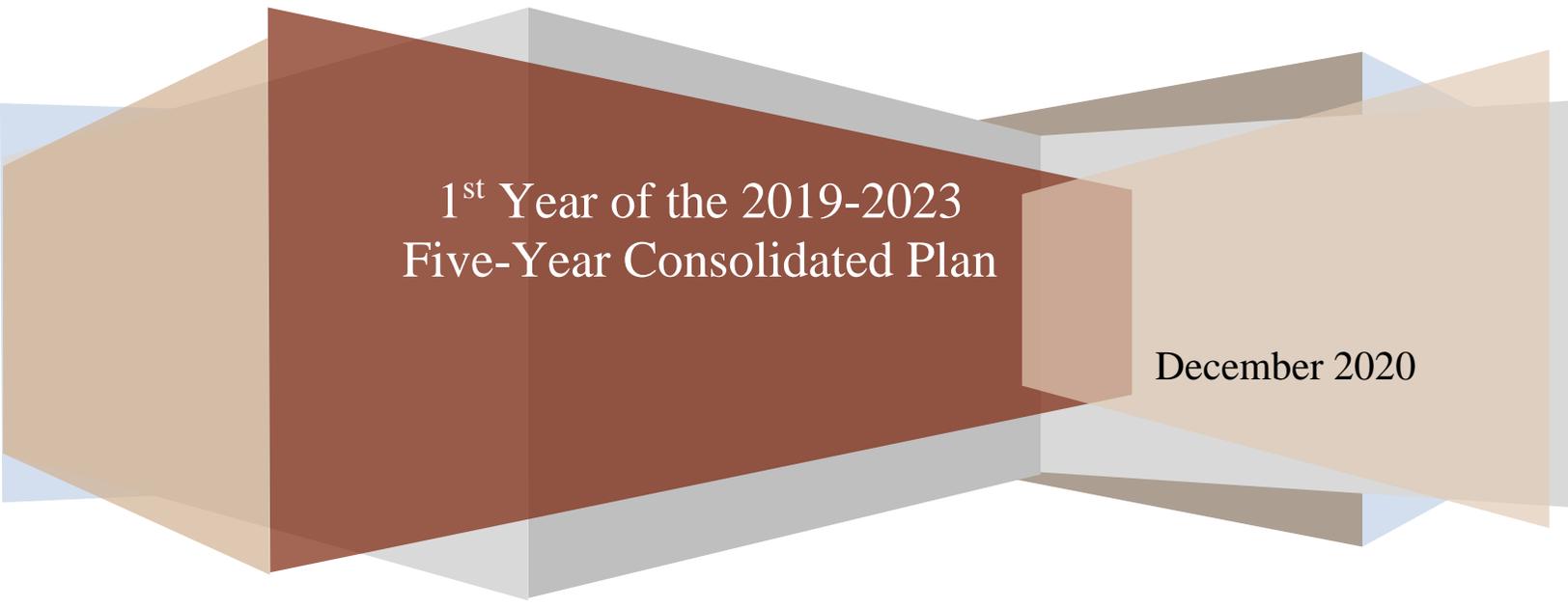


CAPER

**Consolidated Annual Performance & Evaluation
Report (Draft)**

City of Michigan City

2019
Program
Year



1st Year of the 2019-2023
Five-Year Consolidated Plan

December 2020

II. Narratives

General

This document represents Michigan City's FY2019 CAPER which:

- Evaluates strategies the City followed in carrying out its Community Development Block Grant (CDBG) program for period October 1, 2019 through September 30, 2020; and
- Reports on how the city's housing and community development priorities, goals, and strategies established in the FY2019 Annual Action Plan were met.

What is an Annual Action Plan?

The Annual Action Plan is a planning document and an annual update to the Five-Year Consolidated Plan. The Annual Plan identifies local needs for housing, public service, and community development.

What is a CAPER?

A Consolidated Annual Performance & Evaluation Report (CAPER) is a report on the City's accomplishments and expenditures under the CDBG program in the prior fiscal year. It shows HUD and the public that a City is in compliance with HUD program regulations and the objectives in the Five-Year Consolidated Plan and the Annual Action Plan.

Annual Action Plan vs. CAPER

The Annual Plan describes the City's proposed use of CDBG funds for the next fiscal year; and the CAPER describes a City's accomplishments and expenditures during the previous fiscal year. HUD's regulations at 24 CFR 91.215, 91.220, and 91.230 dictate the content of the CAPER requiring both general and specific information concerning the CDBG program.

Citizen Participation

The City of Michigan City followed the approved Citizen Participation Plan in proposing and approving activities for funding through the CDBG program. In accordance with HUD rules and regulations, the CAPER was made available for public comment on November 30, 2020. The final version complete with any necessary changes will be submitted to HUD on or after December 14, 2020.

The City promotes public involvement in reviewing performance and accomplishments under the CDBG program through a public hearing process and public comment period. Some of the ways in which the City ensures both public and service provider involvement in program planning includes:

- Citizens Advisory Committee meetings
- Consulting with service providers;
- Conducting public hearings.

For this CAPER, the City plans to conduct a virtual or teleconference public hearing on December 7, 2020 regarding its performance and accomplishments under the CDBG program (Appendix A – Public Hearing Notice) and provided the HUD-mandated review period (minimum 15-day period) established by HUD for the submission of comments by the public. The City considers all comments provided at the hearing or written comments submitted during the comment period. Comments are requested to be submitted before December 14, 2020.

