

City of Michigan City, Indiana



FY2023 CAPER Expanded Narratives

**Community Development Block Grant
(CDBG) Program**

Michigan City, Indiana

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Executive Summary

The City of Michigan City is an entitlement a subrecipient of Community Development Block Grant (CDBG) funds and as such is required to submit a report on Block Grant programmatic expenditures and progress, which is the Consolidated Annual Performance Evaluation Report (CAPER). Michigan City receives only one annual allocation of CDBG funds, the CAPER is limited to that program. The CAPER follows a prescribed format suggested by the U.S. Department of Housing and Urban Development (HUD) that helps facilitate the review process and to include specific regulatory language. An additional narrative has been added to the CAPER so that it provides more comprehensive information about projects and activities from the past 2023 program year.

The CAPER is a regulatory report that follows a prescribed format, and although not all of HUD's reporting format requirements necessarily apply to Michigan City, they are included for consistency. The city of Michigan City does not receive, and therefore cannot report on, direct allocations of certain HUD programs such as HOME or Emergency Shelter Grants (ESG) or Housing Opportunities for People with AIDS (HOPWA). The format of the CAPER, however, often requires the City to comment on these programs even though we do not receive funds for these specific activities.

The city may receive other HUD funding for activities such as public park rehabilitation and ADA compliance that is noted in this report for consistency.

Michigan City's owner-occupied housing rehabilitation program also known as Residential Exterior Community Appeal Program (RECAP) approved 31 applications for exterior rehab and emergency home repair. Over 70% of CDBG funds are committed to the Residential Exterior Community Appeal Program. Rehabilitation work included multiple systems within those homes involving one or more of the following: roofing, furnaces, air conditioning, windows, vinyl siding, entrance doors, exterior paint, lead-based paint hazard reduction through remediation or abatement, lead-based paint inspections, plumbing, walkway reconstruction, handrails, handicap ramps and tree overgrowth removal.

Public Services

PY2023 – Michigan City's CDBG program completed activities that provided benefit to over 13,000 LMI individuals and households. These activities are summarized below:

Public services are limited to a 15% cap of the City's annual allocation of CDBG funds and must be spent within the fiscal year of the allocation. Other CDBG funded projects may carry forward for subsequent years such as home rehab, public parks, and infrastructure activities. In FY 2023, the City's formula allocation was \$641,739.00 and the 15% cap was applied to public service projects in the amount of \$96,000. This amount is \$19,954 less than the 2022 annual award of \$661,693.

During PY2023, the City allocated public service awards through a competitive Request for Proposals to local non-profit activities including homelessness prevention, domestic violence emergency shelter and advocacy, homeless day resource center, first month's rent, youth counseling and child abuse prevention.

Total public service expenditure for PY2023: 14.93%

➤ 15%

Narratives

General Questions

This document represents Michigan City's FY2023 CAPER which:

- Evaluates strategies the city followed in conducting its Community Development Block Grant (CDBG) program for period: October 1, 2022, through September 30, 2023; and
- Reports on how the city's housing and community development priorities, Consolidated Plan goals, and strategies established in the FY2023 Annual Action Plan were met or exceeded.

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 Citizen Participation Plan was updated this year during the 2024-2028 Five-Year Consolidated Plan.

The city promotes public involvement in reviewing performance and accomplishments under the CDBG program through a public hearing process and public comment period. Michigan City ensures both public and service provider involvement in program planning include:

- Citizens Advisory Committee meetings
- Consulting with service providers
- Conducting public hearings and community outreach meetings

The City of Michigan City, through its CDBG Program, strongly encourages public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) funds. The Citizen Participation Plan (CPP) outlines the City's policies and procedures regarding public involvement, as required by 24 CFR Part 91.105. Citizen participation is essential in developing the Consolidated Plan. The City of Michigan City encourages all interested parties to participate in the formation of the Five-Year Consolidated Plan, especially those living in low- and moderate- income neighborhoods. To encourage participation public meeting notices are advertised in local media.

