

Michigan City, Indiana

# Housing Needs Assessment

February 13, 2010

# Michigan City, Indiana

## HOUSING NEEDS ASSESSMENT

February 13, 2010

Prepared by:

**McKenna Associates, Inc.**

235 East Main Street, Suite 105

Northville, MI 48167

(248) 596-0920

[www.mcka.com](http://www.mcka.com)

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# HOUSING NEEDS ASSESSMENT

## City of Michigan City, IN

### INTRODUCTION

Housing needs assessments are studies that address the housing needs of a particular geographic area or demographic groups. Housing needs can be defined as the number and type of housing units required to accommodate a population at a given housing occupancy level. Determining and addressing the housing needs of a community is a crucial task of regional or local planning. Housing needs assessments can help determine areas in which supply of adequate housing is failing to meet demand. The purpose of this assessment is to serve as a reference point for the City in its effort to provide safe, decent, and affordable housing to all residents in Michigan City.

The housing needs assessment includes the following elements:

- A review of specific demographic, housing and economic data
- A description of housing needs
- A summary of local housing resources
- A list of recommendations

Information was compiled from the Michigan City 2009 Consolidated Plan, American Community Survey 2005-2007, U.S. Census 2000, and other City, non-profit and government sources.

### EXECUTIVE SUMMARY

The following significant findings have been identified in this report:

- In 2000, 16.8% of the total housing units in the City were vacant.
- Overall housing units increased from 1990-2007, but older units were abandoned at a higher rate during this time period.
- In general, the housing stock in Michigan City is aging and in need of rehabilitation (approximately 45% of homes are 40 years old or older in 2007).
- In 2000, 40% of housing units were renter occupied.
- In 2000, 26.5% of households in Michigan City were in need of some form of housing assistance.
- In 2007, 38% of owners with mortgages, 12% of owners without mortgages, and 48% of renters in Michigan City spent 30% or more of household income on housing.
- Approximately 690 housing units (occupied & vacant) in Michigan City were determined to be substandard in 2009.
- In 2007, 14% of the population were 65 years or older.
- In the first part of 2009, there was a housing gap of 76 non-homeless elderly and 118 non-homeless frail elderly in need of housing.
- In 2007, families made up approximately 62% of households.
- Non-family households are increasing and married couple families are decreasing.

- In 2000, 35% of family households were female householder with no husband present.
- In 2007, 33% of households were categorized as “People living alone”.
- In 2000, 44% of elderly renters and 66.4% of large family renters were in need of housing assistance.
- About 1/5<sup>th</sup> of elderly and large families’ homeowners were in need of housing assistance.
- In the first part of 2009, 57 non-homeless persons with HIV/Aids and their families were provided housing.
- In the first part of 2009, 81 homeless individuals & 108 non-homeless persons with chronic substance abuse problems were sheltered.
- In 2007, 21% of individuals reported a disability (among people at least 5 years old).
- In the first part of 2009, 43 non-homeless persons with disabilities were identified as needing housing.
- In 2000, approximately 41% of persons with disabilities who rent and 25% of persons with disabilities who own a home were in need of housing assistance.
- In the first part of 2009, there was a gap of 23 individuals in need of emergency shelter and 4 in need of permanent housing identified.

The following needs have been identified by the Citizen’s Advisory Committee (2009 Consolidated Plan) as being the most pressing priority housing and supportive services’ needs for Michigan City’s special needs populations:

#### Education, Training, and Outreach

- More education about environmental factors and symptoms of disorders that suggest mental health problems in children that may be misdiagnosed as behavior problems
- Education for police and fire departments about special needs populations
- Need greater public awareness through publications, advertisements and workshops
- Need assistance with literacy skills so students can pursue higher education
- Need to educate teachers about identifying possible mental health issues in students

#### Supportive Housing Programs

- Need programs and residential services for woman with older children and large numbers of children. Women are currently forced to choose between keeping their children or receiving assistance.
- Major need for residential programs with supportive services.
- Major need for facilities and programs for youth who have mental health problems that are misdiagnosed as behavior problems
- Quality housing with case management services for all special needs populations
- Accessibility modifications to units so that people are able to live independently for as long as possible
- Need more agencies serving adults

#### Supportive Services

- Need better coordination of services among all homeless, housing, and mental health providers in Michigan City
- Consolidation of programs that provide overlapping services is needed

- Need to provide more long term and thorough case management services that follows individuals as they make the transition from mental health institutions to permanent supportive housing
- Need to better address the needs of people who have multiple issues
- Need for more Medicaid Waivers is a major issue for those who serve the aging and disabled communities
- Need more therapists willing to work in the clients home with children

### Obstacles

- Low awareness of the services available
- “Not-In-My-Back-Yard” (NIMBYism)- resistance to building low income supportive housing near existing neighborhoods
- Limited funding for providing services
- Obtaining identification for homeless individuals

The following needs have been identified through the consideration of the Community Action Committee as being the most pressing needs for facilities and services for homeless individuals, families, children, and all homeless subpopulations (both sheltered and unsheltered) in Michigan City:

### Homeless Shelter for Men

- Faith Based Men’s Shelter Program and the Salvation Army need more space and a single location to utilize year round.
- More men’s shelters in general are needed.
- A day shelter is needed, especially during extreme weather.

### Transitional Housing

- Need more transitional housing for individuals and families transitioning from homeless to permanent housing.
- Need more permanent supportive housing for men.
- Need more permanent supportive housing for women with children, especially for women with more than two children, and women with children over the age of 6 years old who are recovering from drug addiction.
- Need the ability to proactively treat individuals with mental health problems before serious problems arise.

### Education, Training and Outreach

- Need ongoing assistance as they transition from homeless to transitional housing to permanent housing.
- Need job training, money management/budget management training programs.

### Transportation

- Need transportation to help clients’ access services in Michigan City and be more self-sufficient.
- Need transportation from Michigan City to La Porte, the location of offices such as Child Protective Services and services for the unemployed.

## DEMOGRAPHIC PROFILE

In 2000, the City of Michigan City had a population of 31,553. According to the American Community Survey (2005-2007), the City's population grew to an estimated 32,000 - 16,000 (50%) females and 16,000 (50%) males in 2007. The median age was 35.8 years. Twenty-four percent of the population was under 18 years and 14 percent was 65 years and older.

For people reporting one race alone, 71% were White; 27% were Black or African American; less than 0.5 % were American Indian and Alaska Native; less than 0.5% were Asian; less than 0.5% were Native Hawaiian and other Pacific Islander, and 2% were some other race. Three percent reported "Two or more" races. Four percent of the people in the City were Hispanic. Sixty-seven percent of the people in Michigan City were "White non-Hispanic". People of Hispanic origin may be of any race. (Source American Community Survey, 2005-2007).

### A. HOUSING

Housing may be the single most important element in any community. Housing stock is the largest long-term asset in most towns, cities, and counties. Since residential development is usually the predominant user of urban land, taxes on housing constitute a principal source of local government revenue. Housing can also be a major expenditure for local government entities and housing definitely represents their largest monthly expenditure. As an industry, housing represents a major portion of the economic life of any community.

The American Community Survey (2005-2007) reported that Michigan City had a total of 15,000 housing units in 2007. Of the total housing units, 65% were in single-unit structures, 32% were in multi-unit structures, and 3% were mobile homes. Only 14% of the housing units were built since 1990.

As Figure 1 and Table 1 listed below illustrates, 16.8% of housing units in Michigan City are vacant, which is above La Porte County's average of 13% and the state's average of 11.1%.

**Figure 1: Housing Occupancy, Michigan City**

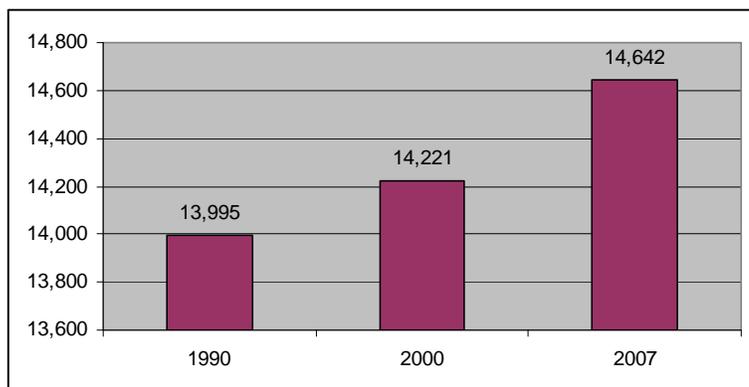


Table 1: Housing Occupancy Trends		
Location	Occupied	Vacant
Michigan City	87.2%	16.8%
LaPorte County	87.0%	13.0%
Indiana	88.9%	11.1%

Source: U.S. Census Bureau, 2000

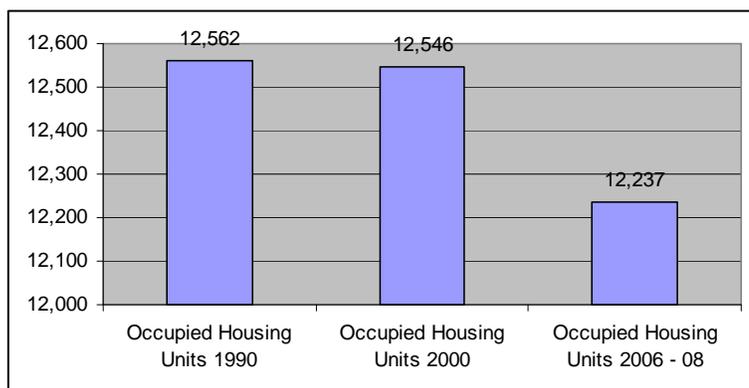
From 1990 to 2000, Michigan City's total housing stock increased from 13,995 to 14,221, an increase of 1.6%, and by 2007 it increased again to 14,642 units, an increase of 2.9% over 2000 levels. Between 2000 and 2007, occupied housing units continued in a downward trend and decreased by 2.9% while vacant housing units increased by 46.9%, which indicates that some new housing was constructed, but older housing units were abandoned at a higher rate.