Goals and Objectives

What are CDBG's "National Objectives"?

The City allocates CDBG funds to eligible agencies and organizations that can provide necessary services to needy residents. Funded activities must meet statute specified "national objectives." Such objectives are those that will:

- Benefit low and moderate-income persons; or
- Prevent or eliminate slum or blight; or
- Prevent serious & immediate threats to community health & welfare.

The basic goals of Michigan City's community planning and development programs are to:

1) Provide Affordable Safe and Decent Housing by:

- Assisting homeless persons to obtain appropriate housing
- Assisting persons at risk of becoming homeless
- Retaining the affordable housing stock
- Making available permanent housing that is affordable to low-income residents without discrimination
- Increasing the supply of supportive housing for persons with special needs, including persons with HIV/AIDS and their families
- Providing affordable housing that is accessible to job opportunities

2) Provide a Suitable Living Environment by:

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services
- Reducing isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
- Restoring and preserve properties of special value for historic, architectural or aesthetic reasons
- Conserving energy resources

3) Expand Economic Opportunity:

- Creating jobs accessible to low-income persons
- Providing access to capital and credit for development activities that promote the long-term economic and social viability of the community
- Establishing, stabilize and expand small businesses
- Empowering low-income persons to achieve self-sufficiency to reduce generations of poverty in federally assisted public housing.

The CDBG and CDBG-CV programs are currently the only federal formula grant programs covered by Michigan City's Consolidated Plan including any Amendments to the Plan. The CDBG Program provides federal funds to cities to undertake certain kinds of community development and housing activities. Activities proposed by the city must meet the objectives and eligibility criteria of CDBG legislation. The CDBG-CV program is part of the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act stimulus bill passed by the 116th Congress and signed into law by President Donald Trump on March 27, 2020 in response to the economic fallout of Covid-19 pandemic in the United States.

The CDBG objective is the development of viable urban communities, including decent housing and a suitable living environment, and expanding economic opportunity, principally for persons of low- and moderate-income.

The CDBG-CV program primary objective is to prevent, prepare for and respond to coronavirus. In both cases the activities must meet one of the three broad national objectives of:

1. Benefit to low-and moderate-income families. (At least 70% of the City’s CDBG expenditures must benefit low-and moderate-income residents.)
2. Aid in the prevention of elimination of slums or blight.
3. Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

Assessment of Goals and Objectives

The following section presents a summary of Consolidated Plan goals, strategies and objectives achieved within FY2019 with actual expenditures and accomplishments.

Goal 1: Affordable Housing: Improve the quality, availability and accessibility of housing affordable to low- and moderate- income persons.

The city of Michigan City provided CDBG funds to North Central Community Action Agency for the purpose of providing families and individuals with decent housing through the provision of first month’s rent or security deposit. The program helped to prevent homelessness for low-income households, disabled persons, frail elderly and senior citizens.

During FY2019 North Central Community Action Agency also became a subrecipient of CDBG-CV emergency housing funds that assisted persons who were under an immediate eviction order or threat of impending eviction due to late or past due rents and utility payments resulting from the Coronavirus pandemic. Specifically, these persons were spared homelessness because they avoided eviction. Persons receiving assistance through the

CDBG-CV CARES Act grant beneficiaries were excluded from the self-sufficiency requirement as they were impacted by unprecedented circumstances originating with the Covid-19 pandemic resulting in higher than normal job losses during an on-going national health crisis.

The Residential Exterior Community Appeal Program (owner-occupied rehabilitation) was placed on hiatus during program 2019 beginning March 13th, 2020 due to concerns over Coronavirus transmission between homeowners, contractors and program staff.

The program was implemented to address building code violations, energy issues as well as potential public health and safety concerns. Priority for this program focuses on the elderly, disabled persons, and families with children under 6 years of age. Homeowners that reside in the City’s target areas receive a higher application score as residents in these neighborhoods have a greater concentration of extremely low- and low- income wage earners.

Goal 2: Reduced Lead-Based Paint Hazards:

Improve the safety of affordable housing to low- and moderate-income persons through the removal and/or control of lead-based paint hazards in the City of Michigan City.

Goal 2: Reduced Homelessness – Reduce and prevent homelessness in the City of Michigan City

Non-Housing Community Development Needs

Non-Housing Community Development is a broad category of spending that covers many types of public facilities and improvements such as roads, sewer improvements, water improvements, wastewater improvements, lighting, drainage, community centers, parks and virtually any other public project that benefits low- and moderate-income neighborhoods.

Based on the needs assessment and input received through the CPP process, the following Community Development needs were identified:

- Land assembly and infrastructures
- Code Enforcement
- Elimination of Slum and Blight
- Public facilities (parks, community centers, etc.)
- Public improvements (sidewalks, roads, drainage, community gardens, etc.)
- Community redevelopment/revitalization
- Youth programs and services

CDBG in partnership with the Parks and Recreation Department continues to support the Walker Park Community Garden in the Eastport neighborhood and as part of the Quality of Life (QOL) Plan to help address food insecurities and nutrition education.

