area. It is a tool used to assess residential segregation between two groups. The dissimilarity index provides values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. The table below, **Table 3(A)**, demonstrates the general relationship between dissimilarity index values and the level of segregation.

**Table 3(A): Dissimilarity Index**

	Value	Level of Segregation
<b>Dissimilarity Index</b>	0-39	Low Segregation
<b>Value</b>	40-54	Moderate Segregation
<b>(0-100)</b>	55-100	High Segregation

However, context is important in interpreting the dissimilarity index. The index does not indicate spatial patterns of segregation, just the relative degree of segregation; and, for populations that are small in absolute number, the dissimilarity index may be high even if the group's members are evenly distributed throughout the area. The index measures only two groups at a time, and therefore it is less reliable as a measure of segregation in areas with multiple racial or ethnic groups.

### *Segregation/Integration: Levels and Trends over Time (Since 1990)*

In general, Michigan City experiences low to moderate segregation between different racial groups. The Black/White dissimilarity index is the highest with a value of 45.02. However, it is important to note that the White/Black dissimilarity index shows a decrease since 1990 when the value was at 55.13. **Table 3(B)** shows the dissimilarity index value for all racial group comparisons declined between 1990 and 2010.

While there is still room for improvement, segregation has decreased between every racial group over the past 20 years.

The La Porte County region has higher values of dissimilarity than in Michigan City, and likely struggles with more instances of segregation. In 2010 the highest dissimilarity index value was between Black and White populations at 64.28. This value has slightly decreased from 1990 when it was recorded as 66.23. In 2010 the remaining dissimilarity index values suggested low to moderate segregation. Since 1990, segregation has decreased between all groups except for between Hispanic and White populations. In 1990 the Hispanic/White dissimilarity index was 21.74 and in 2010 it increased to 32.57.

**Table 3(B): Racial/Ethnic Dissimilarity Trends**

Racial/Ethnic Dissimilarity Index	(Michigan City, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN CBSA) Region		
	1990	2000	2010	1990	2000	2010
Non-White/White	49.74	39.33	37.55	55.89	46.76	46.39
Black/White	55.13	44.81	45.02	66.23	62.03	64.28
Hispanic/White	23.15	18.11	18.57	21.74	25.81	32.57
Asian or Pacific Islander/White	23.26	21.99	36.26	40.17	23.95	34.92

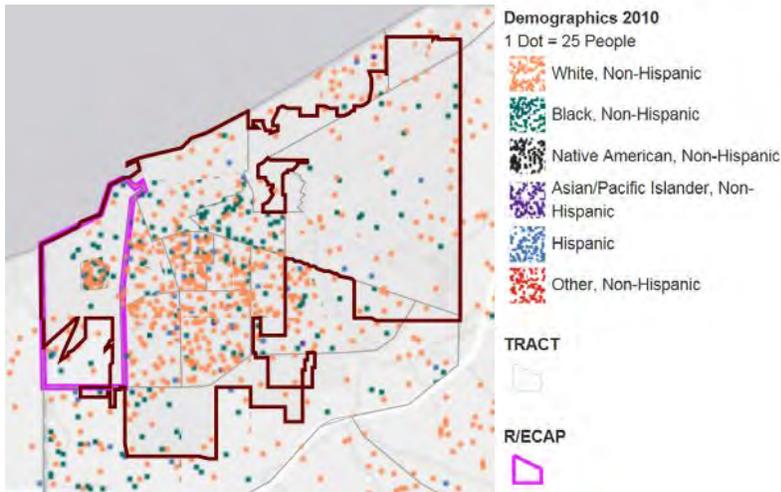
Note 1: Data Sources: Decennial Census  
 Note 2: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

Areas with Relatively High Segregation and Integration

Figures 1-3 show areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicates the predominant groups living in the Michigan City area.

Race/ethnicity segregation patterns are evident in Figure 1 from the concentration of the White, Non-Hispanic population in the City’s central and southern areas and the concentration of Black, Non-Hispanic population in the Sheridan Avenue area (west) and north of Michigan Blvd, from 8<sup>th</sup> St. to Roeske Ave. (east). More integrated areas include Michigan City’s downtown and the area north of 10 St., with a mix of White, Non-Hispanic and Black, Non-Hispanic individuals. In general, the population of other race/ethnicity groups (i.e., Native American, Non-Hispanic, Asian/Pacific Islander, Non-Hispanic, and Hispanic) is distributed throughout the Michigan City jurisdiction.

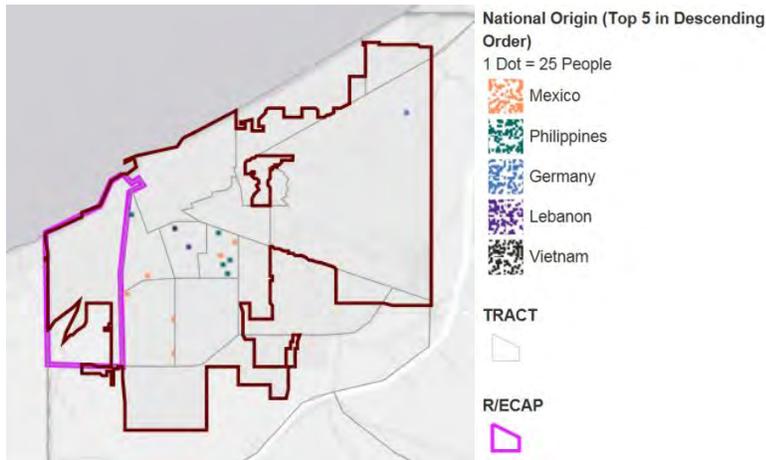
**Figure 1: Segregation/Integration by Race/Ethnicity (2010)**



*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

National Origin segregation patterns are evident in **Figure 2** from the concentration of individuals from the Philippines and Mexico in the Greenwood area, the concentration of Mexican individuals south of the rail line west of Franklin St., and the concentration of Lebanese individual's north of the rail line and between Franklin St. and Tilden Ave. More integrated areas of National Origin include Michigan City's downtown and City's eastern and western extents.

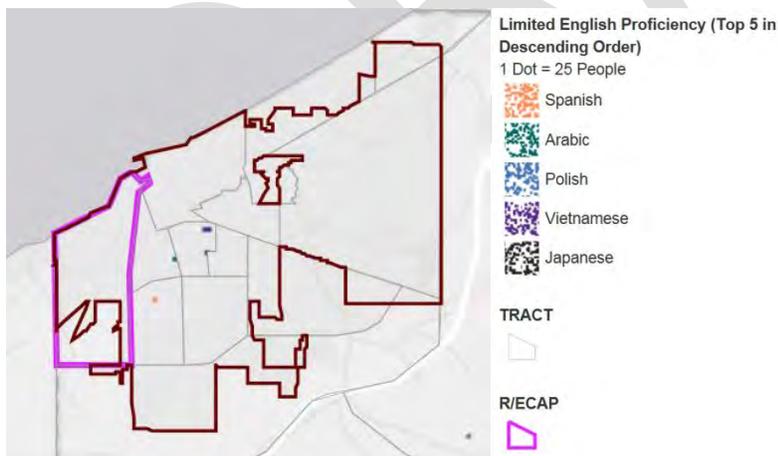
**Figure 2: Segregation/Integration by National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

LEP segregation patterns are evident in **Figure 3** from the concentration of Spanish-speaking individuals in the Greenwood area and the area south of the rail line west of Franklin St., and the concentration of Arabic, Polish, and Vietnamese-speaking individuals north of the rail line and between Franklin St. and Tilden Ave. More integrated areas of LEP include Michigan City's downtown and the City's eastern and western extents.

**Figure 3: Segregation/Integration by LEP Group**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

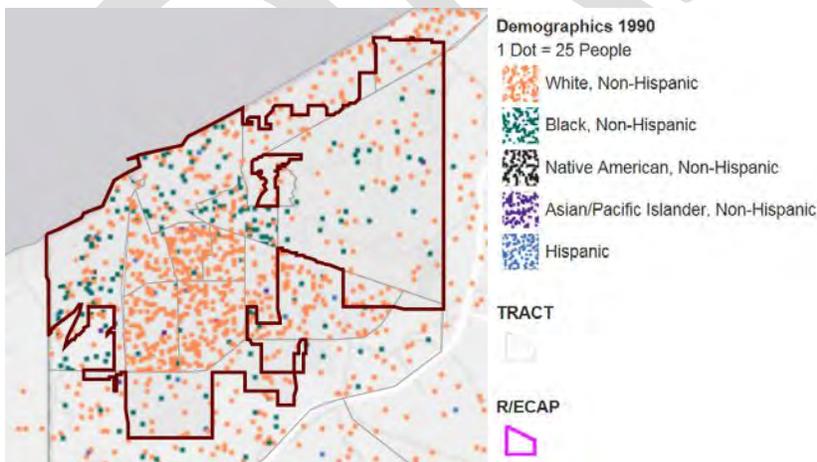
### Housing Tenure and Segregation/Integration

Considering the HUD CPD Maps data and the AFFHT Data Mapping Tool, in general, areas of low to moderate segregation are characterized by a blend of both owner-occupied and renter-occupied units. The highest concentrations of owner-occupied housing units are located in the Greenwood area and near the Marquette Mall, north of U.S. 20 and west of Franklin St., which are also the areas with the highest concentrations of persons from Mexico and the Philippines, and Spanish-speaking individuals. Renter-occupied units are concentrated near the City's downtown north of 11<sup>th</sup> St. and east of Wabash St., as well as the area between U.S. 12 and Lakeshore Dr. Additionally, the southern extent of Michigan City, south of U.S. 20, is characterized by a high percentage of renter-occupied housing units, as is the small area between U.S. 20 and Coolspring Ave., east of Woodland Ave. Unlike owner-occupied units, areas with higher concentrations of renter-occupied units are not specific to any particular race/ethnicity, National Origin, or LEP group.

### Patterns of Segregation/Integration: Trends over Time (Since 1990)

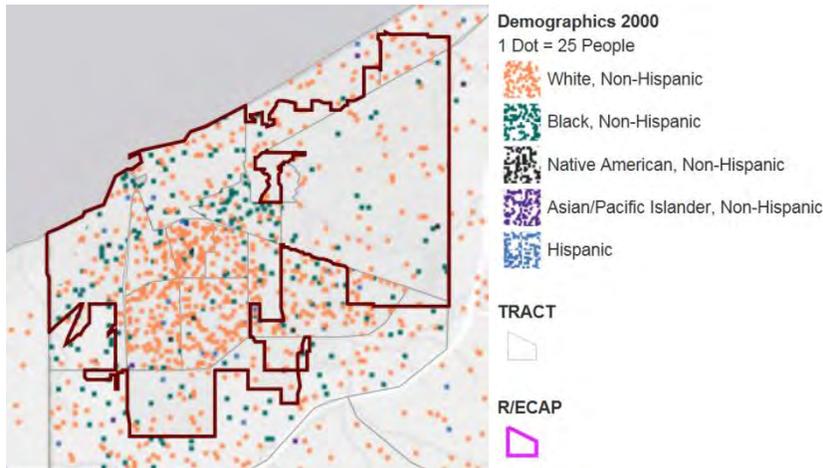
According to the AFFHT Data Mapping Tool (Race/Ethnicity Trends, 1990 and 2000), patterns of segregation and integration have stayed relatively constant since 1990, with the exception of the area north of Woodlawn Ave., east of Sheridan Ave., and south of 10<sup>th</sup> St., in which the Black, Non-Hispanic population has become increasingly concentrated since 2000. See **Figure 1** compared to **Figures 4-5**.

**Figure 4: Segregation/Integration by Race/Ethnicity (1990)**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 5: Segregation/Integration by Race/Ethnicity (2000)**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

Demographic Trends, Policies, or Practices That Could Lead to Segregation

Future population projections for the Michigan City-La Porte, Indiana Metropolitan Area, as sourced from STATS Indiana (Indiana Business Research Center), do not indicate a significant change in population toward the year 2020. The projected population is expected to increase less than 1% between the year 2015 and the year 2020; therefore, no significant population increase or decrease is anticipated that could result in higher segregation. There are no specific zoning and land-use policies that encourage higher segregation. Current zoning regulations do not discriminate based on race/ethnicity, national origin, LEP, income level, or family status. Residential and related neighborhood commercial uses are permitted throughout the City. The current distribution of housing in Michigan City results from historical patterns of development as well as market demand. Existing demographic disparities result, in part, from a combination of market forces that produce lower home values in some areas and higher home values in others. These forces include aging housing stock and neighborhood-level home values.

### ***Racially or Ethnically Concentrated Area of Poverty (R/ECAP)***

A racially or ethnically concentrated area of poverty (R/ECAP) is a geographic area with significant concentrations of poverty and minority concentrations. A large body of research has consistently found that the problems associated with segregation are intensified when combined with concentrated poverty. Neighborhoods of concentrated poverty may isolate residents from the resources and networks needed. Concentrated poverty has also been found to have a long-term effect on outcomes for children growing up in these neighborhoods related to a variety of indicators, including crime, health and education, future employment, and lifetime earnings. A R/ECAP analysis addresses concerns raised in the legislative history of the Fair Housing Act. The 1968 Kerner Commission on Civil Disorders acknowledged that “segregation” and poverty” create “a destructive environment”.

### ***Protected Classes Disproportionately Residing in R/ECAPs and Trends over Time (since 1990)***

In Michigan City, the only R/ECAP census tract is located west of Hitchcock St. (see Figures 1-3, area outlined in purple). Although the majority of this area is sparsely populated, the area north of Woodlawn Ave. is more densely populated with the densest neighborhood being north of Woodlawn Ave. and south of 10<sup>th</sup> St., between Sheridan Ave. and Hitchcock St. This area contains a concentration of Black, Non-Hispanic and Hispanic persons that appears greater than the surrounding area. With that, there is also a significant White population in this neighborhood, indicating some integration. No other classes (i.e., National Origin or LEP) are disproportionately represented in the Michigan City R/ECAP census tract.

Looking back in time, no R/ECAPs were identified for the year 1990 or the year 2000. Moreover, **Table 4** of the AFFHT Data Mapping Tool identifies no R/ECAPs in the Michigan City or La Porte County region at the time of the decennial census; therefore, the data is shown as “null”.

**Table 4: R/ECAP Demographics**

R/ECAP Race/Ethnicity	(Michigan City, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN CBSA) Region	
	#	%	#	%
Total Population in R/ECAPs	0	-	0	-
White, Non-Hispanic	0		0	
Black, Non-Hispanic	0		0	
Hispanic	0		0	
Asian or Pacific Islander, Non-Hispanic	0		0	
Native American, Non-Hispanic	0		0	
Other, Non-Hispanic	0		0	
<b>R/ECAP Family Type</b>				
Total Families in R/ECAPs	0	-	0	-
Families with children	0		0	
<b>R/ECAP National Origin</b>				
	Country		Country	
Total Population in R/ECAPs	0	-	0	-
#1 country of origin	Null	0 0.00	NULL	0 0.00
#2 country of origin	Null	0 0.00	NULL	0 0.00
#3 country of origin	Null	0 0.00	NULL	0 0.00
#4 country of origin	Null	0 0.00	NULL	0 0.00
#5 country of origin	Null	0 0.00	NULL	0 0.00
#6 country of origin	Null	0 0.00	NULL	0 0.00
#7 country of origin	Null	0 0.00	NULL	0 0.00
#8 country of origin	Null	0 0.00	NULL	0 0.00
#9 country of origin	Null	0 0.00	NULL	0 0.00
#10 country of origin	Null	0 0.00	NULL	0 0.00
<p>Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.</p> <p>Note 2: Data Sources: Decennial Census; ACS</p> <p>Note 3: Refer to the Data Documentation for details (<a href="http://www.hudexchange.info">www.hudexchange.info</a>).</p>				

**Disparities in Access to Opportunity**

An opportunity analysis promotes the purposes of the Fair Housing Act, as described in the legislative history and reflected in the statute and regulations. As Congress was working to pass the Fair Housing Act, Senator Phillip Hart emphasized the relationship between housing and opportunity stating, “where a family lives, where it is allowed to live is inextricably bound up with better education, better jobs, economic motivation, and good living conditions”.

Because housing is part of a community, an important component of fair housing planning is to assess how a person’s place of residence, public and private investment choices, and state and local policies relating to schools, transportation, employment, environmental health, and community development affect access to opportunity, and which individuals and groups with protected characteristics are most affected by a lack of, or inability to access, opportunity.