**Figure 2: Growth in Housing Units**



Source: U.S. Census Bureau: 2000 & 2007

**Figure 3: Occupied Housing Trends**



Source: U.S. Census Bureau: 2000 & 2007

## B. INCOME DATA

Household income is strongly affected by the number of unemployed individuals in the households who are unable to contribute to the household income. The median household income in 2005-07 (estimate) was \$35,345. This figure does not reflect the recent economic downturn in the economy over the last 2-3 years.

<b>Table 2: Income</b>				
<b>Income and Benefits (in 2007 Inflation-Adjusted Dollars)</b>	<b>1999 Number</b>	<b>1999 Percent</b>	<b>2005-07 Estimate</b>	<b>2005-07 Percent</b>
<b>Total Households</b>	<b>12,610</b>	<b>100.0%</b>	<b>12,182</b>	<b>100%</b>
Less than \$10,000	1,249	9.9%	1,149	9.40%
\$10,000 to \$14,999	1,048	8.3%	880	7.20%

<b>Table 2: Income</b>				
<b>Income and Benefits (in 2007 Inflation-Adjusted Dollars)</b>	<b>1999 Number</b>	<b>1999 Percent</b>	<b>2005-07 Estimate</b>	<b>2005-07 Percent</b>
\$15,000 to \$24,999	1,048	8.3%	2,174	17.80%
\$25,000 to \$34,999	2,262	17.9%	1,831	15.00%
\$35,000 to \$49,999	1,921	15.2%	2,587	21.20%
\$50,000 to \$74,999	2,365	18.8%	1,748	14.30%
\$75,000 to \$99,999	2,251	17.9%	898	7.40%
\$100,000 to \$149,999	983	7.8%	718	5.90%
\$150,000 to \$199,999	390	3.1%	178	1.50%
\$200,000 or more	56	0.4%	19	0.20%
Median household income (dollars)	85	0.7%	35,345	(X)
Mean household income (dollars)	33,732	(X)	44,251	(X)
With earnings	10,107	80.2%	9,446	77.50%
Mean earnings (dollars)	41,372	(X)	43,300	(X)
With Social Security	3,648	28.9%	3,858	31.70%
Mean Social Security income (dollars)	11,867	(X)	14,601	(X)
With retirement income	2,064	16.4%	2,394	19.70%
Mean retirement income (dollars)	13,292	(X)	12,196	(X)
With Supplemental Security Income	782	6.2%	538	4.40%
Mean Supplemental Security Income (dollars)	6,159	(X)	8,213	(X)
With cash public assistance income	588	4.7%	398	3.30%
Mean cash public assistance income (dollars)	1,784	(X)	2,059	(X)
With Food Stamp benefits in the past 12 months			2,105	17.30%
<b>Families</b>	<b>8,009</b>	<b>100.0%</b>	<b>7,595</b>	<b>100%</b>
Less than \$10,000	545	6.8%	485	6.40%
\$10,000 to \$14,999	433	5.4%	475	6.30%
\$15,000 to \$24,999	1,323	16.5%	1,188	15.60%
\$25,000 to \$34,999	1,149	14.3%	1,183	15.60%
\$35,000 to \$49,999	1,526	19.1%	1,710	22.50%
\$50,000 to \$74,999	1,744	21.8%	1,214	16.00%
\$75,000 to \$99,999	849	10.6%	690	9.10%
\$100,000 to \$149,999	336	4.2%	453	6.00%
\$150,000 to \$199,999	50	0.6%	178	2.30%
\$200,000 or more	54	0.7%	19	0.30%
Median family income (dollars)	39,520	(X)	39,860	(X)
Mean family income (dollars)			48,640	(X)
Per capita income (dollars)	16,995	(X)	17,675	(X)
<b>Nonfamily households</b>			<b>4,587</b>	<b>100%</b>
Median nonfamily income (dollars)			24,873	(X)
Mean nonfamily income (dollars)			33,249	(X)
Median earnings for workers (dollars)			22,142	(X)
Median earnings for male full-time, year-round workers (dollars)	32,194	(X)	40,188	(X)
Median earnings for female full-time, year-round workers (dollars)	23,125	(X)	25,305	(X)

<b>Table 2: Income (continued)</b>				
<b>Income and Benefits (in 2007 Inflation-Adjusted Dollars)</b>				
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>	<b>1999 Number</b>	<b>1999 Percent</b>	<b>2005-07 Estimate</b>	<b>2005-07 Percent</b>
All families	830	10.4%	(X)	15.10%
With related children under 18 years	689	15.5%	(X)	25.20%
With related children under 5 years only	439	23.3%	(X)	11.00%
Married couple families	x	x	(X)	3.50%
With related children under 18 years	x	x	(X)	6.70%
With related children under 5 years only	x	x	(X)	10.40%
Families with female householder, no husband present	528	23.8%	(X)	32.10%
With related children under 18 years	485	29.0%	(X)	41.70%
With related children under 5 years only	325	45.1%	(X)	28.90%
All people	4,010	13.3%	(X)	19.80%
Under 18 years	x	x	(X)	32.30%
Related children under 18 years	1,600	20.2%	(X)	31.30%
Related children under 5 years	x	x	(X)	34.90%
Related children 5 to 17 years	974	17.3%	(X)	29.70%
18 years and over	2,377	10.8%	(X)	15.50%
18 to 64 years	x	x	(X)	16.80%
65 years and over	415	9.5%	(X)	10.00%
People in families	x	x	(X)	17.40%
Unrelated individuals 15 years and over	1,160	19.0%	(X)	28.20%

Source: U.S. Census

### Areas of Low-Income Concentration

Areas of poverty concentration were determined by mapping out which census tracts had a large percentage of families below the federal poverty level living in them (See Figure 4). “Poverty” thresholds are set nationally, and are generally lower than the local “low and moderate income” thresholds. For example, the 2008 poverty thresholds from the Census Bureau for people under 65 were:

<b>Table 3: Poverty Thresholds</b>				
<b>Household Size</b>	<b>No Children</b>	<b>One Child</b>	<b>Two Children</b>	<b>Three Children</b>
Single Person	\$11,201			
Two People	\$14,417	\$14,840		
Three People	\$16,841	417,330	\$17,346	
Four People	\$22,207	\$22,570	\$21,834	\$21,910

Source: U.S. Census

The following table provides Low/Mod data estimates from HUD’s Comprehensive Housing Affordability Strategy (CHAS). Low/Mod data estimates are calculated at three income levels: Moderate Income (80%) level, Low Income (50%), and Very Low Income (30%) level. Information is not available for the Middle Income (greater than 80%) level.

Michigan City	Low/Mod Residents	Low/Mod Universe	% Low/Mod	Moderate Income Families	Low-Income Families	Very Low-Income Families
City Total	15,196	30,159	50.4%	3,752	2,159	937

Source: HUD

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Person
30% Limits	\$12,800	\$14,650	\$16,450	\$18,300	\$19,750	\$21,250	\$22,700	\$24,150
Very Low Income	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,800	\$40,250
Low-Income	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400

Source: HUD 2009

Community Development Block Grant dollars are available only in areas where 51% or more of the area residents are Low to Moderate Income (See Figure 5).