CDBG has awarded more than \$40,403 in community garden grant funds for the purpose of replenishing seeds starter produce, a part-time garden manager staffing position, food preservation containers/mason jars, gift cards as part of community support and participation incentives, nutritional education classes, water service bill and garden equipment such as rain barrels for water collection. The funds also go toward supplies such as garden beds, fencing for native animal deterrent (deer, rabbit, etc.) that may consume plants and vegetables. Live cooking demonstrations are conducted on-site at the community garden as part of Franciscan Healthcare's role in the food security initiative. Franciscan Healthcare provides a mobile food kitchen and chef along with other healthy incentives at no charge to the community. Franciscan Healthcare was actively seeking partners to build a local health alliance for "food prescriptions" that could be filled at the local Farmer's Market when in season however, this plan was interrupted by the Coronavirus community health alerts. The Food Prescription Program was to be a pilot program based on patients who were at-risk for diabetes and/or high blood pressure or patients who were already diagnosed with these disorders. The program was to include a database that would be shared among the alliance of community based organizations who would be directly involved in the triage of nutritional care such as Salvation Army (food pantry), HealthLinc (community health clinic), Purdue Extension (Nutrition Education) and CDBG (grants and funding).

Additionally, CDBG previously awarded \$100,000 to the Park Department for a Walker Park renovation project which included ADA compliant playground equipment, new basketball court, picnic shelter and ADA accessible sidewalks including new park entrances to accommodate wheelchairs and other mobility aids.

The community garden through Purdue University's Food Security program works with Citizens Concerned for the Homeless, Heal Gardens of LaPorte County and Franciscan Healthcare regarding community outreach programs in addressing food & nutrition concerns. Garden management is also proactive in Lead-Based Paint hazard reduction through appropriate diet food consumption and nutrition using produce harvested from the community garden site.

Due to the Covid-19 pandemic the garden did experience a drop in participation as a result of quarantines, executive order stay-at-home mandates and social distancing compliance efforts.

During FY2019 the CDBG program entered into an agreement with the Parks and Recreation Department to rehab another local park located in the Eastport neighborhood. The Water Tower Park Project under the Park Department's oversight will utilize CDBG funds to leverage municipal funds for public improvements in the Eastport neighborhood, which is also a target area. Allowable infrastructure upgrades will include improved park lighting, demolition of non-compliant equipment and structures, walk path construction and ADA improvements which includes new playground equipment and landings.

Goal 4: Quality of Life – Enhance the QOL for people living in low- and moderate-income neighborhoods through public investment in facilities, infrastructure and services, as well as the elimination of slum and blight in the City of Michigan City.

Non-Homeless Special Needs

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups. These specific services are often provided by non-profit agencies, usually in coordination with the City of Michigan City or LaPorte County.

Based on input and the data received through the CPP process, the highest priorities identified by the public are:

- Healthcare and mental health counseling
- Employment and legal assistance
- Capacity to facilitate systems of care
- Special needs case management and counseling
- Assistance to persons with special needs
- Senior programs and services

This goal has been amended to include provisions also provided as part of the CARES Act. During FY2019 Congress passed into law the Coronavirus, Aid, Relief and Economic Securities Act (CARES) Act. The goal of the CARES Act is to protect American people from the public health and economic impact of Covid-19. The funds are to prevent, prepare for and respond to coronavirus.

The CARES Act provides fast and direct economic relief for American workers, and families, and small businesses, and preserves jobs for American Industries. More specifically these funds are to be utilized as aid to communities with high unemployment figures, eviction prevention in at-risk communities, payroll protection program, Covid-19 testing, personal protective equipment and public transportation continuing operations during the national health emergency.

Goal 5: Provision of Needed Services

Promote access to public services for low- and moderate-income (LMI) and special needs populations assumed to be LMI; including but not limited to youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol and/or drug addiction, HIV/AIDS or other special needs,.

Beneficiaries

The Integrated Disbursement and Information System (IDIS) produces a detailed report on the number of beneficiaries served by each of the programs that are funded by CDBG. These reports help to provide necessary information on the income and race distribution of program beneficiaries, the original amount funded and the amount of funds that have been expended.

Geographic Distribution and Allocation

Michigan City’s primary basis for allocating investments geographically is dependent upon the location of extremely low and low-income individuals and families. The City will initially focus on areas with high concentration of extremely low and low-income individuals, paying specific attention to areas that have high concentrations of minorities. Area neighborhoods that fall into this category include: the Westside, Elston Grove, Eastport, Canada, Wabash, and Lakeland neighborhoods.

The basis for assigning the priority (including the relative priority, where required) given to each category of the priority needs will be determined by the number and extent of the need of individuals. The proposed renovation of Water Tower Park will utilize CDBG funds to further enhance the Eastport neighborhood.

Leveraging Resources

Due to the coronavirus pandemic leveraged resources were directed toward public health issues, quarantine sites, Covid-19 testing, personal protective equipment, eviction prevention, utility assistance, health advocacy efforts, homelessness prevention initiatives and small business loans for the purpose of payroll protection programs.

Limited CDBG funds were used to leverage not for profit organizations including Citizens Concerned for the Homeless, Dunebrook, North Central Community Action Agency and Stepping-Stones Shelter. Resources from these organizations enabled the CDBG funds to be stretched further to serve the low-moderate income persons.

CDBG also leveraged funding with the Swanson Center (a local mental health facility) regarding their “Project for Assistance in Transition” from Homelessness or (PATH) grant. The PATH grant also provides funding for a case manager that is located at the Keys to Hope homeless day center. This partnership has been very successful in homelessness prevention as well as housing the chronically homeless population.