The Citizen Participation Plan, together with the Five-Year Consolidated Plan, Analysis of Impediment to Fair Housing Choice, Assessment of Fair Housing, and Annual Action Plan progress reports are available on the city's website www.emichigancity.com.

Citizens are provided opportunities to submit public comment and/or input into CDBG program activities. Meetings are held at least two times per year to invite public dialogue related to local community development needs, impediments to Fair Housing choice, goals and outcomes, allocation of CDBG resources and to help identify service gaps, service overlaps and unidentified infrastructure needs.

During PY2023, the following public meetings were advertised and held:

June 6, 2024: Public Hearing (Shareholders, Stakeholders and Public)

July 31, 2024: Public Hearing

August 6, 2024 Public Hearing

2023 CAPER Public Notice and Public Hearing

Date: 12/20/2024

All public comments received were included with the 2024-2028 Five-Year Consolidated Plan submitted to HUD on August 8, 2024.

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 unsheltered
- 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 preserving 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 in achieving self-sufficiency to reduce generations of poverty in federally assisted public housing.

CDBG and CDBG-CV funds are the only federal formula grant programs covered by Michigan City's Consolidated Plan and Substantial Amendment to Annual Action 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.

CDBG's 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's primary objective is to prevent, prepare for and respond to coronavirus. In both cases the activities must meet one of the following three broad national objectives:

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 FY2023 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 continued to provide CDBG funds to North Central Community Action Agency for the purpose of providing LMI households with decent housing and affordable 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.

The North Central Community Action Agency also became a subrecipient of CDBG-CV emergency housing funds that assisted persons that were at-risk of imminent eviction or threat of impending eviction due to late or past due rents and utility payments resulting from income loss resulting from the Coronavirus. Specifically, these persons were spared homelessness as beneficiaries of CARES Act funding.

RECAP, also the city's owner-occupied rehab program, was implemented to address building code violations, energy efficiency issues, decent and affordable housing 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 locally identified target areas receive preference in application

ranking as residents that live in these neighborhoods have a greater concentration of extremely low- and low-income wage earners comprising 51% or more above the poverty level.

Total CDBG & CDBG-CV Grant Expenditures for Affordable Housing and/or Low- Mod benefit activities during FY2023: \$1,655,174.11 (CDBG) and \$70,552 (CDBG/CV)
Information obtained from 2023 PR26 and PR07 Report(s)

Goal 2: Reduced Lead-Based Paint (LBP) Hazards:

Improve the safety of affordable housing to low- and moderate-income persons through the removal, remediation, abatement, and control of lead-based paint hazards found in homes built before 1978. Lead-Based Paint Risk Assessments are conducted prior to home rehabilitation as part of the environmental Lead Inspection Risk Assessment (LIRA). LBP remediation or abatement work is conducted per rehab project when LBP is detected and included as part of the project for eligible applicants. Homes receive a final clearance certification upon project completion.

Goal 3: Reduced Homelessness – Reduce and prevent homelessness in the City of Michigan City

Michigan City follows the HUD recommended framework regarding CDBG and CDBG/CV programmatic projects and activities for reducing and preventing homelessness by implementing the following strategies:

- A. Primary Prevention strategies that attempt to mitigate the direct factors that lead to homelessness.
- B. Secondary prevention strategies that help people find safe alternatives when they are seeking shelter or are likely to have to stay in an unsheltered location.
- C. Tertiary strategies that provide stabilization assistance to people who have already experienced homelessness to mitigate the impact of their homelessness and prevent another occurrence.

Reference: <http://www.evidenceonhomelessness.com>

Michigan City CDBG funds were allocated to these public service projects and activities during PY2023

- 1. Sandcastle Shelter – Extended stay family shelter (overnight beds).....\$15,000
- 2. Keys to Hope – Day Resource Center for the Homeless..... \$5,000
- 3. North Central Community Action Agency – (homelessness prevention)...\$22,000
- 4. Stepping Stones Shelter – (domestic violence emergency shelter).....\$15,000

Total Reduced Homeless Funds budgeted for FY2023: \$57,000

Each year CDBG subrecipient partners conduct walk audits for homeless person street counts, identify areas of homeless camps, permanent housing support and referrals, job training, job placement, mental health services, insurance referrals and GED certification.