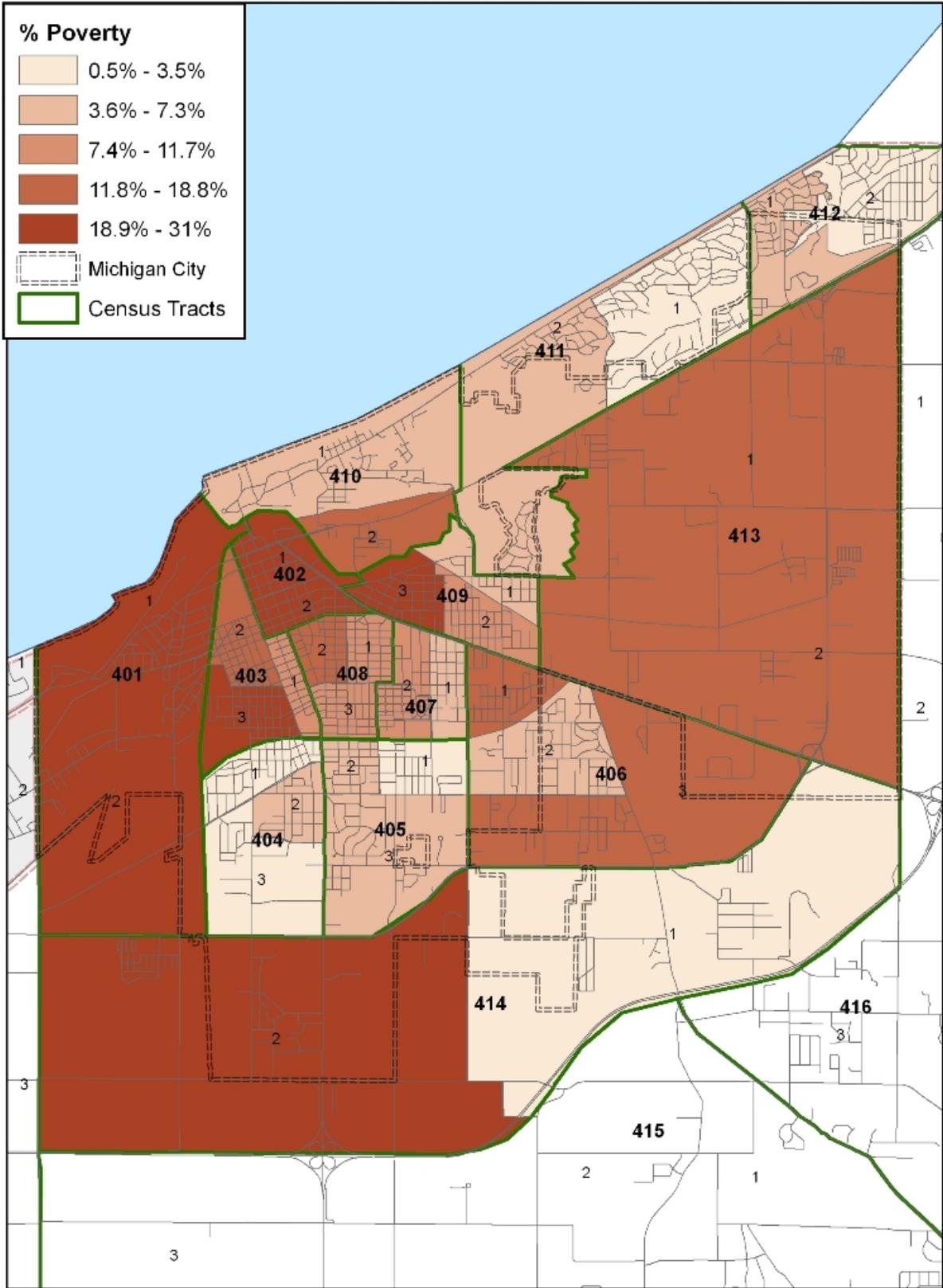
### **Very Low Income Families**

The “very low income” designation applies to those households whose incomes are at or below 30 % of the adjusted family median income (incomes adjusted for family size). Households that meet the 30% limit are largely comprised of families with no regular income, the unemployed, families receiving public assistance, and families receiving earned income from minimum-wage jobs in less than full-time positions. Many seniors and individual with development and/or physical disabilities often fall in this category. Households who fall in the category are the most vulnerable to become homeless.

### **Low Income Families**

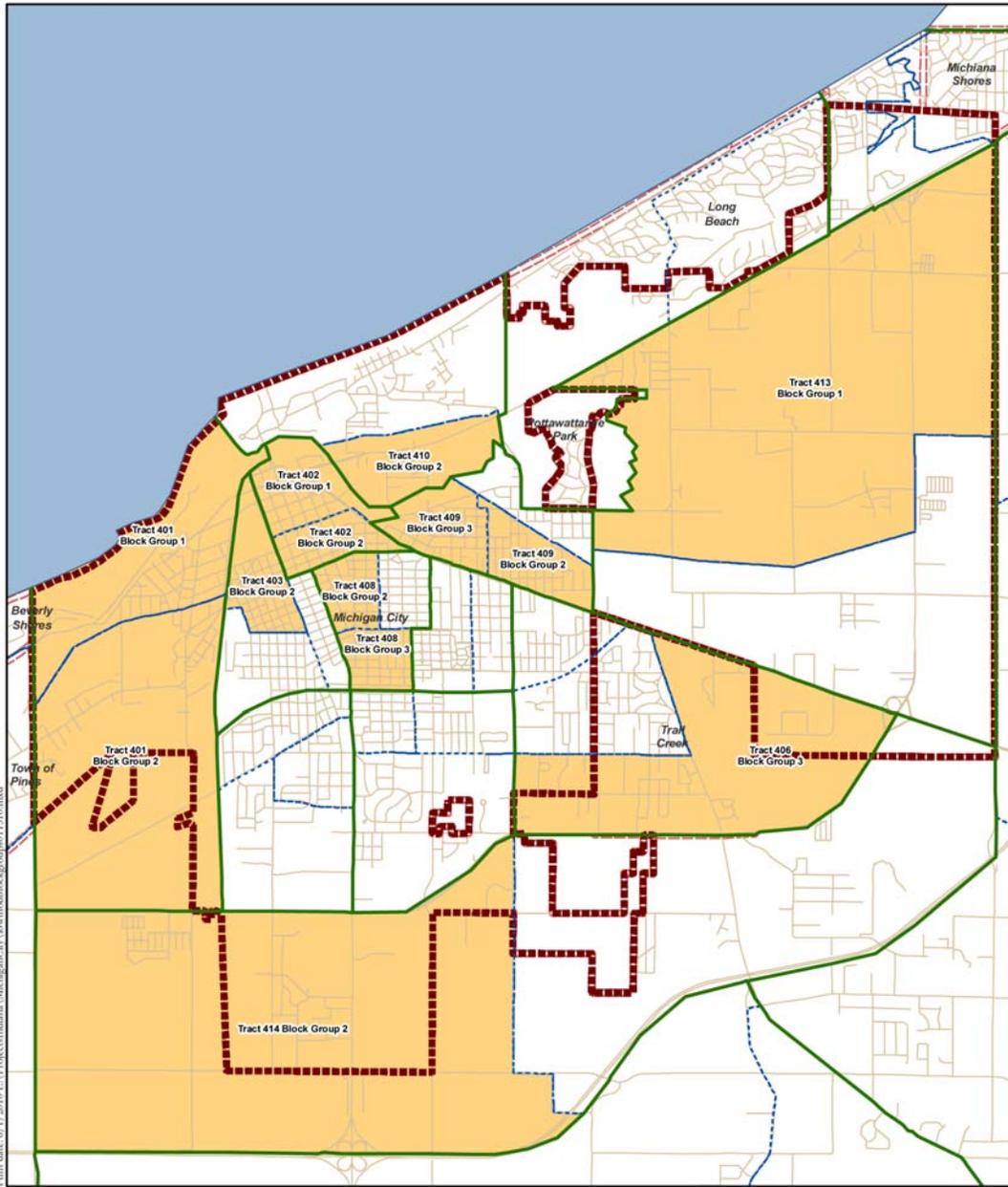
The “low-income” designation applies to those households whose incomes are at or below 50%, but greater than 30% of the adjusted family median income (incomes adjusted for family size). Households that meet the “low-income” limit are often referred to as “the working poor” because most of them receive their income from full-time employment positions with low wages. These households typically consist of families with children. Since their incomes are above 30% of the median, these households have less access to certain federal and state subsidy programs and services, such as, health insurance, child care, and nutrition assistance. Credit problems are common to households in this category. A large number of seniors also fall in this category.

Figure 4: Poverty Status by Census Tract and Block Group 2000



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Figure 5: Eligible Block Groups (51% + Low-Moderate Income)



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**Eligible Block Groups (51%+ Low-Moderate Income)**

Michigan City, Indiana

- 51% or more Low-Mod
- Census Tracts
- Michigan City Corporation Limits

Data Source: US Dept of Hsg & Urban Dev't 2009



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### Moderate Income Families

The “moderate-income” designation applies to those households whose incomes are greater than 50%, but less than or equal to 80% of the adjusted family median income (incomes adjusted for family size). Households that meet the “moderate-income” limit usually consist of working families that have more than one wage earner. Many households in this category are renters who experience affordability problems because they live in high rent areas. Many households often earn adequate incomes to sustain mortgage payments; however, many can not become homeowners because of poor credit histories or the inability to save to make a down payment for a home purchase.

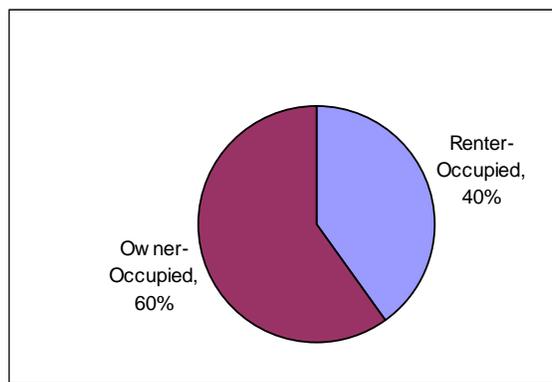
### Middle-Income Families

The “middle-income” designation applies to those households whose incomes are greater than 80% but less than or equal to 95% of the adjusted family median income (incomes adjusted for family size). Information is not available for the “middle-income” level.

### Renters and Owners

As Figure 6 illustrates, 60% of housing units in Michigan City are owner-occupied, which is below La Porte County’s average of 75.5% and the state’s average of 72.1%.