Addressing Underserved Needs

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

- **Community Garden.** The creation of a community garden is a collaboration between the City (CDBG), Michigan City Parks and Recreation Department, Franciscan Health and Purdue Extension and Eastport resident volunteers including members of the Eastport Neighborhood Association and is also a part of the Quality of Life (QOL) Plan. The objective of a community garden is to provide fresh food options in an otherwise underserved neighborhood lacking grocery store availability. Eastport residents rely significantly on “corner stores” generally housed within gas stations. Purdue Extension is the lead agency regarding project management directed by Purdue University’s Food Security Program which focuses on educating residents in developing healthy eating habits and childhood lead poisoning prevention through proper nutrition.

The vegetables/produce grown at the garden is free to the public. Area residents also help to maintain upkeep of the garden which consists of “adopt a bed” options along with guidance from the part-time garden manager who is also a Master Gardener.

Additionally, cooking demonstrations and nutrition classes held at the community garden site are made available to all residents (size limited) and attendance is free. Participants are allowed to try different recipes such as salads and cold soups that made with fresh herbs and produce from the garden. The garden has received positive press and promotion by residents, the Mayor, media and local businesses.

Foods harvested from the community garden are also donated to HealthLinc (a community-based clinic), homeless shelters and the Farmer’s Market. Food prescriptions are also distributed to families who are high risk or at-risk for high blood pressure and diabetes.

- **Unemployment Rate.** The unemployment rate for Michigan City, Indiana, LaPorte County as of August 2020 (most recent data available) is 7.7% according to the U.S. Bureau of Labor Statics up more than 100% from this same time last year when the rate was at 3.5% for the area. The significant increase in unemployment numbers stems from a direct result of the coronavirus national health crisis which was declared on March 13, 2020 when many businesses were closed due to a stay-at-home mandate. Many

small businesses have now closed either for the regular off season and/or due to a significant decrease in foot traffic compounded by economic uncertainties as the coronavirus health crisis persists.

- **Lack of education/training.** As noted by ConcernUSA.org; “Like a tree poverty has many roots. But among many causes of global poverty one factor stands out: education. Not every person without an education is living in extreme poverty, but most of the extremely poor do lack a basic education. Those living below the poverty line will also be more likely to keep their children out of school, which means that their children will also have a greater chance of living in poverty.”

“Education is often referred to as the great equalizer: It can open doors to jobs, resources and skills that a family needs to not just survive but thrive. Access to high quality primary education and supporting child well-being is a globally recognized solution to the cycle of poverty.”

- **La Porte County Plan to End Homelessness (the Plan):** The Home Team in partnership with the Unity Foundation and local service providers are working with federal agencies toward reducing the number of homeless persons. Assessment are determined by developing and implementing a realistic and federally mandated Plan to End Homelessness and remains a top priority for the City and HOME Team members.

Local merchants, residents, faith-based and other not-for-profit community organizations contribute valuable dialog for the purpose of finding viable solutions for not only local but the national epidemic regarding homelessness. The Plan continues to seek organizations who share common goals in improving the quality of life for those adversely affected by homelessness in the areas of Mental Health Services, Homelessness Prevention, Permanent Supportive Housing, Medical Insurance and Income Stability services.

Managing the Process

The City of Michigan City followed the approved Citizen Participation Plan (CPP) and applicable CPP Amendment(s) in proposing and approving activities for funding through CDBG and CDBG-CV projects.

Institutional Structure and Coordination

In order to continue to develop an effective institutional structure and enhance organizational coordination, the City of Michigan City worked closely with the following organizations, most of which are members of the La Porte County HOME Team:

- Purdue University Extension
- Michigan City Housing Authority
- North Central Community Action Agency
- Stepping-Stones Shelter
- Michigan City Economic Development Corporation
- La Porte County Division of Family and Children
- Franciscan Healthcare
- HealthLinc – Community Based Health Organization
- Michigan City Redevelopment Commission
- 3Dunebrook
- Michigan City Human Rights Commission
- Michigan City Planning Commission
- Salvation Army
- Michigan City Parks and Recreation
- Swanson Center

- Citizens Concerned for the Homeless
- Goodwill Industries
- Unity Foundation of La Porte County
- Housing Opportunities
- Minority Health Partners of LaPorte County

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

- CDBG Staff continues its commitment to work with the HOME Team to increase awareness of homelessness in Michigan City and to promote coordination of services to prevent homelessness and to assist homeless persons. Some goals have been attained as a result of CDBG Staff working in partnership with the HOME Team.
- The city continues to provide the technical assistance (planning, collaborative grant development support and leadership training) necessary to help agencies continue to collaborate and coordinate to effectively and efficiently provide services to residents.
- The City will continue to work closely with the local Human Rights Department and PHA on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the Michigan City Public Housing Authority is as follows:
 - a) The Mayor is the appointing official for our Board of Commissioners.
 - b) The Housing Authority has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The Housing Authority does try to keep their personnel policies in line with the City's program.
 - c) It is the practice of this agency to work with the Planning Department, City's Zoning Administrator and the Inspection Department when proposing new housing development for our city.
 - d) The PHA submits plans to the City for their approval.
 - e) The PHA works with the city's Planning Department, Zoning Administrator and Inspection Department to review proposed demolition or disposition public housing units.