CDBG public service subrecipients help by carrying out intervention measures to reduce homelessness in Michigan City for those who are at risk or currently unsheltered to find and maintain employment, stable housing, healthcare and education to avoid homelessness. CDBG provides grant awards to local non-profit service agencies to support effective and beneficial programs created to help those who are at risk and experience greater odds of becoming homeless to receive assistance and minimize the extent to which resources are utilized. By partnering with these agencies the CDBG program can remain actively involved in preventing homelessness and/or reducing homeless as funding for activities are subject to the 15% cap.

Goal 4: Demolitions/Elimination of Slum and Blight:

Clearance and Demolition: 0A total of five (5) buildings were projected to be assisted with CDBG funds for spot demolitions during PY2023. However, the city requested reimbursement for one (1) demolition project involving a residential structure. The total amount paid to the city using CDBG funds for spot demolition projects was \$24,680.

Goal 5: 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.

CDBG renewed its MOU with the Michigan City Parks and Recreation Department for continued operation of Walker Park Community Garden located in Eastport neighborhood (a locally identified target area) as part of the Quality of Life (QOL) Plan to help address food insecurities for LMI residents within the city. The garden offers free fruits and vegetables, LBP pamphlets, nutritional education and cooking demonstrations for youth.

CDBG awarded \$8,821 in grant funds for PY2023 to the community garden for the purpose of replenishing seeds, tools, water service, rainwater barrels, garden beds and fence repair, garden participation incentives, and nutritional education classes.

CDBG completed its MOU with the Michigan City Parks and Recreation department for the rehabilitation and to Water Tower Park Project this summer. CDBG expended \$775,000 in CDBG funds towards project costs. A matching grant in the amount of \$250,000 from Indiana Department of Natural Resources Land & Water Conservation Funds was also applied to expenditures. Water Tower Park’s new infrastructure improvement projects include improved street lighting, demolishment of non-compliant equipment and structures, walk path construction and ADA upgrades including new play equipment with a percentage of the play area dedicated to Autistic children.

Total Combined Project Costs for Water Tower Park Renovation: \$1,025,000.00

- CDBG: \$775,000
- Land Water Conservation Fund (LWCF): \$250,000

Total community garden award: \$8,821

Combined QOL Project Total: \$783,821

Non-Homeless Special Needs

Non-Housing special needs were determined through meetings with service providers and City staff, HUD data, and questionnaires. As with the homeless and housing areas, HUD and the U.S. Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information during the development of the Consolidated Plan, Annual Action Plan (AP) and the Consolidated Annual Performance and Evaluation Report (CAPER).

Based on input and the data received through the Citizen Participation Plan (CPP) process, the highest priorities identified by the public are:

- Healthcare and mental health counseling
- Employment and legal assistance

- Homelessness prevention
- Special needs case management and counseling
- Assistance to persons with special needs
- Senior programs and services
- Youth services

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 including frail elderly, veterans, and persons with mental health issues, physical or developmental disabilities, alcohol and/or drug addiction, HIV/AIDS or other special needs.

Beneficiaries

Extremely low- and low- moderate income LMI Households, Special Needs, Elderly and Frail Elderly, Disabled, Homeless Persons, Urgent Need and Mental Health populations.

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 households. The City’s focus remains on areas with a high concentration of extremely low- and low-income individuals, paying specific attention to areas that have high concentrations of minorities. Michigan City’s two locally identified target areas are Eastport and Westside neighborhoods.