Addressing disparities in access to opportunity may involve a balanced approach that provides for both strategic investments in areas that lack key opportunity indicators, and also works to open up housing

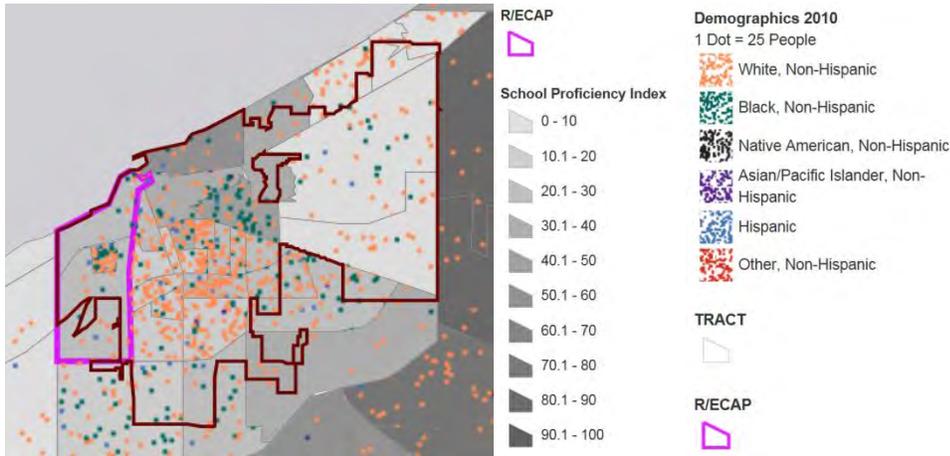
opportunities in areas with existing opportunity through effective mobility options and the preservation and development of affordable housing in high opportunity areas.

### Educational Opportunities Analysis

The AFFHT Data Mapping Tool, accessed in April 2016, provides a map of school proficiency for Michigan City and the La Porte County region. As shown in **Figures 6-7**, school proficiency is highest outside of Michigan City to the east in La Porte County. Within Michigan City, school proficiency is highest near the downtown and along the northern shore of Lake Michigan. In areas of greater segregation by race/ethnicity and national origin within Michigan City (i.e., the Sheridan Ave. area and the area north of Michigan Blvd., from 8th St. to Roeske Ave.), school proficiency is low-to-moderate. School proficiency is lower in the Sheridan Avenue area than in the area north of Michigan Blvd, from 8th St. to Roeske Ave. In general, the area south of the rail line (in the vicinity of the Marquette Mall), has the lowest school proficiency in Michigan City.

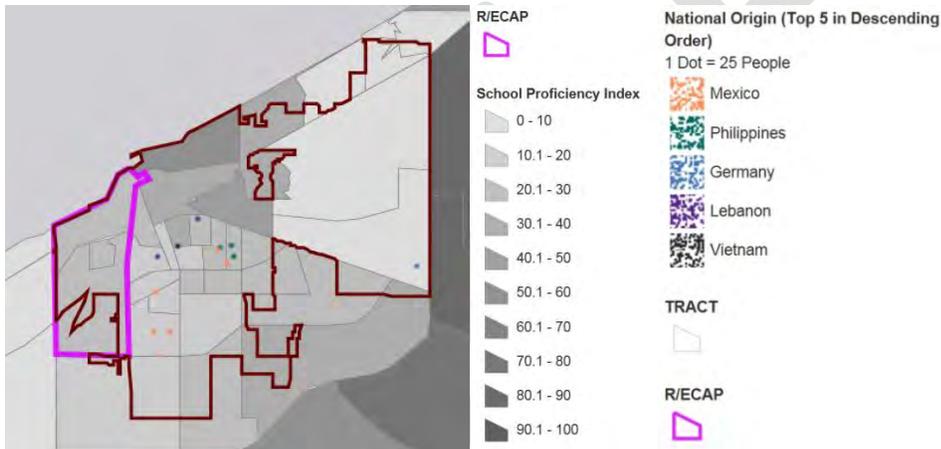
**Figure 8** shows school proficiency and family status. Across Michigan City, the percentage of children with family's ranges from 20% to 60% and school proficiency is low-to-moderate. As shown in **Figure 8**, the percentage of families with children is higher north of the rail line, as is school proficiency. The percentage of families with children is generally lower south of the rail line/Coolspring Ave. and is also lower in the single R/ECAP area west of Hitchcock St. There is one area with a higher percentage of families with children (40-60%) and lower school proficiency (0-10) located near Coolspring Ave. between Ohio St. and Franklin St., north of Southwood Dr.

**Figure 6: School Proficiency and Race/Ethnicity (2010)**



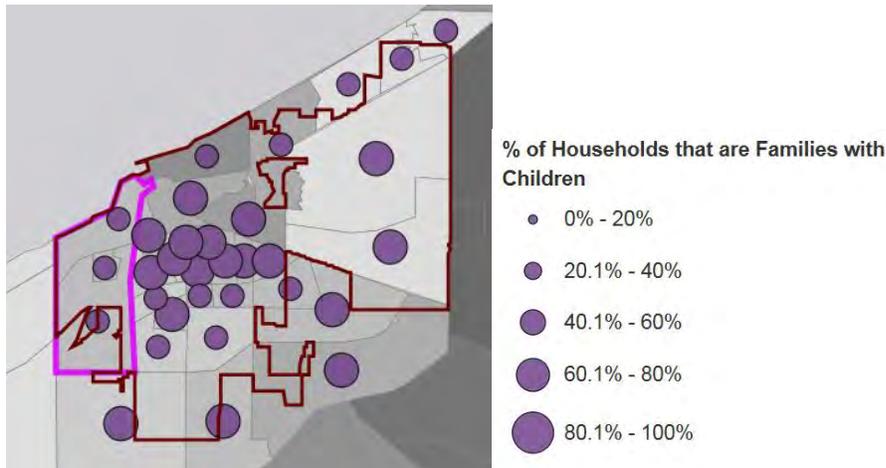
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 7: School Proficiency and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 8: School Proficiency and Family Status**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

### Employment Opportunities Analysis

The AFFHT Data Mapping Tool, accessed in April 2016, provides data and maps regarding job proximity and labor market for Michigan City and the La Porte County region.

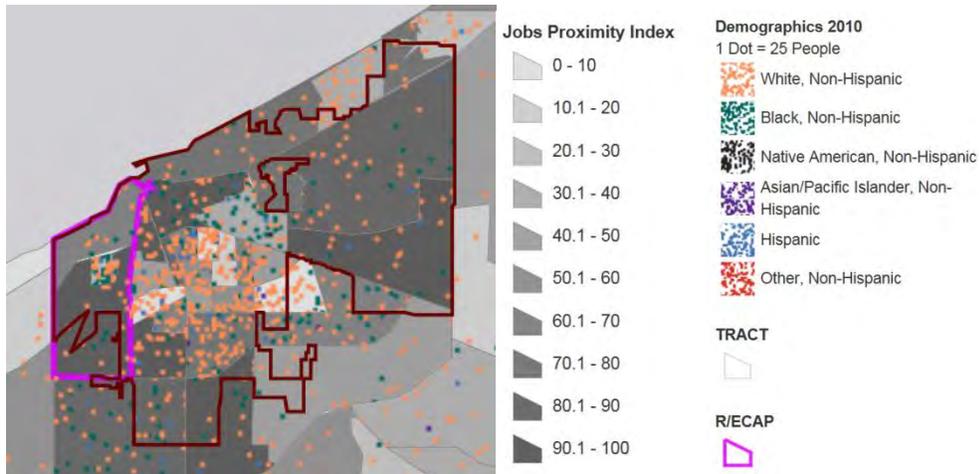
### Job Proximity

The Job Proximity Index measures the physical distances between the place of residence and jobs. As shown in **Figures 9-10**, job proximity is highest in the periphery of Michigan City, with the lowest job proximity in the center of the City, north of Coolspring Ave., south of Michigan Blvd. and south of 11<sup>th</sup> St. Additionally, job proximity is lower in areas of greater segregation by race/ethnicity and national origin within Michigan City (i.e., the Sheridan Avenue area and the area north of Michigan Blvd, from 8th St. to Roeske Ave.). These areas have low-to-moderate job proximity whereas the periphery of Michigan City has moderate-to-high job proximity.

**Figure 11** shows job proximity and family status. Across Michigan City, the percentage of children with family's ranges from 20% to 60% and job proximity is low-to-moderate. As shown in **Figure 11**, the percentage of families with children is higher north of the rail line. The percentage of families with children is generally lower south of the rail line/Coolspring Ave. and is also lower in the single R/ECAP area west of Hitchcock St. Areas with a higher percentage of families with children (40-60%) and lower job proximity (0-10) also correspond to areas of greater segregation, as well as several other areas of

integration in the center of the City generally north of Coolspring Ave., south of Michigan Blvd. and south of 11th St.

**Figure 9: Job Proximity and Race/Ethnicity (2010)**



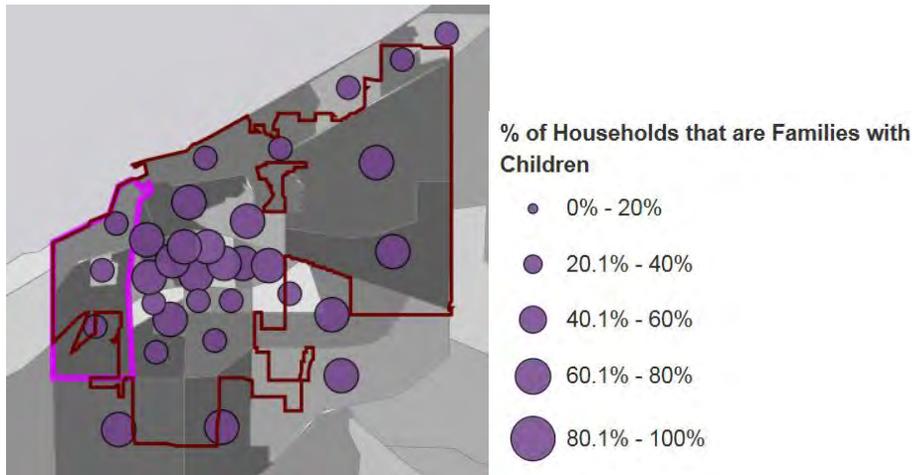
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 10: Job Proximity and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 11: Job Proximity and Family Status**



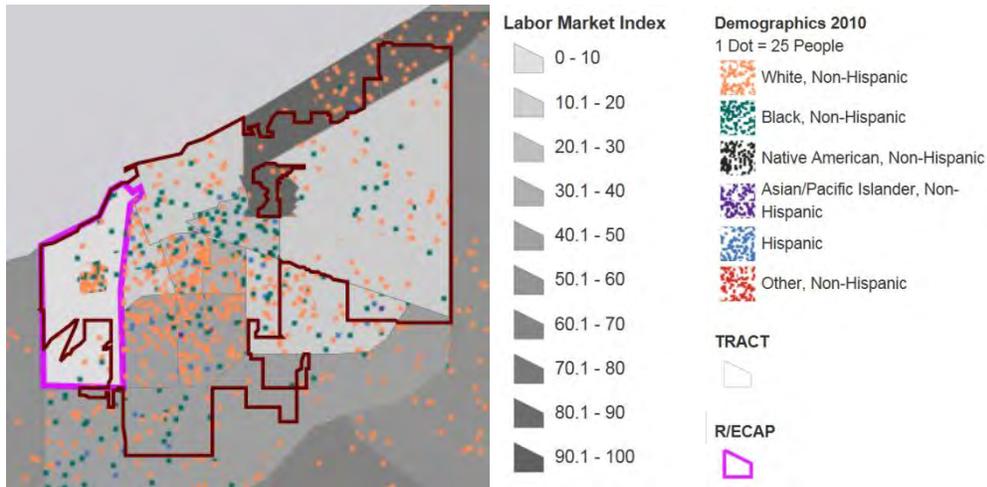
*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

### **Labor Market**

The Labor Market Index measures unemployment rate, labor-force participation rate, and percent of the population age 25 and above with at least a bachelor's degree, by census tract. As shown in **Figures 12-13**, labor market engagement is low-to-moderate throughout Michigan City, with the lowest labor market engagement in the single R/ECAP area west of Hitchcock St. Additionally, labor market engagement is low in all census tracts north of the rail line. Areas of greater segregation coincide with areas of lower labor market engagement and the predominately White, Non-Hispanic area south of the rail line has relatively higher labor market engagement, though moderate. Labor market engagement is generally higher south of the rail line and at the City's northeastern (Lake Michigan) extent.

**Figure 14** shows labor market engagement and family status. Across Michigan City, the percentage of children with family's ranges from 20% to 60% and labor market engagement is low-to-moderate. Areas with a higher percentage of families with children (40-60%) and lower labor market engagement (0-20) correspond to areas of greater segregation, as well as several other areas of integration in the downtown and in the center of the City, generally north of the rail line. It is important to note that the area of lowest labor market engagement (0-10) corresponds to the single R/ECAP area west of Hitchcock St.

**Figure 12: Labor Market and Race/Ethnicity (2010)**



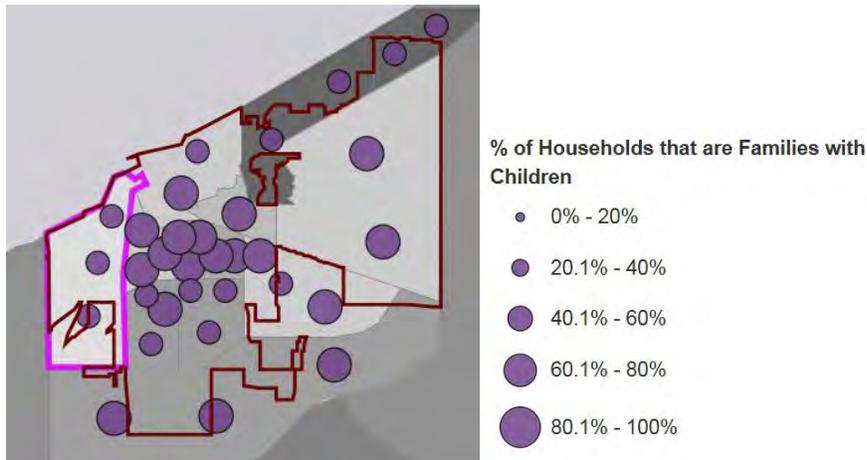
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 13: Labor Market and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 14: Labor Market and Family Status**



*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

### Transportation Opportunities Analysis

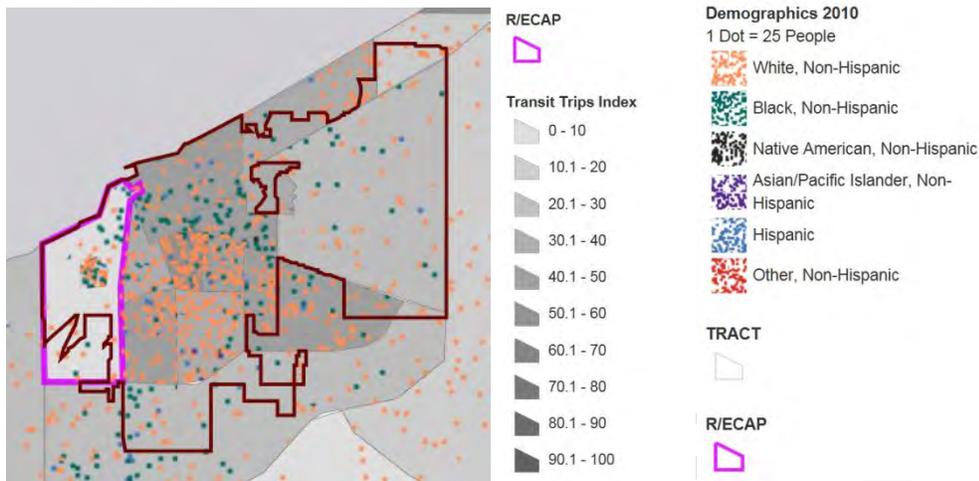
The AFFHT Data Mapping Tool, accessed in April 2016, provides data and maps regarding transit trips and transportation cost for Michigan City and the La Porte County region.

### Transit Trips

The Transit Trips Index measures how often low-income families in a neighborhood use public transportation as an index of the availability of public transportation. **Figures 15-16** show that low-income families living in the R/ECAP area west of Hitchcock St. use public transportation the least (0-10), indicating a lack of access to public transportation in a more segregated area. Low-income families living in central Michigan City, with a mix of segregated and integrated neighborhoods, use public transportation moderately. Families living south of the Marquette Mall use public transportation less often, as do families living east of Roeske Ave. No census tracts show significant use of public transportation, indicating that public transportation is less available or too costly for low-income families in Michigan City.