Monitoring

The City of Michigan City CDBG's public service program policy is to monitor CDBG sub-recipients concerning the following categories:

- Financial Management
- On-site inspections
- File compliance
- Desk reviews
- Telephone Conference Call(s)

The City normally conducts subrecipient desk reviews annually and in-person but as a result of the Covid-19 health emergency this type of monitoring was not feasible during the 2019 program year. However, the City continued to maintain contact with subrecipients through telephone contact and email communication as part of monitoring grant compliance regarding public service agreements, local, state and federal regulations.

Self-Evaluation

The City of Michigan City followed the goals and objectives of the Consolidated Plan. The Plan addresses the needs of low- and moderate- income persons, the elderly, the homeless and special needs residents. The City of

Michigan City's adheres to the national objectives and continued progress toward the original goals of its 2019-2023 five-year Consolidated Plan.

The highest priorities for the 2019 program year and beyond are the owner-occupied rehabilitation program known as the Residential Exterior Community Appeal Program (RECAP). The home rehabilitation program is administered in-house and in conjunction with a Project Manager. The Project Manager also performs complete environmental hazard assessments including asbestos and subsequent abatement services when required.

RECAP applications are accepted year-long or until program funds are exhausted. The program is currently on hiatus in an effort to help reduce novel coronavirus transmission between contractors and homeowners. Other extenuating circumstances include the closure of city hall where client applications are processed, notarized and pre-bid meetings are conducted. The building closure presented and continues to create significant challenges for administering this program.

The request for home rehabilitation grants continues to rise and the requests for assistance with home repairs exceeds the amount of money available due in part to severely neglected maintenance of some homes, notably aging housing stock and the amount of funds required to rehab these properties. The program has assisted disabled residents, senior citizens and families with small children with owner-occupied rehabilitation services whereas repairs would be cost prohibitive for property owners to achieve on their own. The Residential Exterior Community Appeal Program has allowed over 34 residents to remain in their homes and have contributed to improving the quality of life for the extended families who live in the homes.

The City has seen an increase in the homeless population over the past six years and more recently with the coronavirus national health emergency. Increased local business efforts have been made by the City of Michigan City, Citizens Concerned for the Homeless, Unity Foundation, Salvation Army, North Central Communication Action Agency, local churches, area supermarkets and Swanson Center in addressing the crisis at hand. Some of those efforts are emergency housing assistance, utility assistance, access to appropriate healthcare, expanded food pantry services and overnight shelter locations, Covid-19 testing availability, quarantine efforts and agency closures.

Amid the coronavirus pandemic preventing homelessness is among the top priorities for the City.

During 2019 staff training was expanded to include CARES Act funding objectives to prevent, prepare for and respond to coronavirus. These efforts at time have proved extremely challenging as staff attendance, quarantines and/or lockdowns also effect the day to day operations of businesses and City employees. In an effort to "flatten the curve" the City has taken extra measures to protect personnel and the public but even with these necessary precautions the coronavirus continues to advance in an uncertain direction.

III. Housing

Fair Housing

Michigan City Fair Housing Ordinance was passed in 1969 and generally provides protection from discrimination in the sale, rental, leasing, and financing of housing because of race, color, religion, ancestry or national origin. The ordinance also establishes a Commission on Human Relations which has the power to investigate complaints of discriminatory practices and enforce necessary actions when practices are deemed unlawful.

Michigan City Human Rights Ordinance

Michigan City's Human Rights Ordinance provides protection from discrimination and segregation in not only housing, but in education, employment, and access to public accommodations as well. Housing related practices are similar to those outlined in the Federal Fair Housing Act and the Indian Fair Housing Act. All protected classes are included in this ordinance including the disabled and familial status. A Human Rights Commission was also established to investigate and enforce penalties relating to unlawful discriminatory practices.

Analysis of Impediments to Fair Housing Choice (AI)

The City of Michigan City addressed its Analysis of Impediments to Fair Housing during 2018 to better address impediments. Impediments include:

- Identify the program year(s) of the AI
 - 2019-2023
- Identify whether AI is new or updated
 - The City of Michigan City's AI was submitted to HUD September 2019.
- Identify the usage of the AFFH Tool for the AI
 - Fair Housing Priorities and Goals
- **Goal 1: Work to Desegregate Areas Within the City Considered to be a Racially or Ethnically Concentrated Area of Poverty (R/ECAP)**
 - Contributing Factor: The city identified that there is a R/ECAP census tract located west of Hitchcock St. (Western portion of Michigan City) and Eastport area located north of Michigan Blvd. (Eastern portion of Michigan City)
 - Fair Housing Issue(s): Disparities in access to economic opportunity; Communication and Diversity, Accountability and Public Trust, Segregation
 - Metrics and Milestones: During the next year the City will continue working with non-profit partners to aid in providing approximately 7 housing opportunities within the designated R/ECAP areas.
 - Timeframe: Annually
 - Responsible Program Participant: City of Michigan City Department of CDBG
- **Goal 2: Improve Housing Quality and Affordability for Protected Classes**
 - Contributing Factor: Minority populations experience a higher rate of housing problems and affordability issues within the City of Michigan City. Factors include but are not limited to credit history, criminal records, single parenting or grandparenting, generational poverty and extremely low income. The factor has been compounded by the coronavirus pandemic and its effect on the national job market. The minority population is suffering at a greater rate than its counterparts as Covid-19 continues to have a more significantly more negative housing and economic impact on people of color.
 - Fair Housing Issue(s): Barriers to availability, access and quality affordable housing continues to remain an issue for very low- and in some cases moderate income minority households.
 - Metrics and Milestones: Within one year the City will provide one event and one workshop that will invite problem solving dialogue to barriers and to improving housing quality and affordability for the City's protected class.
 - Timeframe for Achievement: Annually
 - Responsible Program Participant: City of Michigan City Department of CDBG
- **Goal 3: Increase Fair Housing Education and Awareness within the City of Michigan City**
 - Contributing Factors: Lack of education and outreach specifically with residents, realtors, and service providers.