CDBG Geographic Distribution Allocation of Funds

- Westside: 10%
- Eastport: 70%
- Citywide: 20%

Leveraging Resources

Limited CDBG funds subject to 15% cap were used to leverage local non-profit dollars including Citizens Concerned for the Homeless (CDBG & CDBG/CV), Dunebrook, North Central Community Action Agency (CDBG & CDBG-CV), Salvation Army, and CoAction (CDBG/CV), Stepping-Stones Shelter in carrying out their specific program initiatives targeted toward LMI households/persons and victims of domestic violence emergency shelter with patient advocacy support. Partnering with community based public service agencies allows CDBG dollars to utilized more broadly while streamlining services to avoid duplication of benefits and service gaps.

Addressing Underserved Needs

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

- **Community Garden.** The Walker Park Community Garden is part of Eastport’s Quality of Life (QOL) Plan and is intended to address food insecurities for the Eastport neighborhood but is open to all residents of Michigan City in need of nutritional support.
- **Lack of education/training.**

The city through its CDBG Program awarded \$30,000 in PY2023 for job training, skill building, computer literacy, youth counseling and tutoring service grant funds for the purpose(s) of addressing job training, resume building, career readiness tutorials, G.E.D. classes including testing and diplomas, computer literacy training and legal assistance that will help residents prepare for the workforce with skills that will improve tenure post hiring resulting in higher household incomes.

- **La Porte County Plan to End Homelessness (the Plan):** Back Home Again: LaPorte County’s Plan to End Homelessness

The Social IMPACT Research Center (IMPACT), a program of Heartland Alliance, worked with leaders in LaPorte County, Indiana to create a Plan to End Homelessness for the county. Plans to End Homelessness help communities determine and implement key system improvements, build community and political will for addressing homelessness, align resources efficiently, and begin the important march toward ending homelessness. LaPorte County's Plan to End Homelessness harnesses best practices, local realities, and community input to solve a problem that affects far too many lives: those who are at risk of homelessness, those who are experiencing homelessness, and their children, neighbors, friends, and family. LaPorte County's Plan includes goals in three areas: prevention, housing, and income/services with a number of action steps established to reach each goal. The Plan is designed to serve those who have been identified as needing services in LaPorte County, to help service providers enhance and streamline services, and help funders of the homeless system target funding and community resources to prevent and end homelessness.

Reference: Social Impact Research Center

Managing the Process

HUD Definition: “The goal of the Community Development Block Grant (CDBG) program is to develop viable urban communities, provide decent housing, create suitable living environments, and expand economic opportunities for low- and moderate-income persons, with much of this work being done by subrecipients working on behalf of grantees. Projects run more smoothly, finish on time and within budget, and earn praise from the community when your subrecipients comply with federal regulations and requirements, all of which bodes well for future project work. The inverse is true, too: poorly run projects lead to cost overruns, disallowed costs, delays, and bad reputations that can jeopardize future work.”

Key Management Goals:

CDBG’s subrecipient management follows five (5) HUD outlined strategies.

- a) Develop Supportive partnerships through focusing efforts on providing service and management support to subrecipients.
- b) Focusing on continuous improvement by offering technical assistance to support subrecipients and sharing valuable training opportunity invitations.
- c) Communicating with subrecipients to develop a complete understanding of what is expected and program achievements.
- d) Emphasizing prevention, not cure by developing agreements around screening, risk assessment, selection, orientation, monitoring, reviewing performance standards, and enforcing penalties for non-performance or under performance in order to help the local CDBG program and subrecipients attain shared performance objectives and comply with CDBG regulations.

- e) Concentrating on the process by checking in periodically to confirm that they are complying with program regulations, policies and procedures and meeting their performance goals as stated in individual agreements.

All activities funded with CDBG funds are in accordance with the Consolidated Plan and Annual Action Plan. Projects and activities are summarized annually for performance, compliance, goals, and outcomes and are detailed in the Consolidated Annual Performance and Evaluation Report (CAPER).

Michigan City residents, community leaders, local non-profit agencies and City officials are notified of funding opportunities through public notices and local media. City staff and consultants collaborate with the community to develop eligible projects meeting one or more of the national objectives that will provide a community benefit and conform to the Five-Year Consolidated Plan's identified strategic goals.