**Figure 6: Housing Tenure, Michigan City**



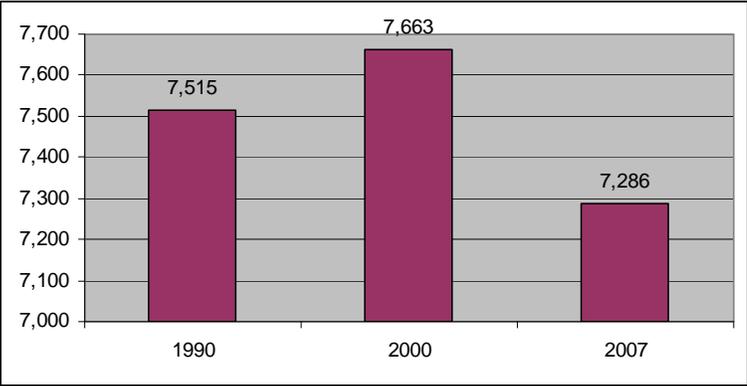
Source: U.S. Census Bureau

Table 6: Housing Tenure Comparison		
Location	Owner - Occupied	Renter - Occupied
Michigan City	59.8%	40.2%
LaPorte County	75.5%	24.5%
Indiana	72.1%	27.9%

Source: U.S. Census Bureau

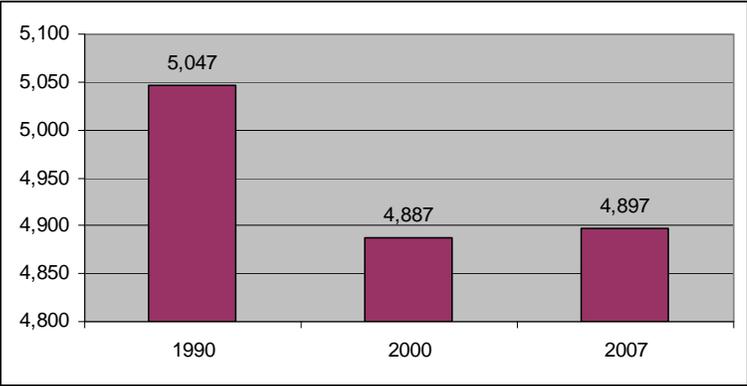
From 1990 to 2000, Michigan City’s total owner-occupied housing units increased from 7,515 to 7,663, which is a 2% increase. However, from 2000-2007 the total number of owner-occupied housing units decreased by 4.9% to 7,286. Renter-occupied housing units decreased between 1990 and 2000 from 5,047 to 4,887, and increased only 0.2% in 2007 to 4,897. From 2005-2007, renter occupied housing units represented 40% of the total units in Michigan City.

**Figure 7: Owner-Occupied Housing Trends**



Source: U.S. Census Bureau: 2000 & 2007

**Figure 8: Renter-Occupied Housing Trends**



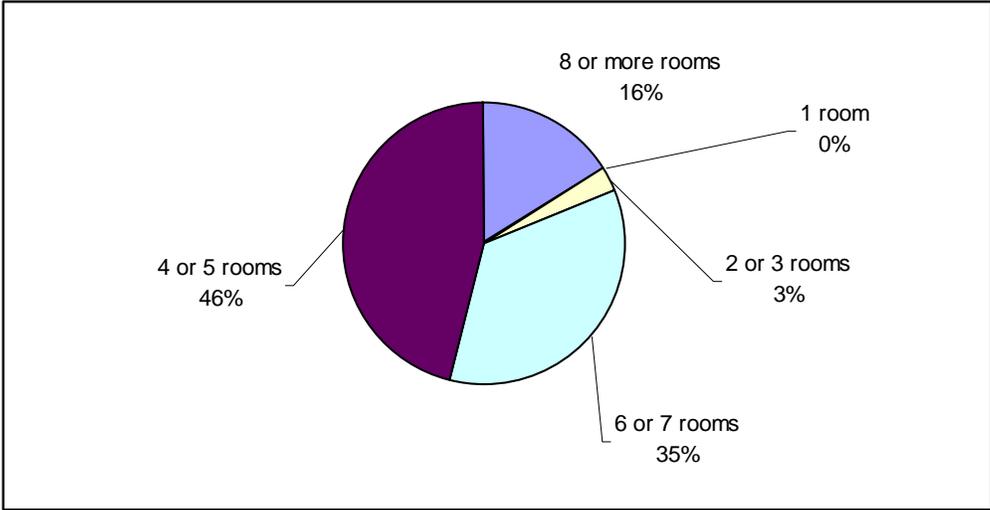
Source: U.S. Census Bureau: 2000 & 2007

The decline in the number of occupied housing units is in keeping with the decline in the City’s population in recent years. Also, as City residents continue to age and children move out of their parent’s home, household sizes tend to become smaller. As Table 7 demonstrates, the average household size of both owner-occupied and renter-occupied housing units declined from 1990 to 2000 and again from 2000 to 2007. This trend is expected to continue as family sizes continue to decline.

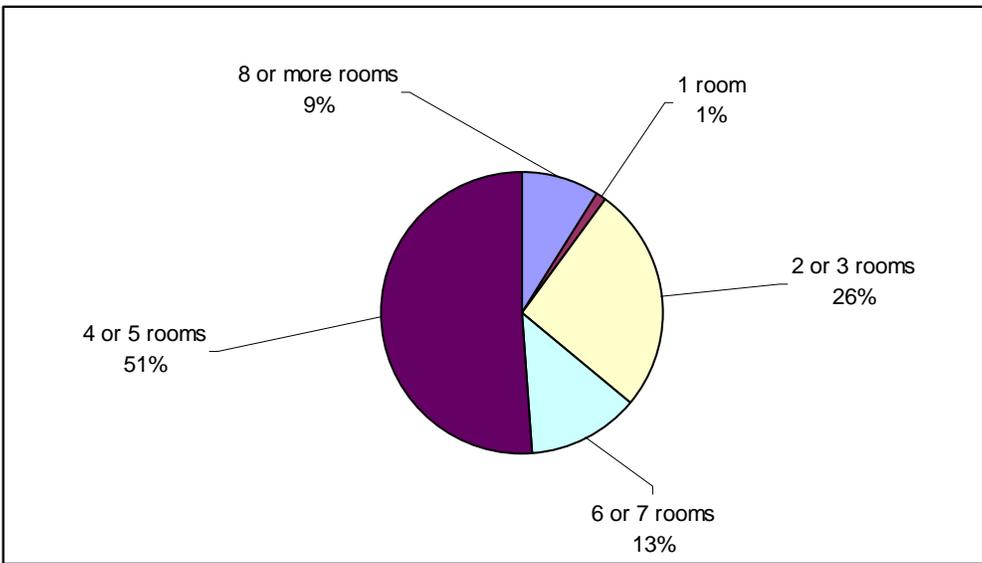
<b>Table 7: Persons Per Household</b>		
<b>Year</b>	<b>Persons per owner-occupied unit</b>	<b>Persons per renter-occupied unit</b>
1990	2.71	2.39
2000	2.49	2.28
2007	2.41	2.28

Source: U.S. Census

**Figure 9: Rooms in Owner-Occupied Housing Units**



**Figure 10: Rooms in Renter-Occupied Housing Units**



**Renter and Owner Households in Need of Housing Assistance by Income Level**  
 Table 8 indicates that approximately 26.5% of households in Michigan City are in need of some form of housing assistance, with Very-Low Income renters having the greatest need and Very-Low Income home owners having the next greatest need.

Income Level	Renters	Home Owners	Total Households
Very Low	80.0%	67.6%	75.8%
Low	62.8%	48.1%	56.3%
Moderate	20.6%	25.9%	23.6%
Middle	7.6%	7.2%	7.3%
<b>Total Households</b>	<b>37.2%</b>	<b>19.5%</b>	<b>26.5%</b>

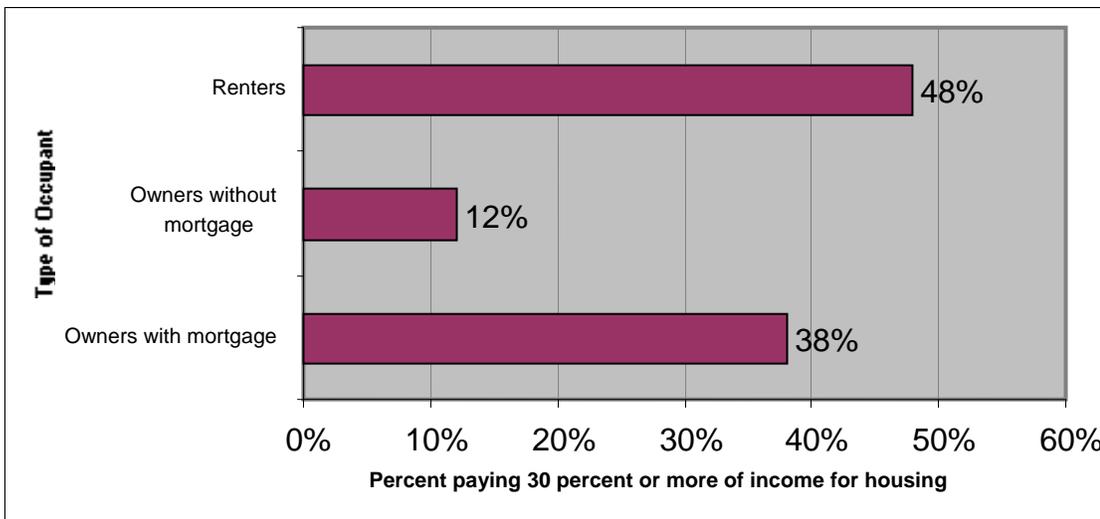
Source: 2009 Consolidated Plan

### C. HOUSING COSTS

Affordable housing is defined as gross housing cost (rent or mortgage payment plus utilities) totaling no more than 30% of household income. A household paying more than 30% of their total income towards their rent or mortgage is considered to be cost burdened.

The median monthly housing costs for mortgaged owners was \$958, non-mortgaged owners \$356, and renters \$598. Thirty-eight percent of owners with mortgages, 12 % of owners without mortgages, and 48% of renters in Michigan City spent 30% or more of household income on housing.

**Figure 11: Occupants with a Housing Cost Burden in Michigan City, IN in 2005-2007**



Source: American Community Survey, 2005-2007

A household paying more than 50% of their income towards their rent or mortgage is considered to be severely cost burdened. Cost burden also varies depending on whether the

household is owner-occupied or renter occupied because the financing and tax advantages of homeownership can reduce the financial burden. Typically, renter-occupied units have a higher percentage of low-income households than owner-occupied units. Therefore, a higher percentage of renters spend a larger percentage of their income on gross rent.