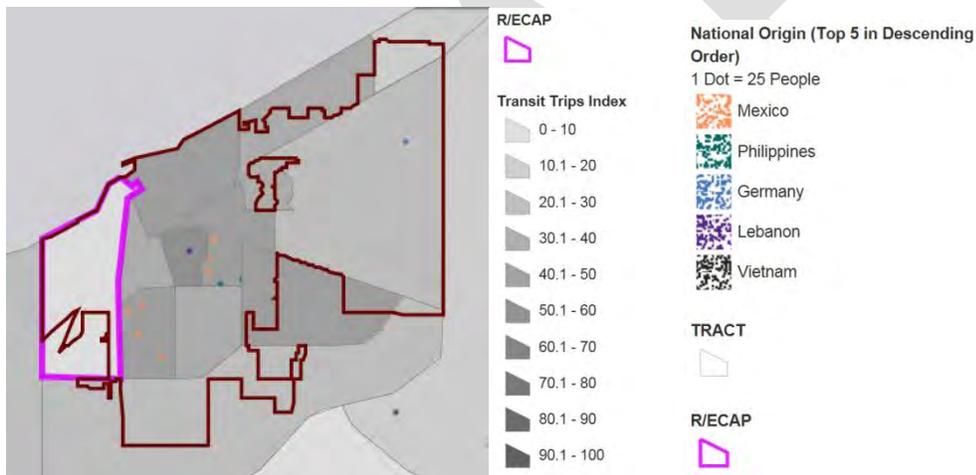
Respective to family status, low-income families living in the R/ECAP area west of Hitchcock St. use public transportation the least (0-10) and also have a lower percentage of families with children (20-40%). See **Figure 17**.

**Figure 15: Transit Trips and Race/Ethnicity (2010)**



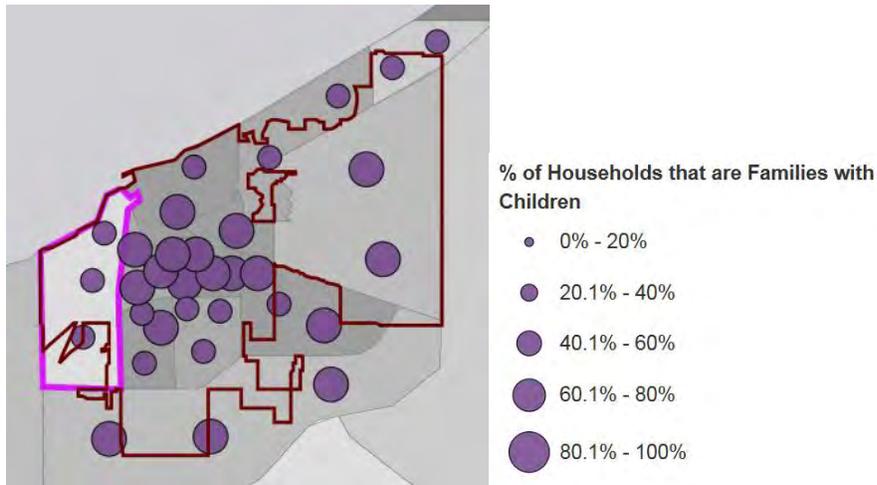
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 16: Transit Trips and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 17: Transit Trips and Family Status**



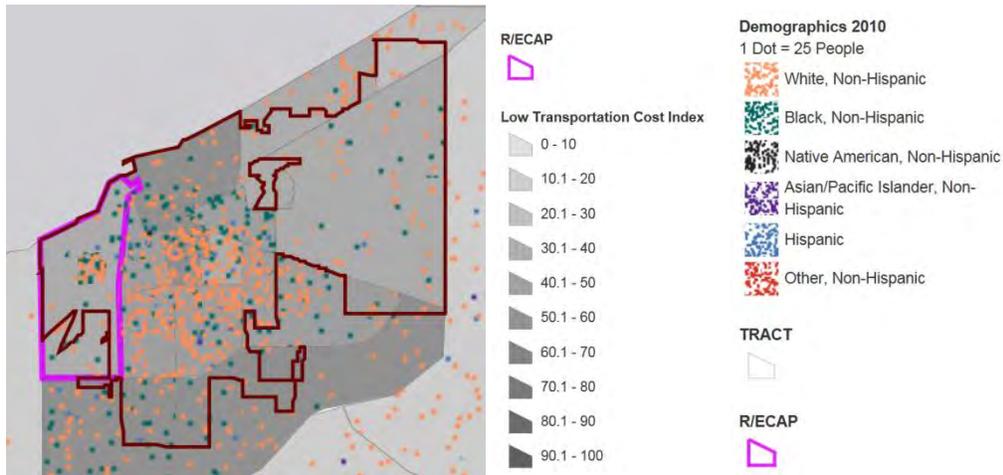
*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

### **Low Transportation Cost**

The Low Transportation Cost Index measures the cost of transport and proximity to public transportation by neighborhood. **Figures 18-19** show that the Low Transportation Cost Index is moderate-to-high throughout Michigan City. With the highest indexed areas south of U.S. 20 and north of the rail line to the Lake Michigan shoreline. Areas of known race/ethnicity and national origin segregation appear as moderate on the index. The lowest indexed area is just west of Woodland Ave., where the population is more integrated by race/ethnicity, but more segregated by national origin.

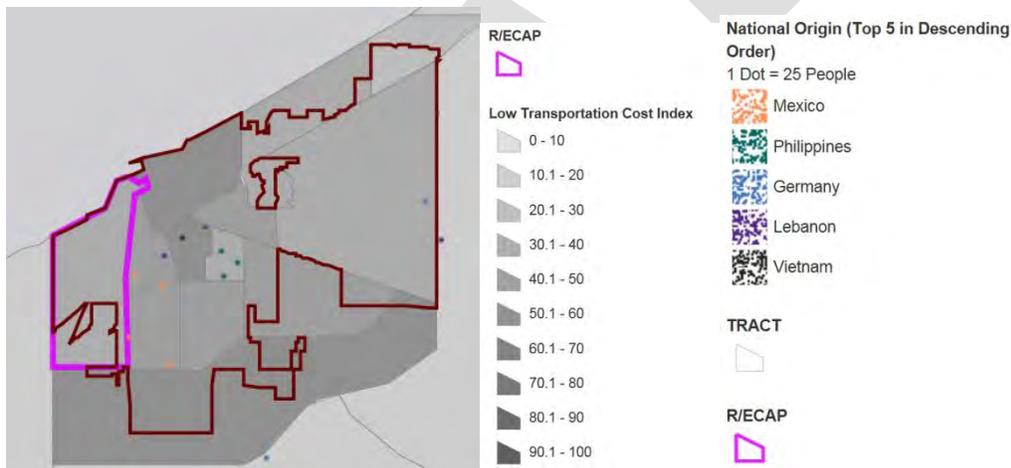
**Figure 20** shows the Low Transportation Cost Index in regard to family status; however, the base map data appears inconsistent with the previous two figures and therefore cannot be analyzed.

**Figure 18: Low Transportation Cost and Race/Ethnicity (2010)**



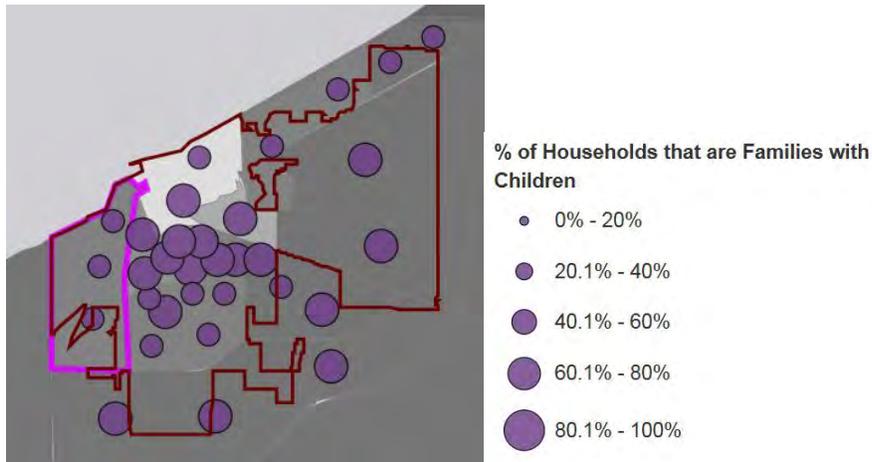
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 19: Low Transportation Cost and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 20: Low Transportation Cost and Family Status**



*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

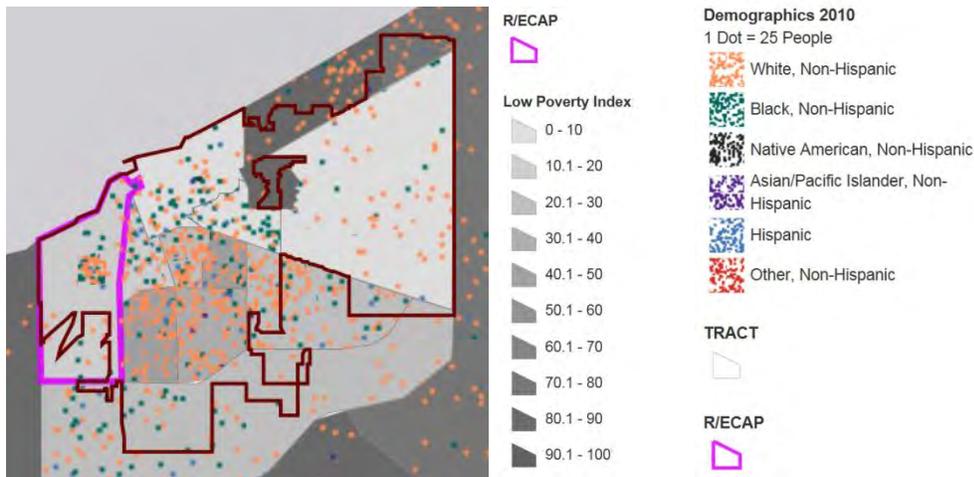
#### Low Poverty Exposure Opportunities Analysis

The AFFHT Data Mapping Tool, accessed in April 2016, provides data and maps regarding poverty exposure for Michigan City and the La Porte County region.

The Low Poverty Exposure Index measures the poverty rate by neighborhood, where a higher value on the index indicates greater access to low poverty neighborhoods. **Figures 21-22** show that the Low Poverty Exposure Index is low-to-moderate throughout Michigan City and moderate-to-high within the greater La Porte County region. Known areas of greater segregation by race/ethnicity have relatively lower access to low poverty neighborhoods compared to areas more central to the City (e.g. south of 11<sup>th</sup> St./Michigan Blvd. and north of U.S. 20.) that are more segregated by national origin. The area north of 11 St./Michigan Blvd. has the least access to low poverty neighborhoods in Michigan City. The highest index of low poverty in Michigan City abuts U.S. 12 toward the Michigan shoreline.

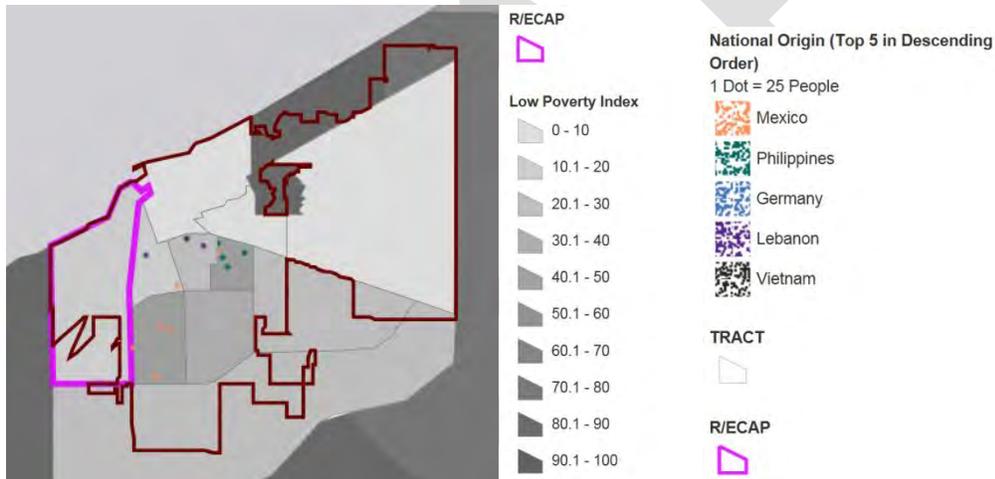
Respective to family status, the likelihood that a family may live in a low poverty neighborhood does not appear to coincide with family status. See **Figure 23**.

**Figure 21: Low Poverty Exposure and Race/Ethnicity (2010)**



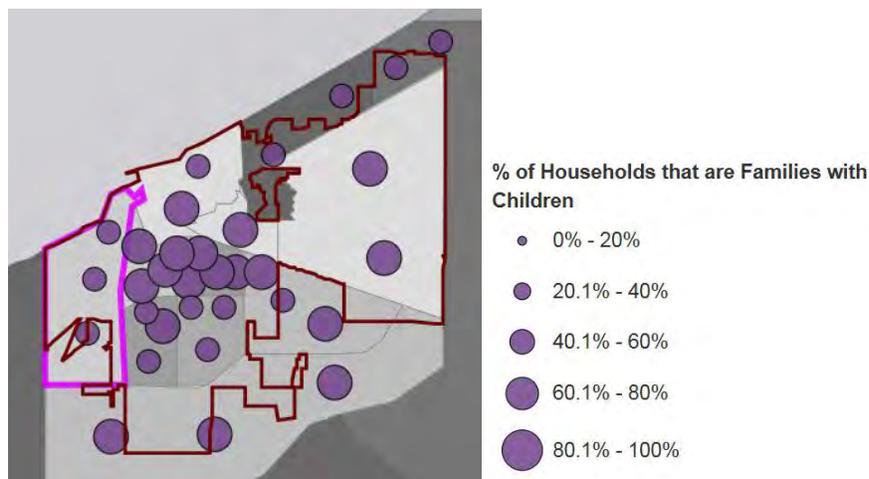
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 22: Low Poverty Exposure and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 23: Low Poverty Exposure and Family Status**



*Source: AFFHT Data Mapping Tool, Accessed April, 2016*

#### Environmentally Healthy Neighborhoods Opportunities Analysis

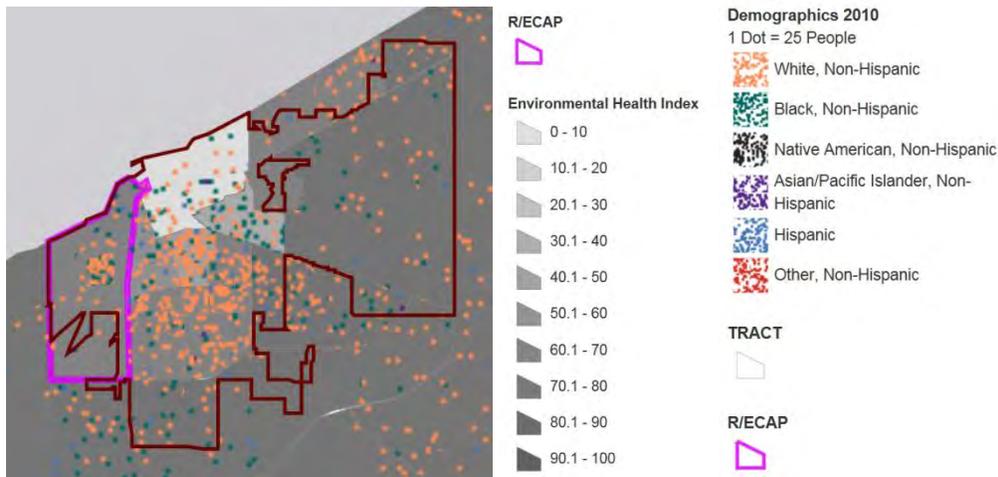
The AFFHT Data Mapping Tool, accessed in April 2016, provides data and maps regarding environmental health for Michigan City and the La Porte County region.

The Environmental Health Index uses data on hazardous air pollutants that are known to cause cancer or other serious health effects. A higher value on the index indicates greater access to environmental health (i.e., less exposure), whereas a lower value on the index indicates less access to environmental health (i.e., more exposure). This data is generalized and shows broader overall patterns rather than specific neighborhood conditions. **Figures 24-25** show that the Environmental Health Index is low-to-moderate throughout Michigan City and moderate-to-high within the greater La Porte County region. The R/ECAP area containing a known area of segregation by race/ethnicity shows a low index of environmental health. The known area of segregation between 8<sup>th</sup> St. and Roeske Ave., north of Michigan Blvd., also shows a low index. Areas of segregation by national origin show a moderate index.