Fair Housing Issue(s): *Notably the same*, Lack of education and outreach specifically with residents, realtors, lenders, and service providers.

Metrics and Milestones: The City will continue working with the Michigan City Human Rights Department, Michigan City Public Housing Authority and local non-profits to promote Fair Housing outreach and educational efforts specifically aimed at residents, realtors, lenders, and service providers.

Additionally, by utilizing the Michigan City Human Rights Commission's existing Ordinance identified as municipal code #3283, or (Code 1980, 102.30(A), (B); Ord. No. 3283, 3-4-1992; Ord. No. 4264, 5, 12-3-2013) **State Law Reference** – Fair Housing, IC 22-9.5-1-1 et seq. which states it is the public policy of the City of Michigan City to provide all of the citizens equal opportunity in the areas of employment, housing, education of public accommodation on the basis of:

- Familial status (housing complaints only)
- Race
- Color
- Religion
- National Origin
- Disability
- Age
- Sexual Orientation
- Sex (including sexual harassment & pregnancy)
- Ancestry;

It is the expressed and implied intent that the collaboration will save time and effort by accessing policies, resources and business tools already in place to identify impediments to Fair Housing.

Also, it is the public policy of the City of Michigan City to protect its citizens from unfounded charges of discrimination.

- Identify who prepared the AI and the dollar amount allocated
 - The City's "Five-Year Analysis of Impediments to Fair Housing for CDBG Program" was submitted to the Department of Housing and Urban Development office September 2019 and was prepared by the consulting firm Wade Trim, 500 Griswold Avenue, Suite 2500, Detroit MI, 48226
 - Total consultant, training, report and preparation fees paid: \$36,000

Fair Housing Program

- Identify the partners and/or collaboration relationship working with your fair housing program
 - The City of Michigan City's Community Development Block Grant program works collaboratively with the following agencies and makes every effort towards developing an effective institutional structure to enhance organizational coordination with regard to Fair Housing in improving the quality of life for our residents. The objectives and outcomes identified in our new Five-year AI (2019-2023) are to assist local goal-oriented agencies in helping those residents who are truly in need gain access to safe, affordable and decent housing.
 - CDBG's Fair Housing collaborations include:
 - Michigan City Human Rights Department
 - Horizon Bank
 - The Michigan City Housing Authority
 - North Central Community Action Agency
 - National Association for the Advancement of Colored People (NAACP)

- Social Status on African American Males
 - Elston Grove Neighborhood
 - Citizens Concerned for the Homeless
 - Swanson Center
 - Unity Foundation of LaPorte County
 - Michigan City Historic Review Board
 - Michigan City Economic Development Corporation
- Identify any funding allocation set-aside for your fair housing program
 - Implementing Fair Housing activities is an essential part of CDBG responsibilities and as such the program has designated funding allocation towards event speaker(s), Fair Housing literature and refreshments for (2) Fair Housing outreach events, (1) Fair Housing workshop, (1) Fair Housing Training. A total allocation of \$2,600.00 has been budgeted for these activities.
 - CDBG in a joint effort with the Michigan City Human Rights Department and the Michigan City Housing Authority continues important dialogue in developing community engaging Fair Housing Workshops. The workshop's invitation list includes our HOME Team partners, real estate agents, landlords, local banks, local unit of government elected officials, for profit as well as non-profit businesses and stakeholders that have a vested interest in Fair and Equal Opportunity Housing.

Section 3

- Update on reporting Section 3 activities
 - There were no projects for this program year that retained Section 3 hires.

Affordable Housing Objectives

CDBG currently funds two local programs in assisting low- to moderate income persons with obtaining or keeping affordable housing.

1. The goal for the Homeowner Rehabilitation Program is to keep people in their housing and to keep it affordable. Families that received rehabilitation funds were helped by an increase energy efficiency provided by new windows, roofing and/or insulated siding, new furnaces and/or central air conditioning. The program also helped to provide beneficiaries with homes that were remedied of any and all building code violations (if present) and lead hazard reduction where applicable that added to the overall property improvement values.
2. During this grant year, North Central Community Action Agency provided financial assistance to families with a prerequisite that included attending a self-sufficiency workshop. Participants learn how to create monthly budgets, goal setting, receive information on higher education, the importance of how credit operates and credit repair, landlord/tenant law, home ownership opportunities. Additionally, North Central Community Action Agency also received CDBG-CV funds for the purpose of providing relief to tenants who are in at-risk or imminent threat of being evicted due to past due rents. The funds were allocated to Michigan City which has been identified as one of the HUD designated areas experiencing higher than average unemployment and evictions. These funds will allow eligible tenants to pay up to 6 months in past due rent fees and also up to 5 months of past due utility bills to avoid service disconnections.
3. As of the date of this report Public housing initiatives in the city of Michigan City are administered by the Michigan City Housing Authority (MCHA). The MCHA currently provides affordable rental housing opportunities through 179 public housing rental units and currently have 298 Housing Choice

Vouchers. The public housing units are broken down as follows: 100 efficiency and one-bedroom apartment units for the elderly, handicapped and disabled; 27 scattered site rentals homes with 1-5 bedrooms for individuals and families; and 50 townhouse rentals for families.