According to 2000 HUD, CHAS data listed in Table 9 below, approximately 32.8% of renters and 18.4% of home owners in Michigan City are considered to be cost burdened. In addition, 15.7% of renters and 6.5% of homeowners in Michigan City are considered to be severely cost burdened.

<b>Table 9: Cost Burden</b>						
Income Level	Renters		Owners		Total Households	
	>30%	>50%	>30%	>50%	>30%	>50%
Very-Low	77.3%	62.2%	65.7%	42.7%	73.4%	55.7%
Low	58.6%	6.8%	48.1%	26.8%	54%	15.7%
Moderate	15.1%	3.2%	24.1%	2.6%	20.1%	2.9%
Middle	2.7%	0%	6.2%	0.3%	5.3%	0.2%
Total Households	32.8%	15.7%	18.4%	6.5%	24.1%	10.1%

Source: 2009 Consolidated Plan

### Housing Market Analysis

The following Housing Market Analysis was provided from the 2009 Consolidated Plan.

<b>Table 10: Housing Market Analysis</b>						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
<b>Affordability Mismatch</b>						
Occupied Units: Renter		1,922	1,901	1,089	4,912	491
Occupied Units: Owner		212	2,249	5,173	7,634	153
Vacant Units: For Rent	9%	153	205	72	430	43
Vacant Units: For Sale	3%	22	60	120	202	4
Total Units Occupied & Vacant		2,309	4,415	6,454	13,178	691
Rents: Applicable FMRs		\$466	\$592	\$758		
<b>Rent</b> Affordable at 30% of 50% of MFI		\$466	\$592	\$786		
<b>Public Housing Units</b>						
Occupied Units		104	20	52	176	
Vacant Units					0	
Total Units Occupied & Vacant		104	20	52	176	0

Source: 2009 Consolidated Plan

### Rehabilitation/Replacement Housing

While housing stock increased from 1990 to 2007, the number of residential building permits issued in the last few years has declined. A high vacancy rate and information in Table 12 below illustrate an aging housing stock that may be in need of rehabilitation. Generally, structures older than 40 years that have never been renovated are in need of rehabilitation. Also, as determined by the Indiana Department of Natural Resources, Archaeological and Historical Division, a home 50 years old and older could be considered for inclusion in the National Historic Register, pending its historical significance.

Approximately 45% of homes in Michigan City are 40 years old or older. It is essential that the city update and rehabilitate its housing stock to maintain safe, decent, and quality housing.

Table 13 further demonstrates how housing units in Michigan City are aging, as about 48% of householders have lived in their homes for more than 10 years (prior to 2000).

<b>Table 11: Residential Building Permits</b>				
<b>Family Size</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Single Family	77	74	55	40
Two Family	0	0	0	0
Three and Four Family	13	10	7	9
Five or More Family	0	0	0	0
<b>Total</b>	<b>90</b>	<b>84</b>	<b>62</b>	<b>49</b>

Source: U.S. Census Bureau

<b>Table 12: Years Structure Built</b>	
	<b>Percent</b>
2005 or later	0.1%
2000 to 2004	4.6%
1990 to 1999	8.9%
1980 to 1989	7.2%
1970 to 1979	14.7%
1960 to 1969	11.6%
1940 to 1959	9.0%
1939 or earlier	24.8%
<b>Total Housing Units</b>	<b>14,642</b>

Source: U.S. Census Bureau, 2007

<b>Table 13: Years Household Moved In</b>	
	<b>Percent</b>
2005 or later	21.9%
2000 to 2004	29.8%
1990 to 1999	21.6%
1980 to 1989	8.6%
1970 to 1979	8.5%
1969 or earlier	9.6%
<b>Total Occupied Housing Units</b>	<b>12,550</b>

Source: U.S. Census Bureau, 2007

The following tables and charts show unit, room, bedroom, and home value characteristics for housing units in Michigan City. More than half (65.1%) of the total number of units are one unit or less.

<b>Table 14: Units in Structure</b>	
<b>Units in Structure</b>	<b>Percent</b>
1 unit, detached	60.9%
1 unit, attached	4.2%
2 units	9.1%
3 or 4 units	5.0%
5 to 9 units	5.9%
10 to 19 units	5.9%
20 or more units	6.5%
Mobile Home	2.6%
Boat, RV, van, etc.	0.0%

Source: U.S. Census Bureau, 2007

<b>Table 15: Number of Rooms</b>	
<b>Number of Rooms</b>	<b>Percent of Total</b>
1	0.3%
2	2.3%
3	10.1%
4	20.0%
5	29.7%
6	16.6%
7	8.7%
8	6.8%
9	5.6%
<b>Median</b>	<b>5.1</b>

Source: U.S. Census Bureau, 2007

## D. HOUSING NEEDS

### Aging Community

Age estimates in Table 16 reveal that approximately 26.1% of the population is under the age of 19. As this group continues to age, they may create future housing demand (e.g. condos, lofts, and townhouses). It is also important to pay attention to the 18.6% of persons in the 60 years and older category, which has increased from 17.7% in 2000, because this group often requires assistance in maintaining homes or requires special living accommodations.

<b>Population by Age</b>	<b>Percentage of Total Population</b>
Under 5 Years	7.0%
5 to 9 years	6.9%
10 to 14 years	5.8%
15 to 19 years	6.4%
20 to 24 years	6.4%
25 to 34 years	15.9%
35 to 44 years	13.3%
45 to 54 years	13.7%
55 to 59 years	6.0%
60 to 64 years	4.6%
65 to 74 years	6.2%
75 to 84 years	5.9%
85 years and older	1.9%
<b>Median Age</b>	
35.8 Years	

Source: U.S. Census

### Elderly Persons

Fourteen percent of the population in the City was 65 years and older.

<b>Non-Homeless Needing Housing</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Elderly	313	237	76
Frail Elderly	344	226	118

Source: 2009 Consolidated Plan

According to the 2009 Consolidated Plan, there is a housing gap of 76 non-homeless elderly and 118 non-homeless frail elderly in need of housing.

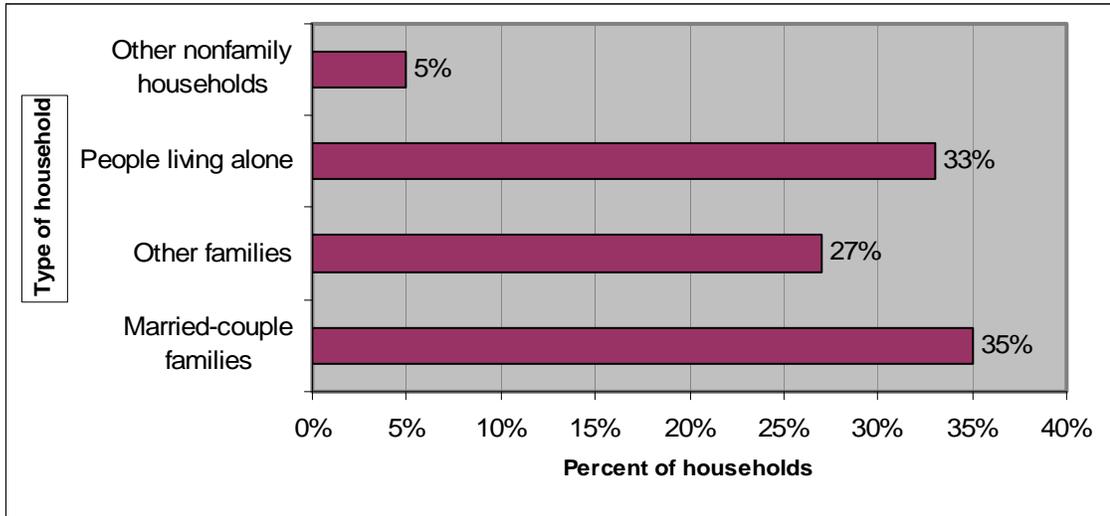
### Households and Families

From 2005-2007 there were 12,000 households in the City of Michigan City. The average household size was 2.4 people.

Families made up 62 percent of the households. This figure includes both married couple families (35%) and other families (27%). Non-family households made up 38% of all households in the City. Most of the non-family households were people living alone, but

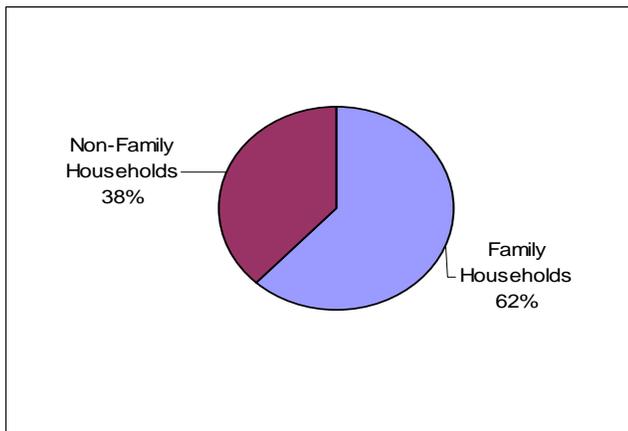
some were composed of people living in households in which no one was related to the householder.