The lowest index is in the downtown area, possibly due to a more urban environment. Therefore, the downtown and surrounds have the least access to environmentally healthy neighborhoods compared to surrounding neighborhoods.

Respective to family status, access to an environmentally healthy neighborhood does not appear to coincide with family status. See **Figure 26**.

**Figure 24: Environmental Health and Race/Ethnicity (2010)**



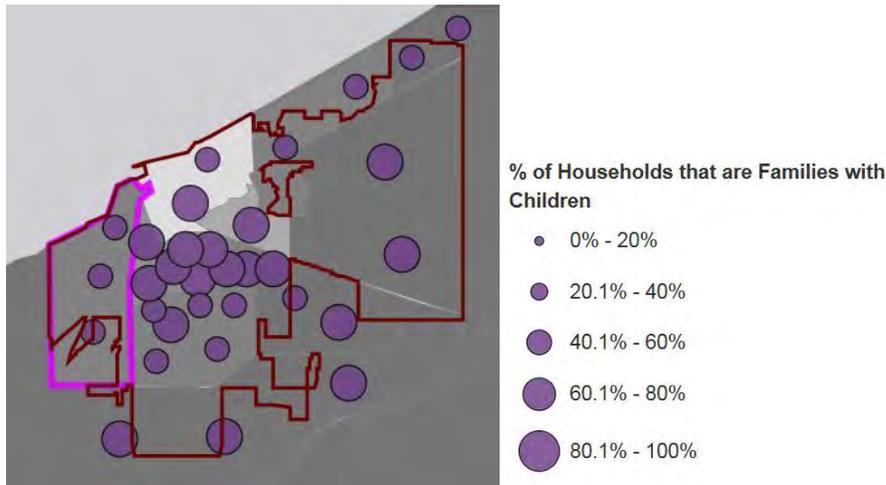
Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 25: Environmental Health and National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 26: Environmental Health and Family Status**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

*Patterns in Disparities in Access to Opportunity*

**Table 5** shows the opportunity indices previously mapped and discussed for each race/ethnicity in Michigan City and the greater La Porte County region. Higher values for a particular race/ethnicity group indicate a greater likelihood that the group has access to that opportunity factor. For example, a high value in the School Proficiency Index would indicate greater access to proficient schools whereas a low value in the School Proficiency Index would indicate less access to proficient schools. This data is shown both for the total population and for the population below poverty level.

Considering all opportunity indices for the total population of Michigan City, the Asian or Pacific Islander, Non-Hispanic population has the greatest access in five (5) of the seven (7) opportunity indicators: low poverty, labor market, transit, low transportation cost, and jobs proximity. Conversely, the Black, Non-Hispanic population has the least access in five (5) of the seven (7) opportunity indicators: low poverty, labor market, transit, low transportation cost, and jobs proximity. This indicates a pattern of disparity in access to opportunity for the Black, Non-Hispanic population. This disparity is not reflected, however, for school proficiency, as the Black, Non-Hispanic population has the greatest access to proficient schools when compared to other race/ethnicity groups. Comparatively, the White, Non-Hispanic population has greater access to environmentally healthy neighborhoods than other race/ethnicity groups.

These disparities in access to opportunity differ when poverty level is considered. Considering all opportunity indices and poverty level for Michigan City, the Native American, Non-Hispanic population below poverty level has the greatest access in four (4) of the seven (7) opportunity indicators: school proficiency, transit, low transportation cost, and jobs proximity; but also has the least access in three (3) of the seven (7) opportunity indicators: low poverty, labor market, and environmental health. In contrast, the Black, Non-Hispanic population below poverty level has the least access in three (3) of the seven (7) opportunity indicators: transit, low transportation cost, and jobs proximity. This indicates a pattern of disparity in access to opportunity for the Black, Non-Hispanic population below poverty level and the Native American, Non-Hispanic population below poverty level. Of note, the Asian or Pacific Islander, Non-Hispanic population below poverty level has greater access to low poverty areas, the labor market, and environmental health, but less access to school proficiency.

The patterns in disparity for the La Porte County region show less access to opportunity for White, Non-Hispanic and Black, Non-Hispanic populations, with greater access not associated with any particular race/ethnicity group. For the population below poverty level in La Porte County, less access to opportunity is not associated with any particular race/ethnicity group; however, greater access to opportunity exists for the Asian or Pacific Islander, Non-Hispanic population with regard to labor market, transit, low transportation cost, and jobs proximity, for the White, Non-Hispanic population with regard to environmental health, and the Native American, Non-Hispanic population with regard to low poverty and school proficiency.

**Table 5: Opportunity Indicators by Race/Ethnicity**

(Michigan City, IN CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	27.85	24.67	31.48	35.61	44.06	61.40	60.53
Black, Non-Hispanic	17.29	29.84	22.11	30.44	42.98	56.73	54.02
Hispanic	23.83	26.42	27.55	35.06	44.75	57.26	58.94
Asian or Pacific Islander, Non-Hispanic	32.55	24.30	38.23	37.28	45.94	71.38	60.25
Native American, Non-Hispanic	19.91	28.35	25.31	34.07	44.32	61.80	51.49
<b>Population below federal poverty line</b>							
White, Non-Hispanic	21.00	23.65	26.53	36.00	45.16	64.23	56.78
Black, Non-Hispanic	16.52	30.38	21.02	29.69	42.97	56.23	54.77
Hispanic	21.37	31.70	23.49	39.88	49.73	70.03	36.45
Asian or Pacific Islander, Non-Hispanic	40.16	23.04	51.70	38.35	45.61	65.69	69.82
Native American, Non-Hispanic	8.00	40.12	15.00	41.00	58.00	90.97	1.00
(Michigan City-La Porte, IN CBSA) Region	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	46.40	54.93	40.53	27.24	31.19	46.99	73.73
Black, Non-Hispanic	24.26	38.45	21.95	29.88	40.13	57.86	61.12
Hispanic	35.40	52.14	32.68	34.14	36.61	53.25	69.77
Asian or Pacific Islander, Non-Hispanic	46.97	48.98	44.23	30.04	35.06	51.54	70.57
Native American, Non-Hispanic	39.62	47.81	36.00	27.82	34.52	53.55	66.46
<b>Population below federal poverty line</b>							
White, Non-Hispanic	38.11	50.96	37.06	31.85	35.17	52.14	69.85
Black, Non-Hispanic	18.48	30.56	22.36	30.87	43.29	55.13	58.07
Hispanic	37.39	55.88	35.62	30.39	36.32	53.19	66.18
Asian or Pacific Islander, Non-Hispanic	46.00	22.34	56.89	37.44	43.67	64.11	69.56
Native American, Non-Hispanic	49.46	67.67	39.85	36.69	34.88	56.55	61.31

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA  
 Note 2: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

**Disproportionate Housing Needs**

Whether or not a particular group experiences greater housing needs when compared to other populations in the jurisdiction or region may be determined through an assessment of housing problems such as cost burden, severe cost burden, overcrowding, and substandard housing conditions. For the purposes of this analysis, HUD provides the following definitions of housing problems:

**Cost Burden and Severe Cost Burden**

Cost burden is the fraction of a household’s total gross income spent on housing costs. There are two levels of cost burden:

- Cost Burden – when a household spends more than 30% of their income on housing costs; and
- Severe Cost Burden – when a household spends more than 50% of their income on housing costs.

For renters, housing costs include rent paid plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities.

### Overcrowding

Overcrowding pertains to an excessive number of persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms. There are two levels of overcrowding:

- Overcrowded – having more than 1.01 to 1.5 persons per room; and
- Severely Overcrowded – having more than 1.51 persons per room.

### Substandard Housing

Substandard housing pertains to a lack of essential household facilities, such as running water, flushing toilets, bathtub or shower facilities, and kitchen facilities (sinks, ranges/stoves, or refrigerators).

### Disproportionate Housing Needs

**Table 6** shows the disproportionate housing needs for Michigan City and the La Porte County region.

### Housing Problems

As shown, nearly half (48%) of Black, Non-Hispanic households experience any of four housing problems. Other, Non-Hispanic households (41%) also have a high percentage of households with housing problems, as do Hispanic households (38%). These percentages are similar for the greater La Porte County region. In both Michigan City and the region, the occurrence of housing problems is greater in non-family households and households with five or more people.

In both Michigan City and the region, severe housing problems are less prevalent in White, Non-Hispanic and Asian or Pacific Islander, Non-Hispanic households; however, severe housing problems are more prevalent in Other, Non-Hispanic, Hispanic, and Black, Non-Hispanic households.

Based on the data provided in **Table 6**, disproportionate housing needs may exist for households in the Black, Non-Hispanic, Hispanic, and Other, Non-Hispanic race/ethnicity groups, as well as for non-family households and households with five or more people (i.e., larger households).

**Table 6: Demographics of Households with Disproportionate Housing Needs**

Disproportionate Housing Needs	(Michigan City, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN CBSA) Region		
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems	# with problems	# households	% with problems
<b>Race/Ethnicity</b>						
White, Non-Hispanic	2,660	8,640	30.79	9,955	37,330	26.67
Black, Non-Hispanic	1,460	3,055	47.79	1,600	3,405	46.99
Hispanic	155	413	37.53	535	1,348	39.69
Asian or Pacific Islander, Non-Hispanic	0	110	0.00	0	130	0.00
Native American, Non-Hispanic	14	48	29.17	24	72	33.33
Other, Non-Hispanic	59	143	41.26	123	262	46.95
<i>Total</i>	<i>4,335</i>	<i>12,405</i>	<i>34.95</i>	<i>12,245</i>	<i>42,570</i>	<i>28.76</i>
<b>Household Type and Size</b>						
Family households, <5 people	1,935	6,304	30.69	5,555	24,420	22.75
Family households, 5+ people	385	985	39.09	1,395	3,855	36.19
Non-family households	2,020	5,125	39.41	5,285	14,285	37.00
<b>Households experiencing any of 4 Severe Housing Problems**</b>						
	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	1,405	8,640	16.26	4,555	37,330	12.20
Black, Non-Hispanic	915	3,055	29.95	1,040	3,405	30.54
Hispanic	125	413	30.27	470	1,348	34.87
Asian or Pacific Islander, Non-Hispanic	0	110	0.00	0	130	0.00
Native American, Non-Hispanic	10	48	20.83	20	72	27.78
Other, Non-Hispanic	59	143	41.26	88	262	33.59
<i>Total</i>	<i>2,500</i>	<i>12,405</i>	<i>20.15</i>	<i>6,170</i>	<i>42,570</i>	<i>14.49</i>
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info">www.hudexchange.info</a> ).						

**Severe Housing Cost Burden**

**Table 7** shows the severe housing cost burden for Michigan City and the La Porte County region. As shown, nearly half (42%) of Other, Non-Hispanic households experience severe housing cost burden. Hispanic households (28%) also have a high percentage of households with severe housing cost burden, as do Black, Non-Hispanic households (36%). These percentages are similar for the greater La Porte County region; however, the occurrence of severe housing cost burden is higher for Black, Non-Hispanic households than for Other, Non-Hispanic households. In both Michigan City and the region, the occurrence of severe housing cost burden is greatest in non-family households. Small households (<5 people) and large households (5 or more people) have similar percentages of severe housing cost burden.

Based on the data provided in **Table 7**, disproportionate housing needs may exist for households in the Other, Non-Hispanic, Hispanic, and Black-Non-Hispanic race/ethnicity groups, as well as for non-family households.

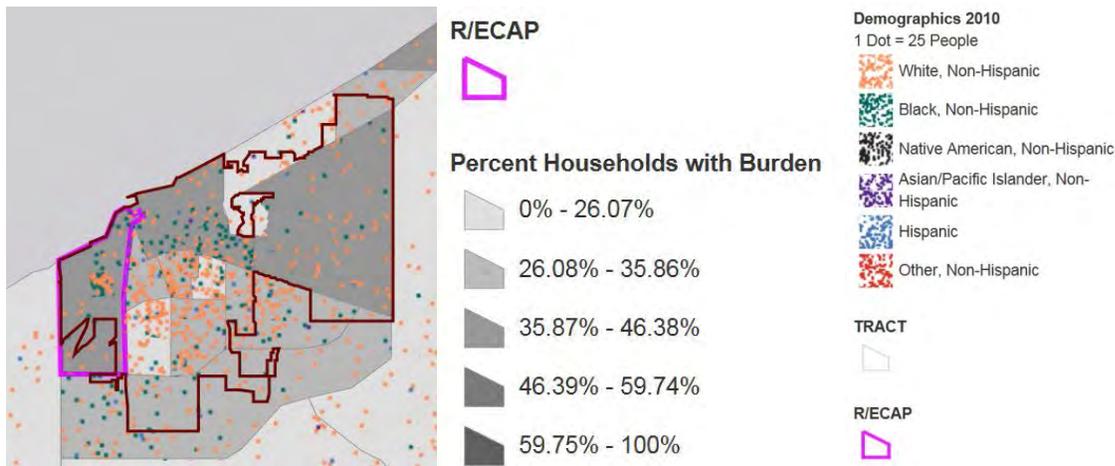
**Table 7: Demographics of Households with Severe Housing Cost Burden**

Households with Severe Housing Cost Burden*	(Michigan City, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN CBSA) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
<b>Race/Ethnicity</b>						
White, Non-Hispanic	1,290	8,640	14.93	3,840	37,330	10.29
Black, Non-Hispanic	800	3,055	26.19	925	3,405	27.17
Hispanic	115	413	27.85	300	1,348	22.26
Asian or Pacific Islander, Non-Hispanic	0	110	0.00	0	130	0.00
Native American, Non-Hispanic	10	48	20.83	20	72	27.78
Other, Non-Hispanic	60	143	41.96	85	262	32.44
<i>Total</i>	<i>2,275</i>	<i>12,405</i>	<i>18.34</i>	<i>5,170</i>	<i>42,570</i>	<i>12.14</i>
<b>Household Type and Size</b>						
Family households, <5 people	1,020	6,304	16.18	2,420	24,420	9.91
Family households, 5+ people	150	985	15.23	325	3,855	8.43
Non-family households	1,104	5,125	21.54	2,430	14,285	17.01
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info">www.hudexchange.info</a> ).						

Areas Experiencing the Greatest Housing Burden

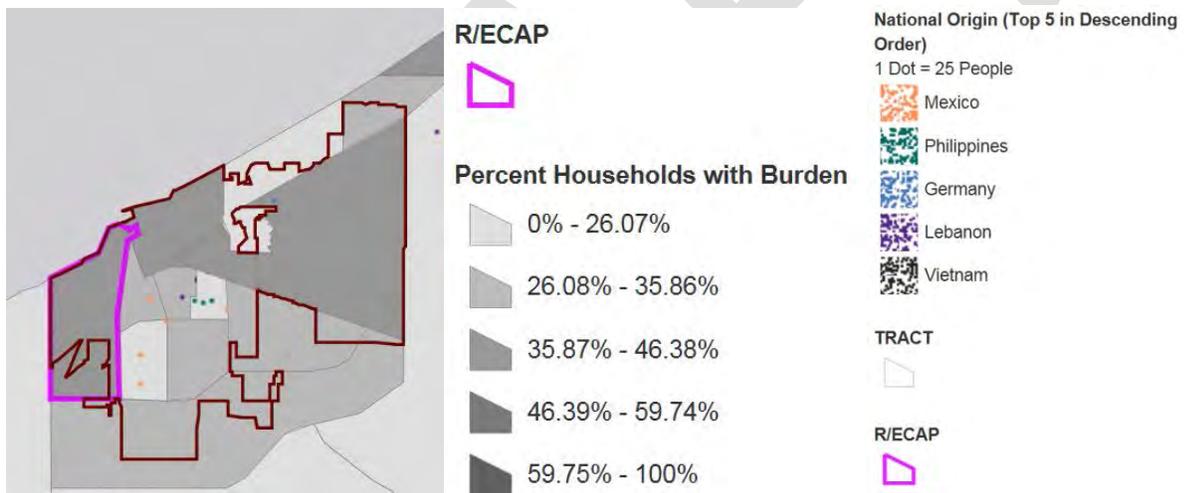
The distribution of housing burden (i.e., having one or more housing burdens) is shown in **Maps 27-28**. In Michigan City, the percentage of households with housing burden appear higher in areas of greater segregation by race/ethnicity such as the single R/ECAP area west of Hitchcock St., the area between 8<sup>th</sup> Ave. and Roeske Ave. north of Michigan Blvd, as well as the downtown and the area east of Roeske Ave. These areas are characterized by a larger percentage of Black, Non-Hispanic population and a percentage of households with housing burden between 35% and 46%. In terms of national origin, the percentage of households with housing burden is lower (0%-35%) in areas of national origin segregation, particularly the area west of Woodland Ave. and the area north of the Marquette Mall, where there is a concentration of persons from Mexico, the Philippines, and Lebanon.