Public Housing Initiatives

Michigan City Housing Authority has recently begun energy audits on all units (excluding privately owned rental properties) for the purpose of completing necessary updates to increase energy efficiency which includes; all new stove(s), refrigerator(s), water heater(s) and furnace replacements. The majority of MCHA units are in good condition with some units under undergoing needed updates and repairs. Units are at full occupancy rates. The activities of the Michigan City Housing Authority are consistent with the objectives and goals of Michigan City's Consolidated Plan.

IV. Special Needs

Homeless Intervention and Prevention

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

Homeless Prevention Goals: Preventing people from becoming homeless is one of the most effective ways to end homelessness in Michigan City. Through homeless prevention, individuals and families at risk of homelessness are targeted to receive assistance to maintain their housing. The objectives are as follows:

- Help residents gain access to job training skills, resume development and continued education.
- Increase access to and funding for financial assistance.
- Enhance the importance of personal financial literacy.
- Help to prevent those being discharged from health care settings from becoming homeless.
- Help to prevent those being discharged from jails/prisons from becoming homeless.

Housing Goals: One of the major causes of homelessness is the lack of housing options and capacity to meet the needs of different populations. The objectives related to this goal are as follows:

- Shelter people during unforeseen emergencies and rapidly re-house them.
- Immediately house people who are being discharged from facilities and stabilize them in the community.
- Help to create successful pathways to home ownership.
- Increase the amount of adequate, affordable, and safe housing available.
- Increase the amount of permanent supportive housing options available to those individuals who are chronically homeless.
- Increase funding to support low-income housing for single head of households living on limited or fixed incomes.

Income and Services Goals: The City worked toward building partnerships to help facilitate the infrastructure of the local homeless system, such as increasing supportive services as well as increasing income opportunities and access to income supports for people with low-incomes in the fight against homelessness and prevention.

Specific objectives include:

- Disseminate useful information regarding economic opportunities.
- Increase employment opportunities with job training services

- Increase access to income supports such as medical insurance, housing assistance, food stamps or supplemental income
- Increase quality of client data through HMIS-the integrated client tracking database
- Increase access to transportation through providing bus passes
- Increase access to free or reduced health services

In the past year, the city worked with:

- Local organizations to address emergency shelter and transitional housing needs of homeless individuals and families by fostering productive dialog between services at every stage while continuing advocacy, community outreach and education efforts.
- Members of the La Porte County HOME Team worked toward prevention strategies regarding the extremely low- and low-income individuals especially families with children whose incomes fall below the 30 percent AMI table from becoming homeless through education, renters and homeowners referrals for financial assistance and opening fresh dialog with property managers involved in real estate to help with efforts that promote quality of life by advocating for decent, safe, and affordable housing.
- The Public Housing Authority, Citizens Concerned for the Homeless, Stepping Stones Women’s Shelter and Swanson Center to provide access to medical services (to improve quality of life) and vouchers whenever possible to help homeless persons make the transition to permanent housing and independent living.

In order to improve the above strategies and seek additional funding, Michigan City service providers are part of the Continuum of Care (CoC). According to HUD a Continuum of Care is an approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons. Michigan City is currently part of Region 1 of the State of Indiana’s Continuum of Care. Region 1 includes Lake, Porter, La Porte, Newton, Jasper, Starke, and Pulaski Counties.

Non-Homeless Special Needs

The CDBG program continues to leverage funding with the City’s Park and Recreation Department and City Engineer in improving local parks, sidewalks and street resurfacing projects. The City also funds the operating costs for the Eastport Community Garden in partnership with the Parks Department. The garden is accessible to all Michigan City residents but is located in the Eastport neighborhood a local target area.

Residents have access to u-pick beds which they maintain in conjunction with Parks, Franciscan Healthcare, Purdue University Extension and one part-time garden manager who is also a Master Gardener. Residents continue to demonstrate significant interest in the community garden as they are able to obtain fresh produce (fruits, vegetables and herbs) and when available may also participate in live cooking demonstrations, nutritional education classes and planting/harvesting activities at no cost through this CDBG supported program. Services provided include:

- Mobile kitchen services sponsored by Franciscan Healthcare where residents may partake in on-site cooking demonstrations, recipes and menu items prepared on site using produce from the garden.
- Nutritional education classes for adults. The classes are beneficial for parents who are not sure how to prepare the produce grown at the garden. Plans are being developed by the Garden Manager and Purdue Extension to host “youth cooking classes” by request of the garden patrons. The youth classes were to be implemented in the summer of 2020 but due to coronavirus community transmission concerns and school closures the launch date for the youth cooking classes has been pushed back depending upon further guidance from the CDC and Indiana State Department of Health.
- Due to coronavirus social distancing, quarantining, stay at home orders, hand washing requirements and as a precautionary measure concerning elderly residents that comprise a majority of garden volunteers the

community garden did not plant or harvest during the 2019 program year. The Eastport community garden continues to be maintained by the Parks Department and Garden Manager.