**Figure12: The Types of Households in Michigan City, IN in 2005-2007**



Source: American Community Survey, 2005-2007

**Figure 13: Households by Type**



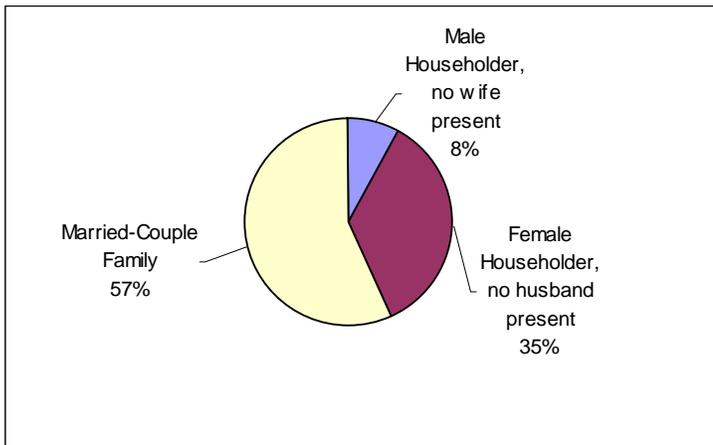
Source: U.S. Census

Figure 13 above and Table 18 and Figures 14 and 15 below provide information on Michigan City Households by Type. From 1990 to 2000, Family Households decreased from 8,275 to 7,903, and again in 2007 to 7,575 which is a 4.5% decrease from 2000 to 2007. Non-Family Households increased from 4,287 to 4,647 between 1990 and 2000, but decreased between 2000 and 2007 from 4,647 to 4,587, a 1.2% decrease. Also, it's important to note the large increases of all categories except for Married Couple Families, which experienced steady decline, and Other Non-Family Household Types, which saw an increase between 1990 and 2000 but decreased between 2000 and 2007.

Households	1990	2000	2007	Numeric Change		Percent Change	
				1990-2000	2000-2007	1990-2000	2000-2007
Family Households	8,275	7,903	7,595	-372	-308	-4.50%	-3.90%
- Married-couple family	5,824	5,018	4,318	-806	-700	-13.84%	-13.94%
- Female householder, no husband present	1,997	2,271	2,633	274	362	13.72%	15.94
- Male householder, no wife present	454	614	644	160	30	35.24%	4.89
Non-Family Households	4,287	4,647	4,587	360	-60	8.40%	-1.29
- Householder living alone	3,675	3,884	3,964	209	80	5.69%	2.06
- Other non-family household types	612	763	623	151	-140	24.67%	-18.35
Total Households	12,562	12,550	12,182	-12	-368	-0.10%	-2.93

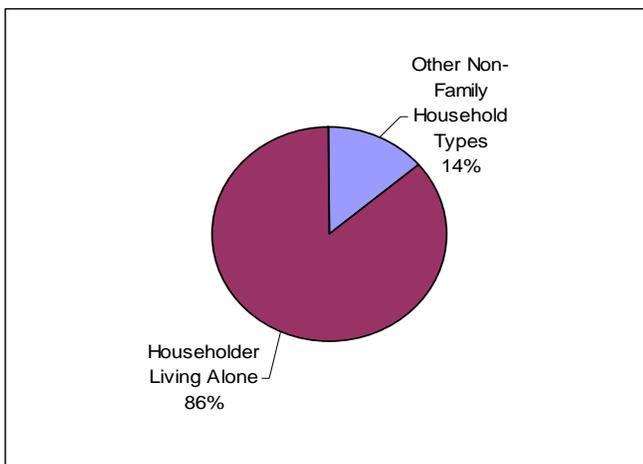
Source: U.S. Census Bureau: 2000 & 2007

**Figure 14: Family Households by Type**



Source: U.S. Census

**Figure 15: Non-Family Households by Type**



Source: U.S. Census

### Single Persons

Approximately, thirty-three percent of households in the City were categorized as “People living alone”. According to recent data, 30.8% of householders living alone resided in owner-occupied housing units and 34.2% of householders living alone resided in renter-occupied housing units. (Source: American Community Survey, 2005-2007).

### Large Families

From 2006-2008, family households represented 62.9% of occupied housing units in the City. When looking at household size, “4 or more-person households” represented more than one-fifth (21.4%) of all occupied housing units.

Subject	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units
<b>With related children under 18 years</b>	32.2%	26.7%	40.5%
With own children under 18 years	27.9%	21.8%	36.9%
Under 6 years only	5.2%	2.6%	9.1%
Under 6 years and 6 to 17 years	8.5%	6.2%	11.8%
6 to 17 years only	14.2%	13.0%	15.9%
No own children under 18 years	4.3%	4.8%	3.6%
<b>No related children under 18 years</b>	67.8%	73.3%	59.5%

Source: U.S. Census

### Families (Small and Large) and Elderly in Need of Housing Assistance by Income

Data in Table 20 indicates that many families (small and large) and the elderly in each category are in need of some form of housing assistance at all income levels.

Income level	Renters			Owners		
	Elderly	Small Family Related (2 to 4)	Large Family Related (5 or more)	Elderly	Small Family Related (2 to 4)	Large Family Related (5 or more)
Very-Low	74.2%	85.5%	86.4%	54.7%	91.1%	100%
Low	65.2%	55.4%	69.1%	31.4%	63.9%	77.8%
Moderate	20.4%	15%	60.9%	16.2%	32.1%	23.6%
Middle	4.4%	7.5%	42.7%	4.4%	5%	10.4%
Total Households	44%	33.5%	66.4%	20.2%	14.9%	23.2%

Source: 2009 Consolidated Plan

### Special Needs (Non-Homeless)

Special needs populations include people with disabilities (e.g. mental, physical, & developmental), persons with alcohol or drug addiction, persons with HIV/AIDS and their families, and public housing residents.

Supportive housing for special needs populations is an important but sometimes difficult component of the City’s housing plan because these populations usually require more services than the typical household. In most communities, special needs individuals are often forced to live in close proximity to the social services and programs they depend on.

**Persons with HIV/AIDS and their Families**

According to the Aliveness Project, an organization that provides comprehensive case management to persons diagnosed with HIV/AIDS in La Porte County, Michigan City has approximately 46 individuals in 2009 that have been diagnosed with HIV/AIDS that are in need of the following basic supportive services: medication assistance, food assistance, shelter, psychiatric care, child care, financial assistance, psycho-social counseling, and assistance obtaining Medicare/Medicaid/SSI, etc. All need access to safe, decent, affordable housing choices, as substandard housing can exacerbate illnesses in people with compromised immune systems.

The Housing Opportunities for Persons with AIDS (HOPWA) is a grant-funded program that provides housing funding for non-profit agencies that specialize in assisting Hoosiers with AIDS/HIV and their families. The HOPWA program is available within 77 of Indiana’s 92 counties and is based on the number of Hoosiers with AIDS/HIV and is only awarded to those agencies that show as a part of their mission a focus on serving these persons. The remaining counties receive their funds through Indianapolis, Cincinnati and Louisville. There are specific requirements a non-profit must adhere to in order to receive the HOPWA funding.

The City’s 2009 Consolidated Plan indicated 11 homeless persons with HIV/AIDS, which were sheltered. A total of 57 non-homeless persons with HIV/AIDS and their families were in need of housing.

<b>Table 21</b>			
<b>Non-Homeless Needing Housing</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Persons with HIV/AIDS & their families	57	57	0

Source: 2009 Consolidated Plan

**Chemically-addicted persons**

The City’s 2009 Consolidated Plan indicated 81 homeless individuals and 108 non-homeless persons with chronic substance abuse problems who were sheltered.

<b>Table 22</b>			
<b>Non-Homeless Needing Housing</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Alcohol/Other Drug Addicted	108	108	0

Source: 2009 Consolidated Plan

**Persons with physical and/or mental disabilities**

In the City of Michigan City, 21% reported a disability (among people at least five years old from 2005-2007). The likelihood of having a disability varied by age—from 13% of people 5 to 15 years old, to 18% of people 16-64 years old, and to 45% of those 65 and older.

<b>Table 23: Disability Status of the Civilian Non-institutionalized Population</b>		
<b>Social Characteristics</b>	<b>Estimate</b>	<b>Percent</b>
<b>Population 5 years and over</b>	<b>26,535</b>	<b>100%</b>
With a disability	5,655	21.3%
<b>Population 5 to 15 years</b>	<b>4,428</b>	<b>100%</b>
With a disability	571	12.9%
<b>Population 16-64 years</b>	<b>18,198</b>	<b>100%</b>
With a disability	3,329	18.3%
<b>Population 65 years and over</b>	<b>3,909</b>	<b>100%</b>
With a disability	1,755	44.9%