**Figure 27: Housing Burden by Race/Ethnicity**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 28: Housing Burden by National Origin**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

Needs of Families and Housing Stock

In both Michigan City and the region, the occurrence of cost burden is greatest in non-family households and larger households (5 or more people). According to data accessed from HUD CPD Maps, areas having a higher percentage of renter-occupied housing units that are large (3 or more bedroom) include the single R/ECAP area west of Hitchcock St. and the area east of Roeske Ave. The majority of Michigan City’s jurisdiction has a higher percentage of owner-occupied housing units that are large (3 or more

bedroom). This data indicates that large owner-occupied housing units are more available, but large renter-occupied housing units are less available.

**Table 8** shows publicly supported housing units by number of bedrooms and number of households with children in Michigan City. Over half (57%) of public housing units are 1-bedroom units, 11% are 2-bedroom units, and 31% are 3-bedroom units. Approximately 42% of public housing units have two, three, or more bedrooms which appears adequate to address the 37% of households with children needing public housing.

Nearly half (46%) of project-based Section 8 units are 2-bedroom units, 26% are 1-bedroom units, and 26% are 3-bedroom units. Approximately 72% of project-based Section 8 units have two, three, or more bedrooms which appears adequate to address the 70% of households with children needing project-based Section 8 units.

More than half (62%) of Housing Choice Voucher (HCV) units are 3-bedroom units, 14% are 1-bedroom units, and 20% are 2-bedroom units. Approximately 82% of HCV units have two, three, or more bedrooms which appears adequate to address the 68% of households with children needing HCV units.

**Table 8: Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Households with Children**

Housing Type	(Michigan City, IN CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	#	%	#	%	#	%	#	%
Public Housing	98	56.65	19	10.98	54	31.21	64	36.99
Project-Based Section 8	84	26.17	146	45.48	82	25.55	224	69.78
Other Multifamily								
HCV Program	35	14.06	50	20.08	155	62.25	170	68.27

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

### Occupancy Tenure and Housing Burden

According to data accessed from HUD CPD Maps, the majority of the City’s housing units are owner-occupied; however, renter-occupied units are dispersed through the City. Areas where more than 50%

of the housing units are renter-occupied include portions of the City’s downtown north of 11<sup>th</sup> St. and east of Wabash St., as well as the area between U.S. 12 and Lakeshore Dr. Additionally, the southern extent of Michigan City, south of U.S. 20, is characterized by a high percentage (>50%) of renter-occupied housing units, as is the small area between U.S. 20 and Coolspring Ave., east of Woodland Ave. The highest concentrations of owner-occupied housing units are located in the Greenwood area and near the Marquette Mall, north of U.S. 20 and west of Franklin St.

When these areas are compared to the percentage of households with housing burden, areas with higher percentages of renter-occupied units generally have higher percentages of households with housing burden, with the exception of the single R/ECAP area west of Hitchcock St., which has mix of owner- and renter-occupied units. In general, the distribution of households with housing burden indicates a need for renter-occupied housing rehabilitation or more affordable rental housing options. In regard to race/ethnicity group and national origin, areas of greater segregation are characterized by a mix of owner- and renter-occupied units. Given the data on disproportionate housing needs, these areas may require more multi-faceted housing rehabilitation and affordable housing options.

**Publicly Supported Housing Analysis Table**

According to the decennial census and data collected from the AFFHT Data Mapping Tool, Michigan City had 13,705 housing units at the time of the 2010 decennial census. Of these, less than 2% of units were public housing, approximately 3% were project-based Section 8, and 2% were Housing Choice Voucher (HCV) program. No “other” publicly supported multifamily units were reported. See **Table 9**.

**Table 9: Publicly Supported Housing Units by Program Category**

	(Michigan City, IN CDBG) Jurisdiction	
Housing Units	#	%
Total housing units	13,705	-
Public Housing	191	1.39
Project-based Section 8	374	2.73
Other Multifamily HCV Program	276	2.01

Note 1: Data Sources: Decennial Census; APSH  
 Note 2: Refer to the Data Documentation for details  
[www.hudexchange.info](http://www.hudexchange.info).

### ***Publicly Supported Housing Demographics***

**Table 10** summarizes the race/ethnicity of households residing in publicly supported housing within Michigan City. By far, the majority of households living in public housing are Black, Non-Hispanic (76%). Approximately 20% of households living in public housing are White, Non-Hispanic. Less than 4% of households living in public housing are Hispanic. No households in the Asian or Pacific Islander race/ethnicity group are living in public housing.

In terms of the project-based Section 8 programs, the majority of households utilizing project-based Section 8 assistance are Black, Non-Hispanic (64%). Approximately 35% of households utilizing project-based Section 8 assistance are White, Non-Hispanic. Less than 1% of households utilizing project-based Section 8 assistance are Hispanic or Asian or Pacific Islander.

No data was provided for “other” publicly supported multifamily units.

Of the households using Housing Choice Vouchers (HCVs), the majority are Black, Non-Hispanic. Approximately 12% of households using HCVs are White, Non-Hispanic, and less than 3% are Hispanic. No households in the Asian or Pacific Islander race/ethnicity group use HCVs.

Given the information provided on publicly supported housing residents by race/ethnicity, it is apparent that Black, Non-Hispanic households utilize publicly supported housing at a disproportionate level when compared to other race/ethnicity groups. For all types of publicly supported housing, Black, Non-Hispanic households represent approximately two-thirds of the residents.

When income level (Area Median Income) is considered, the percentage of households at or below 30% AMI is approximately 50% White, Non-Hispanic and approximately 40% Black, Non-Hispanic. This pattern is the same for households at or below 50% of AMI and at or below 80% of AMI. Although a higher percentage of Black, Non-Hispanic households reside in public housing, a higher percentage of low-to-moderate income households are White, Non-Hispanic.

Of the total number of households in Michigan City, 34% of White, Non-Hispanic households are low-and-moderate income, 59% of Black, Non-Hispanic households are low-and-moderate income, and 31% of Hispanic households are low-and-moderate income. Considering income level by race/ethnicity, it is

apparent that Black, Non-Hispanic households have a disproportionate need for publicly supported housing when compared to other race/ethnicity groups.

**Table 10: Publicly Supported Housing Residents by Race/Ethnicity**

(Michigan City, IN CDBG) Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	34	19.77	131	76.16	6	3.49	0	0.00
Project-Based Section 8	109	34.60	202	64.13	3	0.95	1	0.32
Other Multifamily								
HCV Program	30	12.35	205	84.36	7	2.88	0	0.00
<b>0-30% of AMI</b>	1,185	53.38	890	40.09	85	3.83	10	0.45
<b>0-50% of AMI</b>	1,990	49.94	1,485	37.26	165	4.14	10	0.25
<b>0-80% of AMI</b>	3,415	54.95	2,100	33.79	260	4.18	80	1.29
<b>(Michigan City, IN CDBG) Jurisdiction</b>	19,522	65.30	7,592	25.39	1,631	5.46	197	0.66

Note 1: Data Sources: Decennial Census; APSH; CHAS  
 Note 2: #s presented are numbers of households not individuals.  
 Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

R/ECAP data for Michigan City is shown in **Table 11**. As shown, data is only available for non-R/ECAP tracts. Within the non-R/ECAP tracts, 30% of public housing residents are elderly, 26% are disabled, and 37% are families with children. In the project-based Section 8 program, 5% are elderly, 9% are disabled, and 70% are families with children. In the HCV program, 8% are elderly, 10% are disabled, and 68% are families with children.

Based on the provided data, the elderly and disabled are most supported by public housing; whereas families with children are most supported by project-based Section 8 and HCV programs. Section 8 supports the lowest percentage of elderly and disabled households; whereas Section 8 supports the highest percentage of children with families.

**Table 11: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category**

(Michigan City, IN CDBG) Jurisdiction	Total # units (occupied)	% Elderly	% with a disability*	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children
<b>Public Housing</b>								
R/ECAP tracts								
Non R/ECAP tracts	178	30.06	26.01	19.77	76.16	3.49	0.00	36.99
<b>Project-based Section 8</b>								
R/ECAP tracts								
Non R/ECAP tracts	346	4.98	9.03	34.60	64.13	0.95	0.32	69.78
<b>Other HUD Multifamily</b>								
R/ECAP tracts								
Non R/ECAP tracts								
<b>HCV Program</b>								
R/ECAP tracts								
Non R/ECAP tracts	232	8.43	10.44	12.35	84.36	2.88	0.00	68.27

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

**Publicly Supported Housing Location and Occupancy**

Table 12 shows publicly supported housing developments located in Michigan City. These developments either provide public housing or support project-based Section 8 assistance. Michigan City has one primary public housing development, “Boulevard Gardens”, which accommodates 100 residents, 75% of which are Black, Non-Hispanic. Thirty-five percent (35%) of Boulevard Gardens’ households are families with children. No residents or families are housed in other scattered sites. For project-based Section 8 assistance, residents are housed in six (6) developments. The majority of residents receiving Section 8 assistance are Black, Non-Hispanic; however, one development, “Tall Timbers Apartments” has a majority White, Non-Hispanic residency. Woodland East Apartments II and Tall Timbers Apartments house the highest percentages of families with children.

**Table 12: Publicly Supported Housing Developments by Program Category**

<b>Public Housing</b>			
<b>(Michigan City, IN CDBG) Jurisdiction</b>	<b>Public Housing Race/Ethnicity (%)</b>	<b>Public Housing Households with Children (%)</b>	
<b>Developments</b>			
Boulevard Gardens	White	21	35
	Black	75	
	Hispanic	4	
	Asian	0	
Scattered Sites	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
<b>Project-Based Section 8</b>			
<b>(Michigan City, IN CDBG) Jurisdiction</b>	<b>Project-Based Race/Ethnicity (%)</b>	<b>Project-Based Households with Children (%)</b>	
<b>Developments</b>			
Woodland East Apartments	White	36	15
	Black	64	
	Hispanic	0	
	Asian	0	
Shorewood Place	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Woodland East Apartments Iii	White	29	87
	Black	68	
	Hispanic	0	
	Asian	3	
Woodland East Apartments Ii	White	47	60
	Black	53	
	Hispanic	0	
	Asian	0	
Tall Timbers Apartments	White	78	84
	Black	20	
	Hispanic	1	
	Asian	0	
Garden Estates West	White	9	67
	Black	89	
	Hispanic	2	
	Asian	0	
<p>Note 1: For LIHTC properties, this information will be supplied by local knowledge.</p> <p>Note 2: Percentages may not add to 100 due to rounding error.</p> <p>Note 3: Data Sources: APSH</p> <p><a href="http://www.hudexchange.info">Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</a></p>			

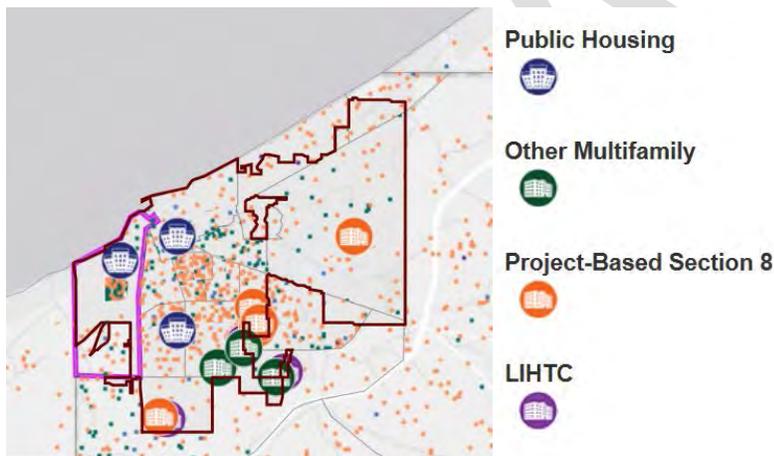
**Figures 29-30** show the location of publicly supported housing in Michigan City. **Figure 29** is limited to public housing, project-based Section 8, and other multifamily; whereas **Figure 30** shows the percentage of HCVs. As shown in **Figure 29**, the current supply of public housing is limited to the single R/ECAP

census tract west of Hitchcock St., the area north of Marquette Mall, and the area near downtown. Of these, two locations correspond to areas of potential segregation: the single R/ECAP census tract and the area north of Marquette Mall. The area near downtown is more integrated than other areas of Michigan City.

Project-based Section 8, LIHTC, and other publicly supported multi-family housing is located at the City's periphery in predominately White, Non-Hispanic neighborhoods with some block-level integration of Black, Non-Hispanic residents.

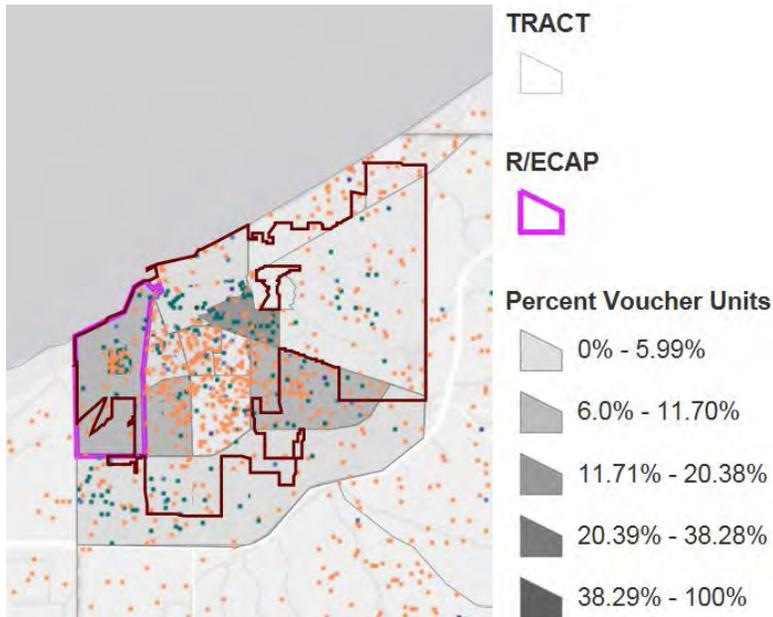
In terms of Housing Choice Vouchers (HCVs), areas of higher HCV utilization correspond to the single R/ECAP census tract and the area north of Marquette Mall. Additionally, the area of apparent Black, Non-Hispanic concentration located east of 8<sup>th</sup> Ave. and west of Roeske Ave. north of Michigan Blvd. corresponds to the highest percentage of HCV utilization in Michigan City.

**Figure 29: Publicly Supported Housing by Race/Ethnicity**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 30: Housing Choice Vouchers by Race/Ethnicity**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

### ***Disparities in Access to Opportunity***

Given the information provided on publicly supported housing residents by race/ethnicity, it is apparent that Black, Non-Hispanic households utilize publicly supported housing at a disproportionate level when compared to other race/ethnicity groups. For all types of publicly supported housing, Black, Non-Hispanic households represent approximately two-thirds of the residents. Considering income level by race/ethnicity, it is apparent that Black, Non-Hispanic households also have a disproportionate need for publicly supported housing when compared to other race/ethnicity groups.

Public housing is available in areas of greater segregation with the exception of the area east of 8<sup>th</sup> Ave. and west of Roeske Ave. north of Michigan Blvd., which does not have immediate access to a public housing development. Project-based Section 8 opportunities are not available in the core of Michigan City, but are limited to the periphery which may be distant from corresponding housing needs. Housing Choice Vouchers (HCVs) appear to be utilized in areas with corresponding housing needs, particularly in the area east of 8<sup>th</sup> Ave. and west of Roeske Ave. north of Michigan Blvd. The areas where HCVs are most utilized also correspond to areas of low-and-moderate income.

## Disability and Access Analysis

While individuals with disabilities may experience the same fair housing issues as individuals without disabilities, they also may experience additional disability-related barriers that are distinct from the barriers experienced by individuals without disabilities. For example, some individuals with disabilities may need specific accessibility features or additional services in housing, transportation, education, and other programs or facilities in order to have an equal opportunity.

Under Federal law, the term “disability” means:

- A physical or mental impairment that substantially limits one or more major life activities of such individual;
- A record of such an impairment; or
- Being regarded as having such impairment.

The following provides an analysis of disability and access to housing.