CDBG followed the approved Citizen Participation Plan (CPP) and applicable CPP Substantial Amendments in proposing and approving activities for funding through CDBG and CDBG-CV projects.

**Community Development Block Grant (CDBG) Projects PY2017-PY2023
Michigan City, Indiana**

Project Name:	Activity	2018 Funds	2019 Funds	2020 Funds	2021 Funds	2022 Funds	2023 Funds
		\$ 656,370.00	\$ 660,257.00	\$ 671,211.00	\$ 689,148.00	\$ 661,693.00	\$641,739.00
DBG Administration	Grant Planning and Administration	\$ 131,274.00	\$ 129,451.00	\$ 132,742.00	\$ 136,329.00	\$ 130,838.00	\$127,347.00
RECAP	Owner-Occupied Rehabilitation	\$ 230,000.00	\$ 147,400.00	\$ 349,920.00	\$ 188,447.00	\$ 56,392.00	\$56,392.00
Lunebrook, Inc	Special Needs – Child Abuse Prevention	\$ 7,300.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 14,000.00	\$14,000.00
Keys to Hope	Homelessness Prevention	\$ 7,800.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 5,000.00	\$5,000.00
North Central Community Action Agency	Rent & Security Deposit	\$ 7,800.00	\$ 20,000.00	\$ 20,000.00	\$ 26,000.00	\$ 22,000.00	\$22,000.00
Catholic Charities Mental Assistance	Rent & Utility Assistance	\$ 20,000.00	\$ -	\$ -	\$ -	\$ 0.00	\$0.00
Michigan City & Eastport Streetscape Infrastructure	Sidewalk, Sewers, Public Park Improvements	\$ 100,000.00	\$ -	\$ -	\$ 100,000.00	\$ 0.00	\$0.00
Landcastle Shelter	Emergency Homelessness Prevention – Extended Stay Shelter	\$ 15,000.00	\$ 10,000.00	\$ 14,196.00	\$ 9,000.00	\$ 15,000.00	\$15,000.00
Stepping-Stones	Homelessness Prevention – Domestic Violence Shelter	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ -	\$ 15,000.00	\$15,000.00
Lawson Center	Special Needs – Mental Health	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 0.00	\$0.00
Water Tower Park	Public Park Improvement w/ ADA Upgrades	\$ -	\$ 250,000.00	\$100,000.00	\$ 125,500.00	\$ 300,000.00	\$300,000.00
Interfaith Community Beds Program	Homeless Prevention – Overnight Shelter	\$ -	\$ -	\$ -	\$ 15,000.00	\$ 0.00	\$0.00
Community Garden/City of M.C.	Public Park Improvement Quality of Life w/Food – y of Insecurity Program	\$ 10,196.00	\$ 12,310.00	\$ 11,353.00	\$ 14,500.00	\$ 5,000.00	\$8,821.00
Demolitions	Elimination Slum/Blight – Quality of Life	\$ 15,000.00	\$ 22,500.00	\$ -	\$ 50,000.00	\$ 10,000.00	\$6,179.00
Air Housing Outreach	Affordable Housing	\$ 2,000.00	\$ 2,600.00	\$ 1,500.00	\$ 1,500.00	\$ 1,000.00	\$1,000.00
Emergency Repairs	Owner-Occupied Emergency Rehabilitation	\$ 75,000.00	\$ -	\$ 75,000.00	\$ 95,000.00	\$ 46,000.00	\$46,000.00
Grace Learning Center	Job Training and Legal Assistance	\$ -	\$ 5,996.00	\$ 6,500.00	\$ 8,372.00	\$ 5,000.00	\$5,000.00
Salvation Army	Youth Counseling Services						\$641,739.00

Institutional Structure and Coordination

Michigan City continued to develop partnerships with local agencies for the purposes of institutional structure and to enhance organizational coordination. The CDBG program worked closely with the following organizations:

- North Central Community Action Agency
- Stepping-Stones Shelter
- HealthLinc – Community Based Health Organization
- Michigan City Redevelopment Authority
- Michigan City Planning Commission
- Dunebrook, Inc.
- Salvation Army
- Michigan City Parks and Recreation Department
- Citizens Concerned for the Homeless
- CoAction

The following actions continued over the last year to strengthen institutional structure.