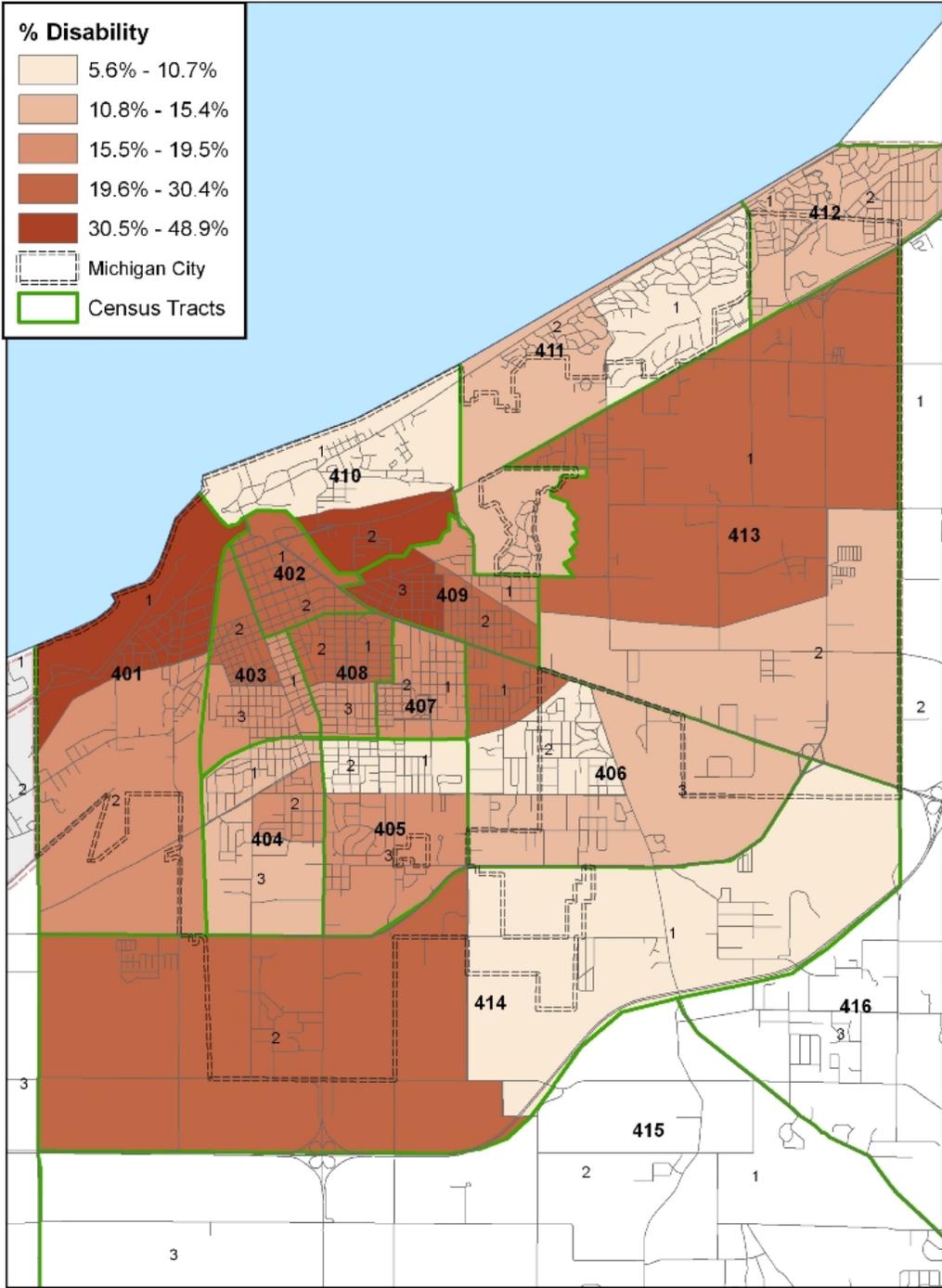
Source: American Community Survey, 2005-2007

<b>Table 24:</b>			
<b>Non-Homeless Needing Housing</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Persons with Severe Mental Illness	1,830	1,830	0
Developmentally Disabled	110	110	0
Physically Disabled	159	116	43

Source: 2009 Consolidated Plan

The greatest concentration of persons with disabilities (see Figure 16) is located in the northwest-central portion of the City (Census Tracts 401, 409 & 410).

Figure 16: % Disability by Block Group



### Disabled Households in Need of Housing Assistance by Income Level

The following table lists households with “mobility or self care limitations”. This includes all households where one or more persons has 1) a long lasting condition that substantially limits one or more basic physical activity: such as walking, climbing stairs, reaching, lifting, or carrying; and/or, 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home. Table 25 clearly shows that approximately 40.6% of disabled renters and 25.4% of disabled homeowners are in need of housing assistance.

Income Level	Renters	Homeowners	Households
Very-Low	75.0%	62.3%	69.9%
Low	64.7%	49.1%	54.8%
Moderate	18.3%	29.8%	25.5%
Middle	3.2%	7.1%	6.2%
<b>Total Households:</b>	<b>40.6%</b>	<b>25.4%</b>	<b>30.9%</b>

Source: 2009 Consolidated Plan

### Special Needs Facilities and Services

The following table provides a list of Michigan City organizations/service providers who provide mental health, disability, and aging services and the services they provide.

Real Services, Inc. Area II Agency on Aging 2626 N. State Road 39 La Porte, IN 46350 Phone: 219-324-4199	Provide in-home supportive services which allow elderly and/or disabled to remain in their homes as long as possible thus providing maximum independence. Overall services include: Case Management, Adaptive Aides and devices, adult day services, attendant care, homemaker, home delivered meals, home modifications, pest control, and respite.
LaPorte County Council on Aging/Parents and Friends 800 Michigan Avenue LaPorte, IN 46350 Phone: 219-326-7889	Provide older adult services, planning and coordination, transportation, rural meals on wheels, assistance to the homebound elderly, guardianship and protective services. Parents and Friends provide group home services and a waiver program for 34 individuals.
Swanson Center 450 St. John Road, Suite 601 Michigan City, IN 46430 Phone: 219-879-4621	Provides housing programs and supportive services to mentally ill and/or substance abusers. Provide intake evaluation, face-to-face counseling sessions, telephone consultations, and assessment for hospitalization. All programs assist clients who are returning to the community from mental health institutions and require a structured living setting. Community Support Services is a system of community-based case management services for persons who have been identified as seriously mentally ill. This service can be provided in Supervised Group Living (SGL) homes, Alternative Families for Adults (AF/A) homes, Semi-Independent Living Program (SILP) apartments (3 Total; two 1-bed, one 2-bed), or for individuals living independently in the community.
Dungarvin Indiana, Inc. 400 Legacy Plaza West LaPorte, IN 46350 Phone: 219-326-6277	Provides supported living services: habilitation, personal assistance, respite, case management, and environmental modifications services. Services available for individuals in group homes or living with family. Utilities and food provided for group homes.
Michigan Resources 4315 E. Michigan Boulevard Michigan City, IN 46430 Phone: 219-874-4288	Provides vocational/developmental rehabilitation services, respite, and adult day care for those with early stages of Alzheimer’s and dementia.

<b>Table 26: Mental Health, Disability, and Aging Services</b>	
Barker Woods Enrichment Ctr. 3200 S. Cleveland Ave. Michigan City, IN 46360 Phone: 219-872-6996	Provides speech, hearing and physical therapy to infants and toddlers from birth to 3 years old. Pediatric clinic that services children from birth to age 18 speech, physical therapy, and occupational therapy. Also provides day care, after school care, and pre-school. Specializes in serving children with disabilities.
First Steps 11045 Broadway, Suite F Crown Pointe, IN 46037 Phone: 219-662-7790	Early intervention for families which have infants and toddlers with developmental delays or who show signs of being at-risk to have certain delays in the future. Speech therapy, developmental, occupational, physical. Psychologists and nutritionists are available.
Goodwill Industries 1209 Franklin Street Michigan City, IN 46360 Phone: 219-878-1935	Provides vocational rehabilitation programs for physically, mentally, and emotionally disabled adults.
VNA Home Care Services 901 S. Woodland Ave. Michigan City, IN 46360 Phone: 219-871-8100	Serve homebound individuals referred by a physician. Teach health care, offer skilled nursing, physical therapy, occupational therapy, and speech therapy. Social workers and bath aids are also available.
Aliveness Project 301 W. 8 <sup>th</sup> Street, Suite 122 Michigan City, IN 46360 Phone: 219-873-1250	Provides comprehensive case management and supportive services to persons with HIV/AIDS. Supportive services include: medication assistance, food assistance, shelter, psychiatric care, child care, financial assistance, psycho-social counseling, assistance obtaining Medicare/Medicaid/SSI, etc. In terms of housing services; they receive shelter, transitional housing, and assistance in obtaining affordable housing.
Franciscan Home Care 1225 E. Cool Spring, Suite 1E Michigan City, IN 46360 Phone: 219-877-1605	Provide out patient care/in-home care for the elderly. Occupational therapy, home healthy aids, skilled nursing, and physical therapy.
St. Anthony's Hospice 1225 E. Cool Spring, Suite 1E Michigan City, IN 46360 Phone: 219-877-1605	Provide services for the terminally ill with a life expectancy of 6 months or less. Nursing, pastoral care, volunteers, home help aids, and social services.

Source: Michigan City Consolidated Plan 2009

The following table provides a list of residential facilities for people with special needs.

<b>Table 27: Mental Health, Disability, and Aging Residential Facilities</b>		
<b>Organization/Provider</b>	<b># of Beds or Units</b>	<b>General Information</b>
Dunes Fellowship Housing 211 E 6 <sup>th</sup> Street Michigan City, IN 46430 Phone: 219-879-5663	10	Provide residence for men who are recovering alcoholics and substance abusers.
Swanson Center 450 St. John Road, Ste. 601 Michigan City, IN 46360 Phone: 219-879-0676	11	Southways program which is a housing program for people with chronic mental illness that can house up to 11 adults. Pathways program which is a residential program woman who are recovering alcoholics and substance abusers. Program can house approximately 6 women and their children.
The Arbors 1101 East Coolspring Ave. Michigan City, IN 46360 Phone: 219-874-5211	180	Assisted living facility for the elderly that provides Alzheimer services. Provides Transition to Home Therapy to help the elderly return home self-sufficient. About 50% are low-income and Medicaid. Most patients are referred by the hospital.