### Population with Disabilities Profile

**Table 13** shows disabilities by type in Michigan City and the La Porte County region. The three most prevalent disability types in Michigan are ambulatory difficulty (10%), cognitive difficulty (8%), and independent living difficulty (6%). Other disability types represented include hearing difficulty (4%), self-care difficulty (4%), and vision difficulty (3%). When compared to the greater La Porte region, Michigan City has a higher percentage of persons with a disability of all types with the exception of hearing difficulty.

**Table 13: Disability by Type**

Disability Type	(Michigan City, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN CBSA) Region	
	#	%	#	%
Hearing difficulty	1,154	4.33	4,273	4.43
Vision difficulty	793	2.97	2,397	2.49
Cognitive difficulty	2,128	7.98	5,157	5.35
Ambulatory difficulty	2,636	9.89	8,074	8.37
Self-care difficulty	965	3.62	2,416	2.51
Independent living difficulty	1,728	6.48	4,843	5.02

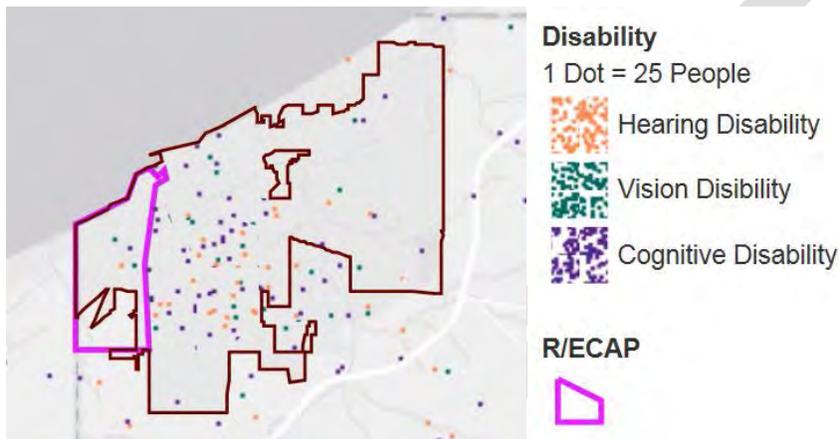
Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

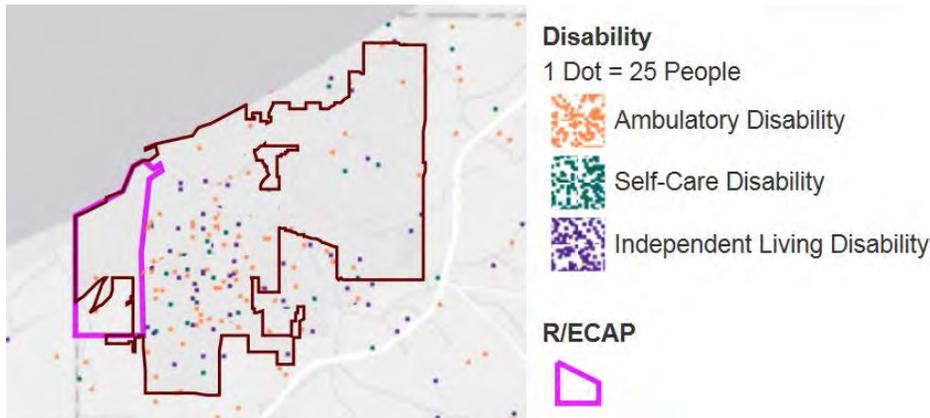
In terms of location of disability by type, there is no apparent segregation by disability type in Michigan City. Persons with hearing, vision, or cognitive disabilities appear integrated in more developed areas of the City. Persons with ambulatory, self-care, or independent living disabilities also appear integrated in more developed areas of the City. Where population density increases, so too does disability occurrence. The single R/ECAP census tract located west of Hitchcock St. does not contain a disproportionate share of persons with a disability by type. See **Figures 31-32**.

**Figure 31: Disability by Type – Hearing, Vision, or Cognitive**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Figure 32: Disability by Type – Ambulatory, Self-Care, or Independent Living**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Table 14** shows disabilities by age group in Michigan City and the La Porte County region. The greatest percentage of persons with a disability appears in the 18-64 age group (10%). The lowest percentage of persons with a disability appears in the 5-17 age group (2%). Approximately 7% of persons in the 65 plus age group have a disability. These percentages are consistent with the La Porte County region; however, Michigan City has a slightly greater percentage of persons with a disability in each age group.

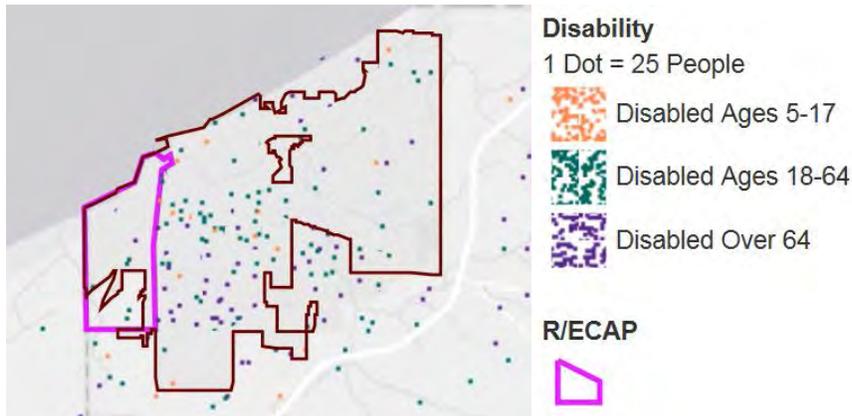
**Table 14: Disability by Age Group**

Table 14 - Disability by Age Group				
Age of People with Disabilities	(Michigan City, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN CBSA) Region	
	#	%	#	%
age 5-17 with Disabilities	514	1.93	1,190	1.23
age 18-64 with Disabilities	2,697	10.12	7,885	8.18
age 65+ with Disabilities	1,828	6.86	5,860	6.08

Note 1: All % represent a share of the total population within the jurisdiction or region.  
 Note 2: Data Sources: ACS  
 Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

In terms of location of disability age group, older persons (age 65+) with disabilities are more concentrated in the southern half of the City (i.e., south of the rail line); whereas younger persons (age 5-17) with disabilities are more concentrated north of the rail line and south of Michigan Blvd. Adults, age 18-64, with disabilities reside throughout the jurisdiction. The single R/ECAP census tract located west of Hitchcock St. does not contain a disproportionate share of persons with a disability by age group. See **Figure 33**.

**Figure 33: Disability by Age Group**



Source: AFFHT Data Mapping Tool, Accessed April, 2016

**Housing Accessibility**

Of the four publicly supported housing types represented in Michigan City, public housing supports the highest percentage of persons with a disability (26%). Project-based Section 8 supports the lowest percentage of persons with a disability (9%). When compared to the La Porte County region, a similar percentage (26%) is supported by public housing; however, a greater percentage (16%) of persons with a disability is supported by project-based Section 8 in La Porte County than in Michigan City.

**Table 15: Disability by Publicly Supported Housing Program Category**

(Michigan City, IN CDBG) Jurisdiction	People with a Disability*	
	#	%
Public Housing	45	26.01
Project-Based Section 8	29	9.03
Other Multifamily		
HCV Program	26	10.44
<b>(Michigan City-La Porte, IN CBSA) Region</b>		
Public Housing	45	26.01
Project-Based Section 8	108	15.98
Other Multifamily		
HCV Program	48	13.71

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

### ***Integration of Persons with a Disability***

Persons with a disability appear to be well-integrated with regard to type of disability, but less integrated with regard to disability by age group. Moreover, persons with a disability are more supported by public housing than other types of publicly supported housing. Project-based Section 8 assistance and HCVs, which facilitate greater integration into the broader community, are less utilized by persons with a disability in Michigan City.

### ***Disparities in Access to Opportunity***

#### **Major Barriers to Access**

The major barriers faced by persons with a disability include housing affordability, accessibility, civil-rights-related housing discrimination in the private sector (e.g. advertising, applicant interviews, etc.), a dwindling supply of qualified caregivers, and housing availability. Other barriers may exist with regard to sidewalk provision, transportation availability, and other public services. Michigan City strives to comply with the Americans with Disabilities Act and to update public facilities accordingly.

#### **Process to Request Reasonable Accommodations and Accessibility Modifications**

Requests for reasonable accommodations or accessibility modifications may be made through the City's Community Development office or through the Michigan City Housing Authority (MCHA). Assistance with accessibility improvements may be funded through the City's CDBG program if certain eligibility criteria are met.

Michigan City also maintains a grievance procedure to resolve complaints alleging violation of the Americans with Disabilities Act with regard to public facilities and infrastructure, which was adopted by City resolution #4497 in 2012. The City Engineer currently serves as the Americans with Disabilities Act coordinator on behalf of the City and investigates and responds to complaints of alleged disability discrimination pertaining to City services, activities, programs, or benefits.

Moreover, the Michigan City Human Rights Ordinance serves to prohibit all forms of discrimination, including but not specific to housing. Persons with a disability may make a formal complaint of discrimination to the City, which is heard by the City's Human Rights Commission.

### *Barriers to Achieving Homeownership*

Persons with a disability may have difficulty in achieving homeownership because many programs designed to provide housing (e.g. public housing, Section 811, Section 8, HCVs, housing trust funds, etc.) to this population focus on the provision of rental housing rather than homeownership. Moreover, the housing stock of Michigan City consists of primarily single-family homes and many of the existing homes are aging and require significant rehabilitation and retrofit to provide the level of accessibility required for persons with a disability. This creates a barrier to homeownership unless housing rehabilitation programs exist. Additionally, persons with a disability are also likely to be living on a fixed income or be of low-and-moderate income and therefore may need down payment assistance or other financial support to achieve homeownership.

### ***Disproportionate Housing Needs***

In terms of location of disability by type, there is no apparent segregation by disability type in Michigan City. Persons with hearing, vision, or cognitive disabilities appear integrated in more developed areas of the City. Persons with ambulatory, self-care, or independent living disabilities also appear integrated in more developed areas of the City.

In terms of location of disability age group, older persons (age 65+) with disabilities are more concentrated in the southern half of the City (i.e., south of the rail line); whereas younger persons (age 5-17) with disabilities are more concentrated north of the rail line and south of Michigan Blvd. Adults, age 18-64, with disabilities reside throughout the jurisdiction.

Currently, public housing is the most utilized type of publicly supported housing by persons with a disability. Housing Choice Vouchers (HCVs) and project-based Section 8 assistance, which require more independence, are less utilized by persons with a disability. This may be due, in part, to a lack of accessible housing units in Michigan City. Lowered kitchen counters and appliances, widened doorways, modified bathrooms and showers, or other mobility devices are some of the features unique to accessible housing. Even basic accessibility features (such as an entrance with no steps or homes with no stairs and/or elevators) are likely lacking in Michigan City due to the age of the City's housing stock.

## **Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

The City of Michigan City does not currently have unresolved civil rights or fair housing issues.

### ***Fair Housing Issues and Capacity***

Lack of local private fair housing outreach and enforcement

Lack of local public fair housing enforcement

Lack of resources for fair housing agencies and organizations

## **FINDINGS, LAWSUITS, ENFORCEMENT ACTIONS, SETTLEMENTS, OR JUDGEMENTS**

### ***State or Local Fair Housing Laws***

A number of state and local fair housing laws pertain to Michigan City. Similar to the Federal Fair Housing Act, the state of Indiana maintains the Indiana Fair Housing Act, which is summarized as follows:

#### ***Indiana Fair Housing Act (1990)***

The Indiana Fair Housing Act was passed in 1990. The act provides protection against housing discrimination for a number of protected classes including race, color, religion, national origin, gender, familial status, disability, and ancestry. This Act is enforced by the Indiana Civil Rights Commission. The local government of Michigan City maintains two laws pertaining to Fair Housing: the Michigan City Fair Housing Ordinance and the Michigan City Human Rights Ordinance. These are summarized as follows:

#### ***Michigan City Fair Housing Ordinance (1969)***

The City's Fair Housing Ordinance serves to prohibit all forms of housing discrimination because of race, color, religion, ancestry or national origin. Integral to the Fair Housing Ordinance is a Commission on Human Relations that hears complaints of discrimination and enforces the ordinance.

#### ***Michigan City Human Rights Ordinance (1992)***

The City's Human Rights Ordinance serves to prohibit all forms of discrimination, including but not specific to housing. The Human Rights Ordinance addresses discrimination in education, employment, and access, as well as housing. This ordinance also protects persons with disabilities and familial status.

Similar to the Fair Housing Ordinance, the Human Rights Ordinance also forms a Human Rights Commission that hears complaints of discrimination and enforces the ordinance.

### ***Local and Regional Fair Housing Agencies and Organizations***

The primary agencies/organizations devoted to fair housing issues are the Michigan City Human Rights Commission and the Indiana Civil Rights Commission. Additionally, the Michigan City Housing Authority (MCHA) is a primary resource regarding fair housing options and opportunities within Michigan City, with the City providing referrals and direction if requested. Regionally, the La Porte County HOME Team provides fair housing leadership in the greater community.

### City of Michigan City Departments

The City of Michigan City administers its federal programs through the Department of Planning and Inspection. The City has minimal capacity to implement programs and fair housing activities. Resources are generally limited to Community Development Block grant funds.

The Department of Planning and Inspection coordinates with the Department of Human Rights on issues related to fair housing.

### Michigan City Human Rights Commission

The Michigan City Human Rights Commission strives to provide all citizens of the Michigan City with equal opportunity in the areas of employment, housing, education or public accommodation on the basis of race, color, religion, national origin, sex (including sexual harassment and pregnancy), handicap, ancestry and familial status (housing complaints only). The Commission also strives to protect its citizens from unfounded charges of discrimination.

### Indiana Civil Rights Commission (ICRC)

Complaints that are reported to Michigan City Human Rights Commission are sent to ICRC for investigation. ICRC is the state agency that enforces Civil Rights Law and the Fair Housing Act. ICRC also houses the state's Fair Housing Task Force, which provides education and outreach activities to fair housing choice to communities and citizens statewide and administers a new testing program to detect housing discrimination.

Any person who feels they have been discriminated against under the Fair Housing Act and/or Indiana Fair Housing Act may file a complaint with ICRC. ICRC is equipped to take complaints in person at their office in Indianapolis or through the mail or fax. The complaints must be in writing. ICRC staff can provide assistance to those who need assistance in drafting and filing their complaints. After complaints are filed, they are investigated by ICRC on both the part of the complainant and the respondent.

A complaint may be resolved in a number of ways. The ICRC Alternative Dispute Resolution (ADR) Team can attempt to resolve the dispute through mediation, if all parties agree. If mediation is not agreed upon or a resolution cannot be found, the complaint proceeds through the investigative process and is then reviewed by the executive director or ICRC. The executive director makes the final determination of probable cause that an illegal act of discrimination occurred. (If no probable cause is found, the complainant may ask for reconsideration of the complaint within 15 days). If probable cause is found, the complaint proceeds through the resolution process. A complaint may be resolved through a settlement between the parties. If a settlement cannot be reached, a public hearing takes place with an Administrative Law Judge (ALJ). In a trial, the complainant may be represented by an ICRC staff attorney. After the trial, the ALJ issues proposed findings, which are submitted to ICRC. The complainant and respondent have 15 days to file objections to the recommended findings.

If, during the investigative, review, and legal process, ICRC finds that discrimination has occurred, the ICRC may issue an order to stop the discrimination and eliminate further discrimination.

#### HUD Office of Fair Housing and Equal Opportunity (FHEO)

The mission of the HUD Office of Fair Housing and Equal Opportunity is to enforce the Fair Housing Act and other civil rights laws. HUD and ICRC jointly work in carrying out investigative and enforcement functions. If a right to fair housing is being violated, a complaint can be submitted to the nearest HUD office in Chicago, IL. HUD's Chicago office is responsible for fair housing oversight in the Midwest region, including Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin. Indiana's field office is located in Indianapolis. Complaints based upon alleged violations of fair housing law are filed directly with HUD in Denver or brought to HUD's attention by Michigan City Human Rights Commission or ICRC. HUD's Chicago office then investigates the allegations.

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# Priorities and Goals



## Fair Housing Priorities and Goals

After identifying fair housing issues and contributing factors, the City must establish specific fair housing goals. Fair housing priorities and goals set within the AFH will affect and be incorporated into subsequent planning processes, including the strategies, actions, and funding priorities established in the City's Consolidated Plan. Fair housing goals must be measurable, tracked, and ultimately, must affirmatively further fair housing.

Below the City of Michigan City, Indiana has identified goals to overcome each of the fair housing issues for which significant contributing factors have been identified, including establishing metrics and milestones for determining what fair housing results will be achieved and the timeframes for achieving them.