- CDBG Staff continued 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.
- The city continued to provide technical assistance (planning, collaborative grant development support and leadership training) necessary to help agencies continue their efforts in providing vital services to LMI residents.
- The City continued its efforts to collaborate with the Human Rights Department and Public Housing Authority (PHA) regarding Fair Housing and affordable housing programs and initiatives.

Due to the dissolution of the Human Rights Department by the Mayor of Michigan City and intermittent operating hours of the Housing Authority the CDBG department absorbed all Fair Housing Activities. The FH activities are incorporated into the owner-occupied rehab program and is stated in all Request for Qualifications as a requirement for contract procurement.

Michigan City manages its CDBG Program through its pass-through agency which is the Redevelopment Authority. During the previous program year CDBG staff met throughout the year to discuss the implementation of new projects for the upcoming 2024 program year that will require creating a broader network both public and private to achieve successful community benefits.

All CDBG activities are located within the City of Michigan City and are designed to benefit LMI residents, meet urgent needs, special needs, and address infrastructure improvements within the service area.

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)

CDBG recipients are required to submit quarterly progress reports for October – December; January – March; April – July and August – September, in addition to year -end reports.

Subrecipient and contractor monitoring is performed to ensure timely expenditure of CDBG program funds. Subrecipients meet this requirement at a near 100% rate by utilizing drawdown requests either incrementally or one lump sum payment request.

Agreements are drafted with a one year term and a one year Amendment for satisfactory performance. If a subrecipient fails to accurately meet all program goals as stated in their Request for Proposals or if concerns or findings are found discovered during monitoring. Subrecipient agreements are not renewed for an additional year in the event of breach of contract and any unrequested funds are returned to eLOCCS – HUD’s line of credit.

Owner-occupied rehabilitation projects are monitored during the work phase for contract compliance, regulatory adherence to the program and affordability.

Housing rehabilitation projects are secured with promissory notes and/or deed restrictions in the form of property liens based on individual grant amounts.

Technical Assistance and Training provided by CDBG include:

- Understanding HUD rules, regulations per the Code of Federal Regulations
- Reviewing and analyzing subrecipient quarterly and year-end reports and issues (if applicable); and
- Obtaining reviewing any relevant information from previous monitoring visits.

CDBG maintains consistent communication with project managers, subrecipients and contractors. These entities are provided guidance, monitoring checklist and technical support in the following areas:

- HUD’s National Objectives
- Financial Management
- Record Retention and Storage
- Fair Housing / Equal Opportunity
- Housing Rehabilitation
- Public Services
 - Duplication of Benefits
 - Timely Drawdowns
 - Accurate Beneficiary Data Collection
 - Claims and Supporting Documentation

Self-Evaluation

Michigan City followed the goals and objectives of its 2024-2028 Five-Year Consolidated Plan. The Plan addresses the needs of low- and moderate- income people, the elderly, the homeless and special needs residents.

The highest priority for the 2023 program year is the owner-occupied rehabilitation program known as the Residential Exterior Community Appeal Program (RECAP) and Emergency Home Repair Program. CDBG’s home rehabilitation program is administered in-house and with the assistance of a Consultant / Project Manager.

The Project Manager also performs complete environmental rehabilitation as required to eliminate threats of mold, mildew, asbestos, and lead-based paint hazards.

RECAP applications are accepted year-long or until program funds are exhausted.

The request for home rehabilitation grants exceeds available funding due in part to severely neglected maintenance of some homes, notably aging housing stock and cost prohibitive income of LMI applicants to complete repairs on their own. The program has assists disabled residents, seniors, and families with small children. RECAP has allowed over forty-five residents to remain in their homes and improved the quality of life for beneficiaries residing in these homes.