Source: Michigan City Consolidated Plan 2009

The following needs have been identified by the Citizen's Advisory Committee (2009 Consolidated Plan) as being the most pressing priority housing and supportive services' needs for Michigan City's special needs populations:

#### Education, Training, and Outreach

- More education about environmental factors and symptoms of disorders that suggest mental health problems in children that may be misdiagnosed as behavior problems
- Education for police and fire departments about special needs populations
- Need greater public awareness through publications, advertisements and workshops
- Need assistance with literacy skills so students can pursue higher education
- Need to educate teachers about identifying possible mental health issues in students

#### Supportive Housing Programs

- Need programs and residential services for woman with older children and large numbers of children. Women are currently forced to choose between keeping their children or receiving assistance.
- Major need for residential programs with supportive services.
- Major need for facilities and programs for youth who have mental health problems that are misdiagnosed as behavior problems
- Quality housing with case management services for all special needs populations
- Accessibility modifications to units so that people are able to live independently for as long as possible
- Need more agencies serving adults

#### Supportive Services

- Need better coordination of services among all homeless, housing, and mental health providers in Michigan City
- Consolidation of programs that provide overlapping services is needed
- Need to provide more long term and thorough case management services that follows individuals as they make the transition from mental health institutions to permanent supportive housing
- Need to better address the needs of people who have multiple issues
- Need for more Medicaid Waivers is a major issue for those who serve the aging and disabled communities
- Need more therapists willing to work in the clients home with children

#### Obstacles

- Low awareness of the services available
- "Not-In-My-Back-Yard" (NIMBYism)- resistance to building low income supportive housing near existing neighborhoods
- Limited funding for providing services
- Obtaining identification for homeless individuals

## Homeless

Homelessness is a growing problem in Michigan City, as it is in most other cities across the United States. In the first part of 2009, the Michigan City homeless shelter, Sand Castle Shelter, was forced to turn away approximately 23 homeless individuals. The Faith Based Men’s Shelter Program, which is organized by the Michigan City Salvation Army, a group of faith based organizations and volunteers, constantly has more individuals seeking shelter than what they have beds for (especially in the winter months), subsequently allowing men to sleep on the floor.

Stepping Stone Domestic Violence Shelter is currently able to handle most of the people that seek domestic violence related services; however, as awareness about available domestic violence resources increase, so does the population they serve. In the beginning of 2009, they provided emergency services to approximately 15 families.

Table 28 below indicates that there is a gap of 23 individuals needing emergency shelter and a gap of 4 individuals needing permanent supportive housing in the City for the year 2009.

<b>Table 28: Homeless Individuals</b>			
<b>Homeless Needs</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Emergency Shelters	161	138	23
Transitional Housing	127	127	0
Permanent Supportive Housing	344	340	4
Total:	632	605	27

Source: 2009 Consolidated Plan

Table 29 below indicates that the needs of 57 families in Michigan City in 2009 were met by existing emergency shelters and transitional housing facilities.

<b>Table 29: Homeless Families</b>			
<b>Homeless Needs</b>	<b>Needs</b>	<b>Currently Available</b>	<b>GAP</b>
Emergency Shelters	29	29	0
Transitional Housing	28	28	0
Permanent Supportive Housing	0	0	0
Total:	57	57	0

Source: 2009 Consolidated Plan

The La Porte County HOME Team is currently responsible for promoting and enhancing better coordination of programs and services in Michigan City. Members of the La Porte County HOME Team include homeless providers, the Michigan City Housing Authority, health providers, the City of Michigan City, and other funders. HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County. The group is currently in the process of reaching out to mental health and disability services’ providers as well as for-profit housing developers. The HOME Team is also providing the leadership on the 10 Year Plan to End Homelessness.

The following Tables 30-32 lists service providers' information for organizations that provide emergency shelter, transitional housing, and permanent supportive housing:

<b>Table 30: Emergency Shelter Providers</b>		
<b>Organization/Provider</b>	<b># of Beds</b>	<b>General Information</b>
Sand Castle Shelter for Children and Families 1005 W. 8 <sup>th</sup> Street Michigan City, IN 46360 Phone: 219-879-2552	19	30 Day Emergency Shelter for families with children and single women. Provides breakfast and dinner, case management, assistance with finding housing and jobs, and match dollars for a security deposit. Bright Beginnings – provides cleaning supplies, bedding, etc. when families move out of the shelter. Provides showers and laundry facilities
Stepping Stone P.O. Box 1045 Michigan City, IN 46360 Phone: 219-879-4615	33	45 Day Emergency Shelter for victims of domestic violence and their minor children. Provides referrals to transitional housing, case management, supportive services, and advocacy
Salvation Army 1201 S. Franklin Street Michigan City, IN 46360 Phone: 219-874-6885	20	<u>Homeless Men's Shelter Program</u> Have approximately 30 beds, but will try to accommodate overflow with the use of sleeping bags. Physical shelter is provided by different area churches on different nights of the week. Salvation Army manages the summer program. Faith Based Men's Shelter group manages the winter program.
La Porte County Juvenile Services Center (Crowley Juvenile Center) 0364 S. Ziglar Road LaPorte, IN 46350 Phone: 219-324-5130, Ext. 12	24	Juvenile Center provides emergency services for youth, which have been reported or notified as homeless. Also acts as transitional housing, while foster care or some other alternative living situation such as a relative is being searched for. Provides substance abuse and self esteem counseling, education services, recreation, daily living skills classes, pregnancy and STD prevention groups, and individual and family counseling.

Source: Michigan City Consolidated Plan 2009

<b>Table 31: Transitional Housing Providers</b>		
<b>Organization/Provider</b>	<b># of Beds</b>	<b>General Information</b>
Stepping Stone P.O. Box 1045 Michigan City, IN 46360 Phone: 219-879-4615	15	Can accommodate 15 families. Referrals come from the Emergency Shelter. Can stay up to two years. Must be victims of domestic violence.
Michigan City Housing Authority 621 E. Michigan Blvd. Michigan City, IN 46430 Phone: 219-872-7287	6	6 transitional housing units for men. Must stay at least 12 months, can stay no longer than 24 months. Funded through section 8 vouchers. Constructed with IHFA funds.
North Central Community Action Agency 301 E. 8 <sup>th</sup> Street Michigan City, IN 46430 Phone: 219-872-0351	3	Three Transitional Housing units for families with children
Bradley Halfway House PACT Community Resource Center 132 E. 6 <sup>th</sup> St. Michigan City, IN 46360-3317 Phone: 219-872-9139	59	Federal Half-Way House for those leaving federal penitentiary, or sentenced out of local courts. Currently serve 59 people in their facility. Provide transition services: life skills, parenting classes, employment readiness, case management, and family reunification.

Source: Michigan City Consolidated Plan 2009

<b>Table 32: Permanent Supportive Housing and Permanent Housing Providers</b>		
<b>Organization/Provider</b>	<b># of Beds</b>	<b>General Information</b>
Michigan City Housing Authority 621 E. Michigan Blvd. Michigan City, IN 46430 Phone: 219-872-7287	190	Provides adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

Source: Michigan City Consolidated Plan 2009

The following needs have been identified through the consideration of the Community Action Committee as being the most pressing needs for facilities and services for homeless individuals, families, children, and all homeless subpopulations (both sheltered and unsheltered) in Michigan City:

#### Homeless Shelter for Men

- Faith Based Men's Shelter Program and the Salvation Army need more space and a single location to utilize year round.
- More men's shelters in general are needed.
- A day shelter is needed, especially during extreme weather.

#### Transitional Housing

- Need more transitional housing for individuals and families transitioning from homeless to permanent housing.
- Need more permanent supportive housing for men.
- Need more permanent supportive housing for women with children, especially for women with more than two children, and women with children over the age of 6 years old who are recovering from drug addiction.
- Need the ability to proactively treat individuals with mental health problems before serious problems arise.

#### Education, Training and Outreach

- Need ongoing assistance as they transition from homeless to transitional housing to permanent housing.
- Need job training, money management/budget management training programs.

#### Transportation

- Need transportation to help clients' access services in Michigan City and be more self-sufficient.
- Need transportation from Michigan City to La Porte, the location of offices such as Child Protective Services and services for the unemployed.

## E. CONCLUSIONS AND RECOMMENDATIONS

In order to address the housing needs of Michigan City identified in this assessment, we make the following recommendations:

- The Michigan City Housing Authority (MCHA), Catholic Charities and other service providers should continue to work together to ensure that more Michigan City residents have access to much needed rental assistance programs.
- Michigan City Homeless service providers and MCHA should continue to coordinate efforts to move homeless individuals and families into transitional housing and then into permanent housing.
- The City of Michigan City should continue to operate its successful owner-occupied rehabilitation program through its sub-recipient, Housing Opportunities, Inc.
- The Michigan City Planning and Inspection Department should work with the La Porte County Health Department to come up with updated housing codes & standards and better methods of enforcement.
- The City should continue to work with the La Porte County HOME Team to examine how mental health/disability service providers, housing developers (non-profit and for profit), health providers, homeless service providers, and the City can work together to eliminate gaps, prevent overlapping services, and examine potential methods to increase the range of housing options and related services for persons with special needs.
- The MCHA and the Michigan City Housing Development Corporation (MCHDC) should continue to focus on the construction of new affordable housing units.
- The City of Michigan City should annually convene a focus group of homebuilders, rental property owners, and developers to gather feedback on local barriers to housing development.
- The City, working closely with landlords, should establish a Rental Inspection program.
- The City should invite persons with disabilities to provide regular feedback on housing needs and accessibility issues.
- The City should 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 to affordable housing and to discuss strategies to eliminate these barriers.
- The City should regularly monitor tenant characteristics data for the HUD-assisted and HUD-insured housing developments as one means of evaluating policies, procedures and practices.
- 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.
- 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.

**McKENNA ASSOCIATES, INCORPORATED**

Community Planners  
235 East Main Street, Suite 105  
Northville, Michigan 48167

Phillip C. McKenna, AICP, PCP ..... President  
Terry Croad, AICP ..... Project Director  
Sabah Aboody-Keer ..... Graphic Production  
Kacy Smith ..... Text Production

## Notes:

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