Goals identified in the AFH will be incorporated into subsequent planning processes and documents (i.e., the Consolidated Plan and Annual Action Plans, as appropriate), where the City will set strategies and actions. The subsequent planning processes are the appropriate forum for planning specific investments and allocating funds. The City is responsible for taking "meaningful actions" to achieve each of the fair housing goals identified.

*HUD defines "Meaningful Actions" actions to be:*

*"Significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity." See 24 C.F.R. § 5.152."*

**Goal 1: Work to Desegregate Areas Within the City Considered to be a Racially or Ethnically Concentrated Area of Poverty (R/ECAP)**

Contributing Factor	Fair Housing Issue(s)	Metrics and Milestones	Timeframe for Achievement	Responsible Program Participant
There is a R/ECAP census tract located west of Hitchcock St. (Western portion of Michigan City)	Disparities in access to opportunity; Segregation	Within one year the City will provide 5 housing opportunities within the designated R/ECAP area.	Annually	City of Michigan City Department of Development

**Goal 2: Improve Housing Quality and Affordability for Protected Classes**

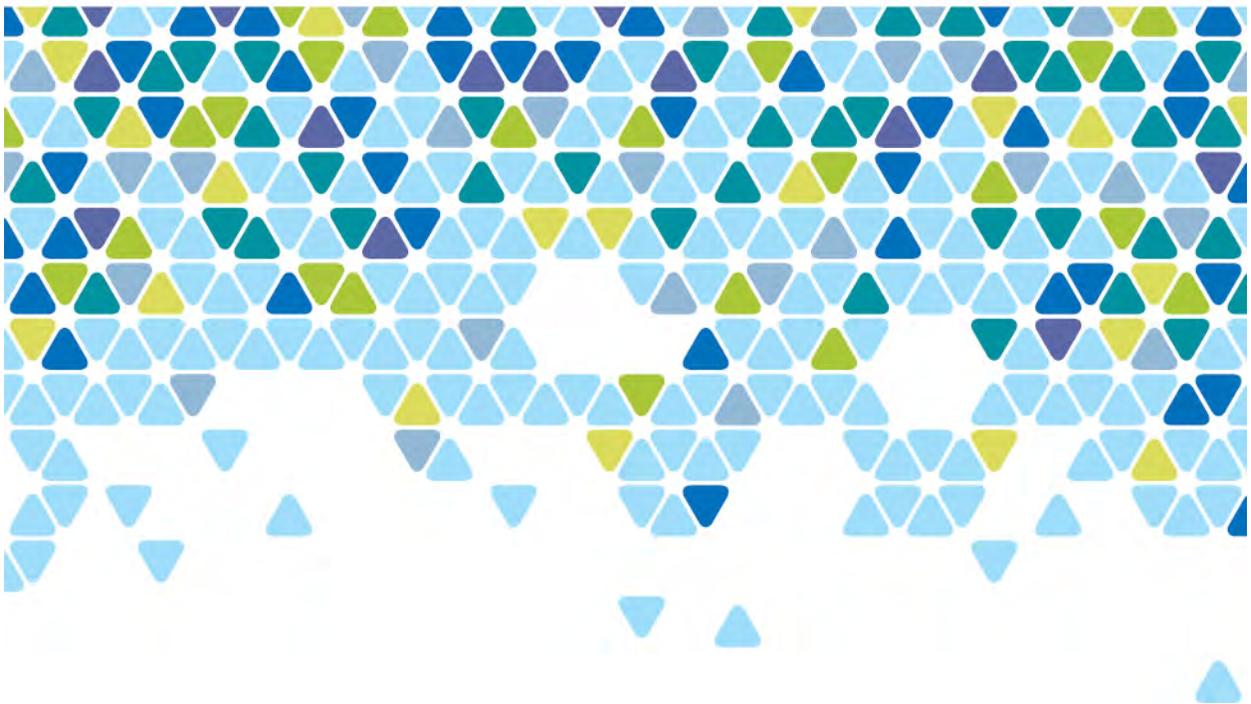
Contributing Factor	Fair Housing Issue(s)	Metrics and Milestones	Timeframe for Achievement	Responsible Program Participant
Minority populations have a higher rate of housing problems and affordability issues within the City of Michigan City.	Lack of access to quality and affordable housing	Within one year the City will provide 3 housing opportunities for minority households within Michigan City.	Annually	City of Michigan City Department of Development

**Goal 3: Increase Fair Housing Education and Awareness within the City of Michigan City**

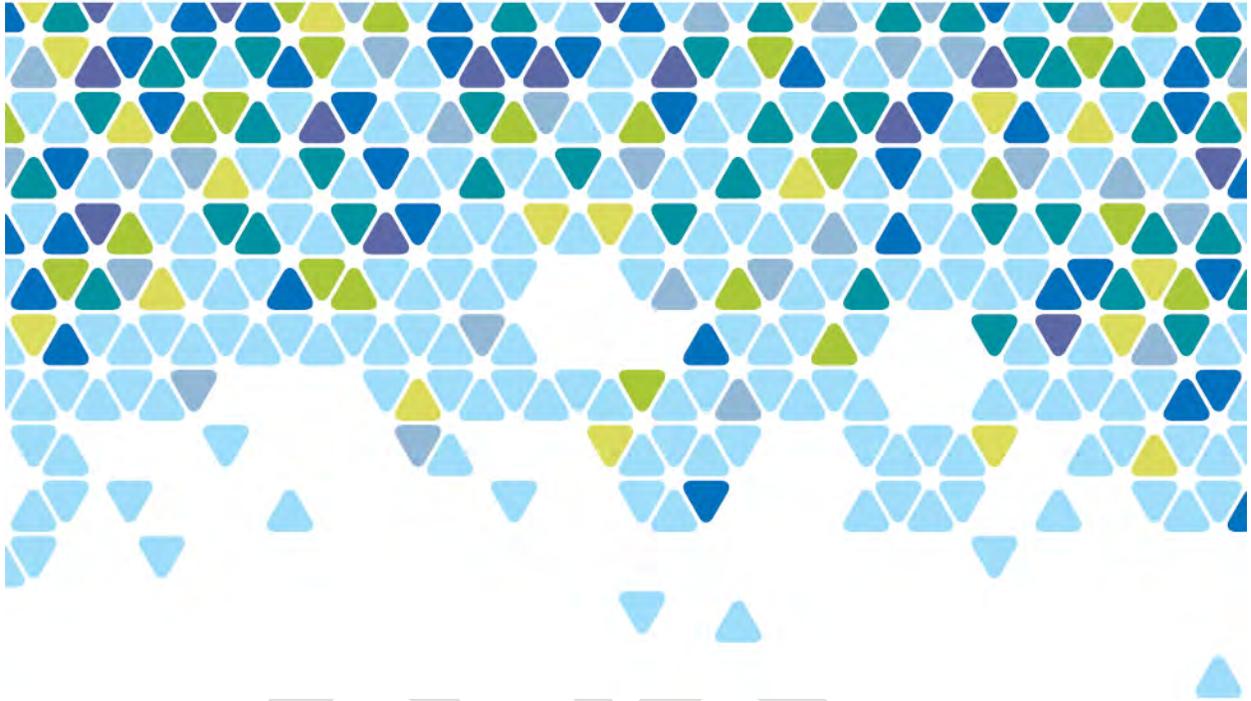
Contributing Factor	Fair Housing Issue(s)	Metrics and Milestones	Timeframe for Achievement	Responsible Program Participant
Lack of education and outreach specifically with residents, realtors, and service providers	Lack of education and outreach specifically with residents, realtors, lenders, and service providers	<p>Within one year the City of Michigan City will develop a fair housing outreach and educational effort specifically aimed at residents, realtors, lenders, and service providers.</p> <p>Within one year the City of Michigan City will develop a complaint procedure in order for persons who have experienced discrimination to have a way to report their issue.</p>	Within two years	City of Michigan City Department of Development

# Appendix

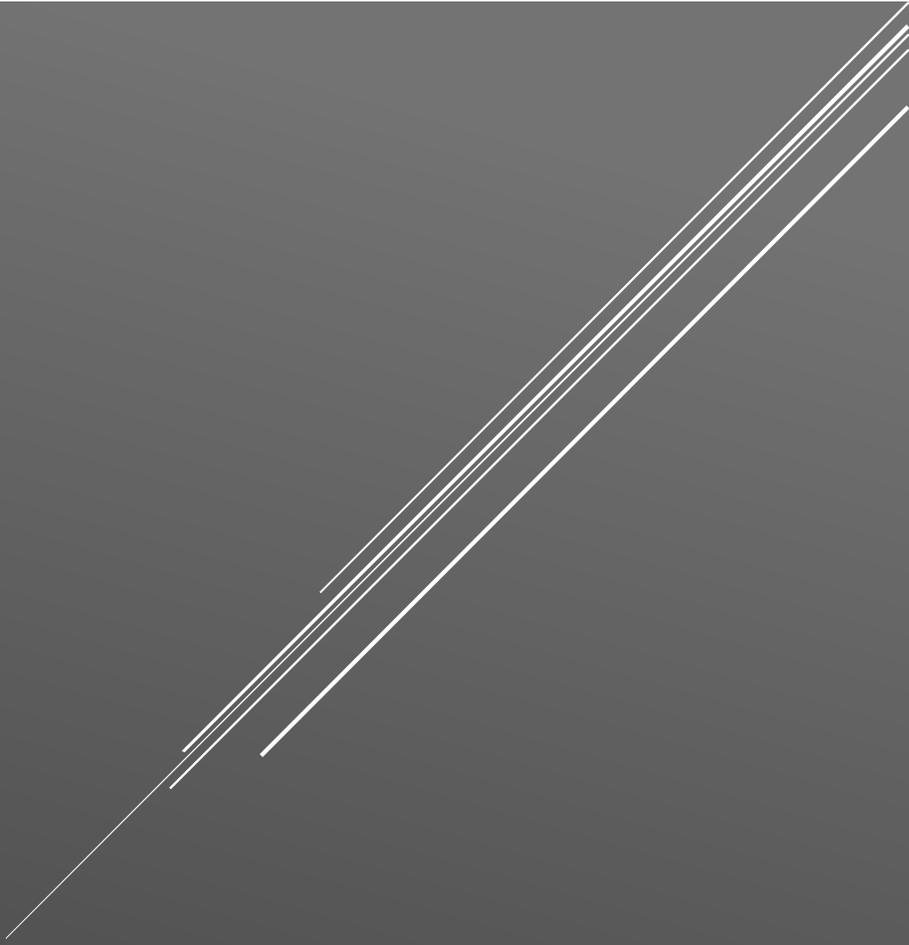
1. Citizen Participation Plan Amendment
2. Public Notices and Meetings
3. Signature Page



# 1. Citizen Participation Plan Amendment



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# CITIZEN PARTICIPATION PLAN

City of Michigan City

# Citizen Participation Plan

## INTRODUCTION

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The City of Michigan City, through its Planning and Inspection Department (PID), strongly encourages public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) funds. This Citizen Participation Plan outlines the City's policies and procedures regarding public involvement, as required by 24 CFR Part 91.105. Citizen participation is essential to the creation of the Consolidated Plan. The City of Michigan City has a desire to encourage all interest parties to participate in the formation of the consolidated plan, especially those living in low and moderate income neighborhoods. To encourage participation, public meeting notices will be directly distributed to the Michigan City Housing Authority and various not for profits agencies that provide services to low and moderate income individuals. Public meetings will be held and information will be distributed to neighborhood groups and not for profit agencies in informing them of the process.

The Citizen Participation Plan, together with the Consolidated Plan, [Assessment of Fair Housing](#), and the annual performance reports on the progress of the Consolidated Plan are available on the city's website [www.emichigancity.com](http://www.emichigancity.com) and at the following locations:

- City Hall, Planning and inspection Department
- Michigan City Public Library
- Michigan City Housing Authority Main Office.

This Plan, together with all other materials relating to the City's CDBG programs, is also available in alternative formats for persons with disabilities. For more information, contact the CDBG program at 219-873-1419. Residents with hearing impairments may call 219-873-7700.

### 1.1 PUBLIC HEARINGS

- a) The City will hold at least two public hearings during the year to obtain citizen's views about housing and community development needs, development of proposed activities and review of program performance. At least one public hearing will be held to obtain the views of citizens on housing and community development needs (including priority non-housing community development needs) before the Consolidated Plan is published for comment.
- b) The City will ensure adequate public notice before each public hearing, with sufficient information published about the subject of the hearing to permit informed comment. Public hearings will be announced in the newspaper, and by posting flyers around the city. Citizens will be notified of the public hearings at least two weeks before they are held.
- c) Advanced public notice will also be given of all public meeting relating to the Consolidated Plan and performance progress, such as those of the Citizen Advisory Committee.
- d) The City will hold all public hearings at times and locations convenient to potential and actual beneficiaries and accommodations will be made for people with disabilities. All hearings will be held in accessible locations, and sign language interpreters will be made available upon request.

- e) The City will provide interpretation services for non-English speaking residents at public hearings upon advance request, provided such services are available in the community.

## 1.2 DEVELOPMENT OF THE CONSOLIDATED PLAN

- a) The City, through the Planning and Inspection Department (PID), will make a concerted effort to notify citizens, agencies and organizations of the development of the consolidated plan and the availability of CDBG funds through postings, the City's website and public notices in the newspaper. In addition, PID will notify the City's most active neighborhood organizations.
- b) PID will conduct workshops at various and convenient times to inform and educate citizens on the development of the Consolidated Plan and the availability of funds. PID will provide technical assistance to all applicants, with special efforts to assist neighborhood and community organizations in the development of applications for funding – particularly those that consist of predominately low and moderate income residents. Citizens, through their neighborhood organizations and various public meetings will be encouraged to discuss the various activities funded by CDBG grants, and other HUD programs.
- c) Before the City adopts the Consolidated Plan, the City will make available to citizens, public agencies and other interested parties information that includes the amount of assistance the City expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.
- d) The City will publish its proposed Consolidated Plan for review and comment. The City will publish a newspaper summary describing the purpose of the Consolidated Plan and listing the locations where the entire plan may be examined. The entire plan will be made available for review and examination on the city's website [www.emichigancity.com](http://www.emichigancity.com) and at the following locations:
  - City Hall
  - Michigan City Public Library
  - Michigan City Housing Authority Main Office
  - Emmet D. Wise Neighborhood Center
  - Westside Neighborhood Center
- e) The City will receive and consider comments on the proposed Consolidated Plan for 30 days before preparing the final Consolidated Plan.

## 1.3 AMENDMENTS TO THE CONSOLIDATED PLAN

- a) The City will amend its approved Consolidated Plan whenever it makes one of the following decisions:
  - To make a substantial amendment in allocation priorities or a substantial amend in the method of distribution of funds:
  - To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income) not previously described in the action plan; or
  - To substantially amend the purpose, scope, location or beneficiaries of an activity.
- b) "Substantial amendment" is defined as a change in a planned or actual activity proposed after the official adoption of the Consolidated Plan that affects 10% or more of the City of Michigan City's current annual allocation of CDBG funds.

- c) Substantial amendments to the approved Consolidated Plan must be authorized by the Michigan City Redevelopment Commission, and will be made public by postings and public notices in the newspaper.
- d) The City will receive and consider comments on substantial amendments to the Consolidated Plan for 30 days before implementing those amendments.

#### 1.4 PERFORMANCE REPORTS

- a) The City will prepare a performance report each year on the progress of the Consolidated Plan in accordance with the requirements of the U.S. Department of Housing & Urban Development.
- b) Citizens will be afforded notice of the performance report through posting, newspapers, and will be available on the city's website [www.emichigancity.com](http://www.emichigancity.com) and at the following locations:
  - City Hall
  - Michigan City Public Library
  - Michigan City Housing Authority Main Office
  - Emmet D. Wise Neighborhood Center
  - Westside Neighborhood Center
- c) The City will receive and consider comments on the performance report for 15 days before the report is submitted to HUD.

#### 1.5 ASSESSMENT OF FAIR HOUSING (AFH)

- a) The City, through the Planning and Inspection Department, will make a concerted effort to notify citizens, agencies and organizations of the development of the Assessment of Fair Housing through postings, the City's website and public notices in the newspaper. In addition, PID will notify the City's most active neighborhood organizations.
- b) PID will conduct workshop(s) at various and convenient times to inform and educate citizens on the development of the AFH. Citizens, through their neighborhood organizations and various public meetings will be encouraged to discuss fair housing issues within the City.
- c) The City will publish its Draft Assessment of Fair Housing for review and comment. The City will publish a notice in the newspaper describing the purpose of the Assessment of Fair Housing and listing the locations where the entire plan may be examined. The entire plan will be made available for review and examination the city's website [www.emichigancity.com](http://www.emichigancity.com) and at the following locations:
  - City Hall
  - Michigan City Public Library
  - Michigan City Housing Authority Main Office
  - Emmet D. Wise Neighborhood Center
  - Westside Neighborhood Center
- d) The City will receive and consider comments on the Draft Assessment of Fair Housing for 30 days before preparing the final Assessment of Fair Housing.