CDBG funds are used to make parks in low-moderate income neighborhoods ADA accessible. This is important since there are relatively large populations of disabled persons living in these neighborhoods. The community garden added ADA compliant sidewalks and curb cutouts during the Eastport Streetscape project during to facilitate wheelchair entrance. Raised garden beds were also added to the Walker Park Community program years along with other infrastructure improvements. This was a needed addition to the park which enables disabled and elderly residents who depend on mobility assistance such as walkers and/or wheelchairs to access produce.

Anti-Poverty Strategy

The City has made sincere strides in working with developers to increase affordable housing stock in the area. Through its urban planning process, the Redevelopment Authority and Planning Commission with assistance from the Economic Development Corporation, team members work together in creating and implementing strategic goals, developer incentives, identifying viable zoning locations and conduct regular reviews of best practices. Ideas and initiatives are researched to enhance local programs to end homelessness by identifying service overlaps, gaps and employment opportunities.

The increase in the number of people living in poverty within Michigan City has been exacerbated by the Covid-19 pandemic. The City is actively engaging with community leaders, non-profit grassroots organizations, stakeholders and local business owners to review data and identify resources as well as regularly receiving guidance from the CDC and Indiana State Department of Health regarding critical actions to contain a widespread economic downturn. These efforts have been hampered by the national health crisis and as such is taking a toll on city resources, business revenues and community outreach efforts. Michigan City and LaPorte County are currently utilizing or diverting any available resources to address the negative impacts of this global health crisis.

The coronavirus crisis has attributed to a direct increase in current economic disparity that not only disproportionately affects those already suffering from poverty and policy but now includes a new demographic of those once gainfully employed being added to the unfortunate statistics. Due to the pandemic all local employment sectors have seen a moderate to severe job loss acceleration. The unemployment rate for the City of Michigan City, LaPorte County is 8.7% as of September 2020 and according to the US Bureau of Labor Statistics. This number is up from the 3.5% unemployment rate documented not more than one year ago.

The La Porte County HOME Team has been proactive in promoting and enhancing better coordination of programs and services for low-income residents of Michigan City. Members of the La Porte County Home Team includes these homeless service providers: Michigan City Housing Authority, local health care providers, local government agencies/organizations and community stakeholders. Together, these agencies work to build tangible solutions effecting the top five life issues represented as significant barriers to self-sufficiency which are: Education, Energy, Nutrition, Substance Abuse, and Transportation. Although not listed among the top five barriers permanent housing is another major obstacle to self-sufficiency for those that cannot provide a valid address or stable address often suffer missed opportunities due to the inability to respond to employment offers.

APPENDIX A

PUBLIC NOTICE

Consolidated Annual Performance & Evaluation Report (CAPER) 2019

Notice is hereby given by the City of Michigan City that the Consolidated Annual Performance and Evaluation Report (CAPER) 2019 has been drafted and will be available to the public for review for a period of 15 days beginning November 30, 2020.

Notice is also hereby given that the City of Michigan City will hold a Public Hearing regarding the CAPER 2019 beginning at 3:30 pm on Monday, December 7, 2020. The Public Hearing will be held via Zoom or teleconference only.

The City of Michigan City is required by the U.S. Department of Housing and Urban Development (HUD) to annually submit a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides an assessment of expenditures and accomplishments of the City's progress in carrying out its Consolidated Plan 2019-2023, and its one-year Annual Action Plan 2019 for the Community Development Block Grant Program (CDBG). The report covers community development objectives undertaken during the period of October 1, 2019 through September 30, 2020. The report includes any CARES Act Amendment changes to the current five-year consolidated plan, CAPER and Annual Action Plan.

The CAPER report contains a summary of programmatic accomplishments including a description of the resources made available, the investment of available resources, the geographic distribution and location of investments, actions taken to affirmatively further Fair Housing, and other actions indicated in the Consolidated and Annual Action Plans. The purpose of this notice is to make the CAPER report available to the public for comments prior to its submittal to HUD.

HUD regulations require the submission of the CAPER no later than 90 days after the closing of an entitlement grantee's program year. Before submission to HUD, the draft CAPER must be made available for public review and comment for no fewer than 15 days. The public is invited to review and comment during the following period regarding the FY 2019 CAPER which will be 15 days, from November 30, 2020 - December 14, 2020.

This comment period is planned in accordance to the City's adopted Citizen Participation Plan, a requirement of HUD. After all public comments have been considered, the CAPER will be submitted to HUD on or about December 14, 2020.

Deadline for comments is December 14, 2020 at Noon (CST). Comments may be submitted by mail to Attention: CDBG Program, Planning and Inspection Department, City of Michigan City, 100 E. Michigan Blvd., Michigan City, IN 46360, or email at sherryn@emichigancity.com

The CAPER will be available for review online only at Michigan City website at <http://www.emichigancity.com>. The City of Michigan City does not discriminate against anyone based on race, color, gender, religion, national origin, age, or disability. Please call forty-eight hours prior to the meeting time at 219-873-1419 Ext. 2026 for assistance with translation or accommodations for individuals with disabilities. Reasonable accommodations will be made upon a timely request.