- e) The AFH will be updated every 5 years concurrently with the Consolidated Plan. Also, the AFH will be revised in the event of a significant material change in circumstances that calls the AFH into continued validity. Examples of significant material changes in circumstances may include but are not limited to:
- The City has experienced significant demographic changes related to zoning, housing plans or policies or development plans or policies; or
  - The City is subject to significant civil rights findings, determinations, Voluntary Compliance Agreements or other settlements.

## 1.6 ACCESS TO INFORMATION AND RECORDS

- a) The City, through PID, will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the City's Consolidated Plan, **Assessment of Fair Housing**, and the City's use of funds under the CDBG programs during the preceding five years.
- b) The City, through PID, will regularly communicated with citizens and applicants for CDBG funds regarding the progress of the Consolidated Plan. Neighborhood organization representatives on the Citizen Advisory Committee will be encouraged to communicate with their members on the progress of the Consolidated Plan.

## 1.7 CONSULTATION

During the development of the AFH and/or Consolidated Plan year the City will make every effort to consult with other public and private agencies that provide assisted housing, health services, and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. The agencies may include local Public Housing Authorities and the local Continuum of Care. The City shall also consult with community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws when preparing both the AFH and the Consolidated Plan.

Consultation will also include coordination with regional government agencies in addition to adjacent units of general local government and local government agencies. This includes local government agencies with metropolitan-wide planning and transportation responsibilities.

## 1.8 COMMENTS AND COMPLAINTS

- a) The City will consider any comments or views of citizens received in writing, or orally at public hearing, in preparing this Citizen Participation Plan, the final Consolidated Plan, and substantial amendments to either Plan, **Assessment of Fair Housing**, or the annual performance reports. A summary of these comments or views will be attached to the Citizen Participation Plan, the final Consolidated Plan, substantial amendment or performance report.
- b) The City, through PID, will respond to written complaints received by PID relating to the Consolidated Plan, any amendments to the Plan, **Assessment of Fair Housing** , and the annual performance reports. Where practicable, PID will respond to complaints within 15 working days of receiving the written complaint.

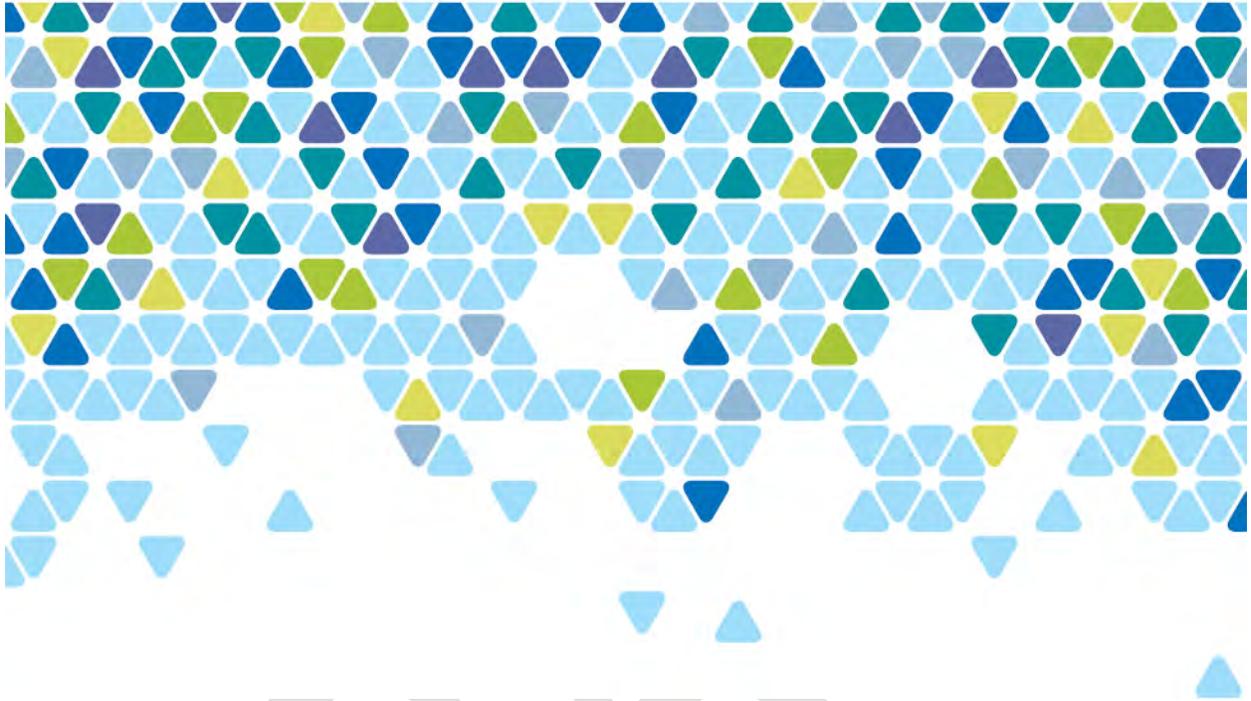
## 1.9 CITIZEN ADVISORY COMMITTEE

- a) A Citizen Advisory Committee will make recommendations to the Mayor and the Michigan City Redevelopment Commission on the allocation of CDBG funds.
- b) The Board will include:
  - At least two representatives from neighborhood organizations
  - Two representatives from the Michigan City Housing Authority
  - One representative from North Central Community Action Agency
  - One representative from a health care agency
  - One representative from the Michigan City Planning Commission
  - One representative from the Michigan City Redevelopment Commission
  - One representative from disability organizations
  - One representative who is a tenant living in public housing or subsidized housing.
- c) The members of the City Council may serve as ex officio members of the Board.

## 1.10 RELOCATION AND DISPLACEMENT

The City will minimize displacement of persons (families, individuals, businesses, nonprofit organizations and farms) and will assist any persons displaced as a result of projects assisted with CDBG funds in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and Federal implementing regulations at 49 CFR Part 24 and the requirements of Section 104(d) of Title I of the Housing and Community Development Act of 1974, as amended.

## 2. Public Notices and Meetings



DRY

**CITY OF MICHIGAN CITY COMMUNITY DEVELOPMENT BLOCK GRANT**

**PUBLIC NOTICE**  
**Impediments to Fair Housing Public Workshop**  
**January 28, 2016**  
**8:30 AM**

***TO ALL INTERESTED AGENCIES, GROUPS, AND PERSONS:***

The City of Michigan City is conducting a public workshop to identify Impediments to Fair Housing in the City of Michigan City on Thursday, January 28, 2016 at the Northern Indiana Education Foundation Building – 113 E. 4<sup>th</sup> Street, Michigan City, IN from 8:30 AM. This information will be used to formulate recommendations to eliminate impediments to fair housing and is required by the United States Department of Housing and Urban Development.

For further information, contact the City of Michigan City, Community Development, 100 E. Michigan Boulevard, Michigan City, IN 46360. The telephone number is 219-873-1419 and e-mail is [judithp@emichigancity.com](mailto:judithp@emichigancity.com).

The City of Michigan City does not discriminate upon the basis of any individual's disability status. Anyone requiring reasonable accommodation for this meeting, as provided for in the Americans with Disabilities Act, should contact the CDBG at 219-873-1419.

# CITY OF MICHIGAN CITY, IN

## Assessment of Fair Housing PUBLIC WORKSHOP January 28, 2016



# What Is Fair Housing?

It means you and your family have equal opportunity to choose where to live (depending only on whether you are able to pay the rent or mortgage) without being discriminated against or treated differently than other people

# What does this symbol mean?



This is the fair housing symbol; landlords, banks, real estate agents and others use it to show that they will not discriminate against your family when you are looking for a home.

# Housing Discrimination Is Illegal

The Federal Fair Housing Act (Title VII of the Civil Rights Act of 1968) prohibits:

- Refusing to rent
- Refusing to sell
- Refusing to make available or negotiate
- Refusing to make a mortgage loan, or provide insurance, etc.
- Impose different terms or conditions
- Threaten, coerce, or intimidate (includes sexual harassment)
- Make discriminatory advertising

# Based on:

- Race
- Color
- National origin
- Religion
- Gender
- Disability
- Presence of children under the age of 18 or a pregnant woman in the family

# Discriminatory Housing Practices:

- The following practices are prohibited by law:
  - Failing to accept or consider a bona fide offer
  - Refusing to sell to or rent , or negotiate for the sale or rental of a dwelling
  - Imposing different sale prices, or rental charges
  - Using different qualifications, criteria and standards
  - Providing different information, or promotional activity
  - Evicting any tenant on a protected basis or the characteristics of a tenants guests
  - Steering
  - Assigning a person to a particular section of a community, neighborhood, development or floor of a building
  - Restricting housing choices
  - Using codes or devices to segregate or reject persons
  - Refusing to show listings in certain areas

# Additional Protection If You Have a Disability:

If you have a physical or mental disability or are regarded as having such:

- Landlord may not refuse to make reasonable accommodations for you to use the property on an equal basis
- Landlord may not refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense
- Accessibility requirements for buildings with 4 or more units first occupied after March 13, 1991

# Suspect Discrimination If:

- The sign says “Vacancy”, but the manager says “We just rented it”
- “You really wouldn’t have enough space with so many children”
- “I don’t think your wheelchair would fit through our doors”
- Only tenants of certain race get eviction notices, etc.

# What Counts Is:

- Your ability to pay (income)
- Your capital (property, savings, etc.)
- Your credit history (dependability)

# Benefits:

- ✓ Fair Housing:

It's Not An Option, It's The Law

- ✓ Promotes integrated communities,  
not segregation
- ✓ Prevents prejudice

# What Can I Do?

If you think you've been discriminated against:

- Talk to a housing counselor
- You have 1 year to file a complaint with U.S. Department of Housing and Urban Development
- Discrimination stops when people stop putting up with it

# What Can I Do?

- Complaints may be filed with:
  - City of Michigan City, Indiana
  - Indiana Civil Rights Commission
  - In person or by mail with the Office of Fair Housing and Equal Opportunity, Department of Housing and Urban Development (HUD), Washington, D.C. 20410, or the HUD Regional Office in Indianapolis

**Questions?????**

# Fair Housing Quiz

## Assessment of Fair Housing – Public Workshop

January 28, 2016 | 8:30 a.m.

Northern Indiana Education Foundation Building

113 E. 4<sup>th</sup> Street

Michigan City, Indiana



In December of 2015, The U.S. Department of Housing and Urban Development (HUD) announced a final rule to equip communities that receive HUD funding with data and tools to help them meet long-standing fair housing obligations in their use of HUD funds. HUD's rule clarifies and simplifies existing fair housing obligations and creates a streamlined Assessment of Fair Housing (AFH) planning process, which will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community

### 1. What is the Assessment of Fair Housing (AFH)?

The AFH is a required document for all HUD Entitlement communities and agencies that contains the:

- a. A summary of fair housing issues and the ability of the jurisdiction to address them
- b. An analysis of HUD provided data that includes the identification of segregation trends across protected classes, any racially or ethnically concentrated areas of poverty, what disparities exist in access to community assets, and any disproportionate housing need exists among protected classes;
- c. An assessment of determinates that influence the fair housing issues identified in part b.
- d. General goals to address the fair housing issues listed in order of priority; and
- e. A summary of the community participation process that the jurisdiction has or will undertake, including public hearings, public comments, and efforts taken to increase community participation especially among historically underserved communities.

### 2. What is Fair Housing?

Fair Housing is the right to choose housing free from unlawful discrimination. The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children.

### 3. Types of Housing Discrimination:

- Refusing to rent
- Refusing to sell
- Refusing to make available or negotiate
- Refusing to make a mortgage loan, or provide insurance, etc.
- Impose different terms or conditions
- Threaten, coerce, or intimidate (includes sexual harassment)
- Make discriminatory advertising

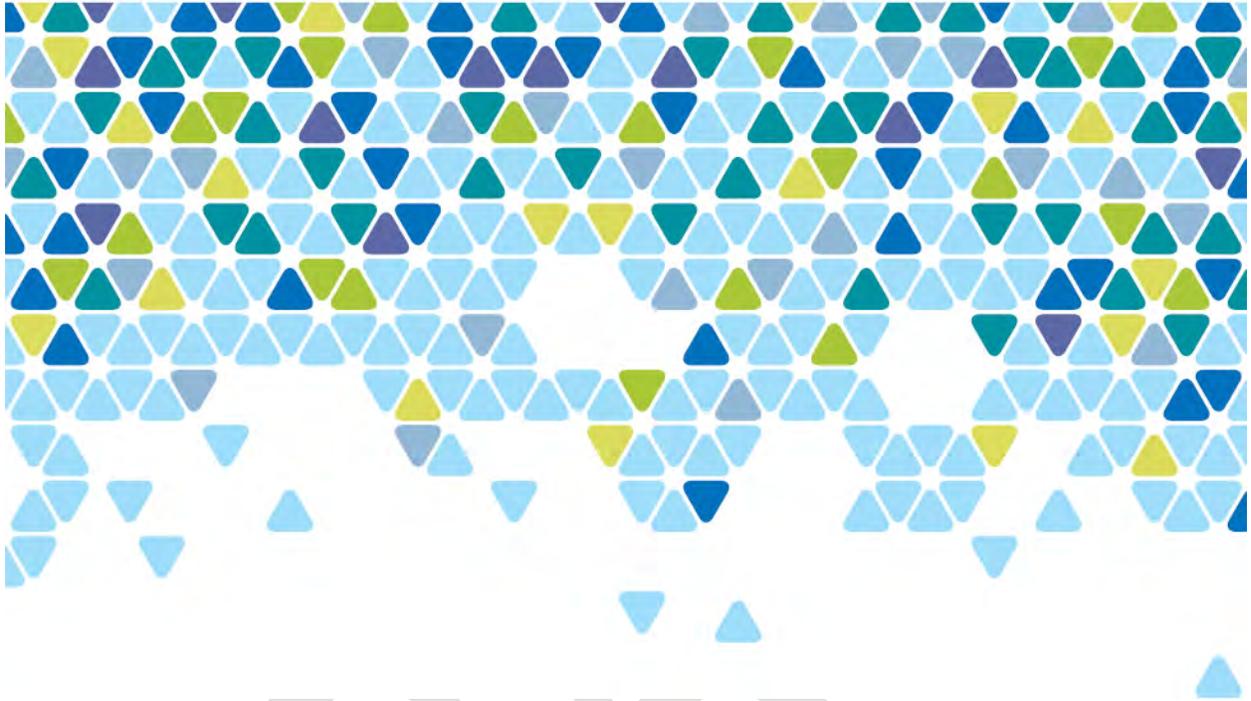
#### Based on:

- Race
- Color
- National Origin
- Religion
- Gender
- Disability
- Presence of children under the age of 18 or a pregnant woman in the family

### 4. The following practices are prohibited by law:

- Failing to accept or consider a bona fide offer
- Refusing to sell to or rent , or negotiate for the sale or rental of a dwelling
- Imposing different sale prices, or rental charges
- Using different qualifications, criteria and standards
- Providing different information, or promotional activity
- Evicting any tenant on a protected basis or the characteristics of a tenants guests
- Steering
- Assigning a person to a particular section of a community, neighborhood, development or floor of a building
- Restricting housing choices
- Using codes or devices to segregate or reject persons
- Refusing to show listings in certain areas

### 3. Signature Page



DRY

**I. Cover Sheet**

1. Submission date:
2. Submitter name:
3. Type of submission (*e.g.*, single program participant, joint submission):
4. Type of program participant(s) (*e.g.*, consolidated plan participant, PHA):
5. For PHAs, Jurisdiction in which the program participant is located:
6. Submitter members (if applicable):
7. Sole or lead submitter contact information:
  - a. Name:
  - b. Title:
  - c. Department:
  - d. Street address:
  - e. City:
  - f. State:
  - g. Zip code:
8. Period covered by this assessment:
9. Initial, amended, or renewal AFH:
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.

All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

_____	_____
(Signature)	(date)
_____	_____
(Signature)	(date)
_____	_____
(Signature)	(date)

Departmental acceptance or non-acceptance:

\_\_\_\_\_

(Signature) (date)

Comments



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