Housing

Fair Housing

Michigan City Fair Housing Ordinance was passed in 1969 and provides protection from discrimination concerning the sale, rental, leasing, and financing of housing because of race, color, religion, ancestry, or national origin. Gender orientation was added to the 1969 Fair Housing Ordinance as a protected class. 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.

Analysis of Impediment – 12/26/24

- 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. The current report is an update on recent activities.
 - A new AI was submitted to HUD with the 2024-2028 Five-Year Consolidated Plan on August 8, 2024.
- 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) also known as the Westside neighborhood and east of 8th Street. (East side of Michigan City also known as Eastport neighborhood.) Both communities have been documented as locally identified target areas.
 - Fair Housing Issue(s): Disparities in access to opportunity; Segregation anomalies.
 - Metrics and Milestones: The City will continue working with our non-profit partners to aid in providing affordable housing for residents who live in the (R/ECAP) areas.
 - Timeframe: Annually
 - Responsible Program Participant: Michigan City CDBG Program.
 - Goal 2: Improve Housing Quality and Affordability for Protected Classes

Contributing Factor: Minority populations specifically those classified as LMI persons have a higher rate of housing problems and affordability issues within the City of Michigan City.

Fair Housing Issue(s): Lack of access to quality and affordable housing.

Metrics and Milestones: During the upcoming year the City will work to provide one event and one workshop that will invite stakeholders, realtors, financial institutions and residents to discuss barriers and generate dialogue on how to improve housing quality and affordability for the City's protected class.

Timeframe for Achievement: Annually

Responsible Program Participant: Michigan City CDBG Program.

- 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 new mayoral administration dissolved the Human Rights Department after taking office in 2024. The Human Rights Board remains the only municipal body that assists with human rights violations. For this reason, CDBG has absorbed Fair Housing activities as part of administrative programming. Going forward in PY2024 CDBG will consider solicitation for Fair Housing activities as part of its public service funded projects. Fair Housing will be subject to the 15% public service cap. The Michigan City PHA underwent major staff changes during 2023. The agency is now on its third Executive Director since the beginning of the program year. CDBG has been unsuccessful in communicating with the latest director in coordinating Fair Housing outreach and educational efforts. Restricted access to PHA staff and office openings coupled with the closure of the Human Rights Department presented significant challenges during 2023. The CDBG program will therefore move to include Fair Housing in its public service Request for Proposals (RFP) process. In response to the aforementioned setbacks CDBG will continue to utilize the owner-occupied rehabilitation program to address Fair Housing goals.

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 people with disabilities and familial status. A Human Rights Commission was established to investigate and enforce penalties relating to unlawful discriminatory practices.

The Michigan City's Human Rights Commission's existing Ordinance is 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 and eliminating service gaps.

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 2019-2023 Five-Year Analysis of Impediments to Fair Housing for CDBG Program was submitted to the Housing and Urban Development office by the consultant firm Wade Trim, 500 Griswold Avenue, Suite 2500, Detroit, MI 48226
 - The City's new 2024-2028 Five-Year AI was also prepared by Wade Tim, 500 Griswold Avenue, Suite 2500, Detroit, MI 48226.
 - Total PY2023 consultant, training, report and preparation fees paid: \$48,500

Fair Housing Program

- Identify the partners and/or collaboration relationship working with your fair housing program.
 - CDBG makes every effort towards developing an effective institutional structure to enhance organizational coordination with regards to Fair Housing and increasing access to safe, decent, and affordable housing. The objectives and outcomes identified in our 2019-2023 Five-year AI to Fair Housing are to assist local goal-oriented agencies in helping those residents who are truly in need gain access to available resources.

The combined community outreach efforts with partners and collaborators will help residents understand more about the Fair Housing Act, what is covered by the Act and what actions are prohibited by law.

- CDBG's Fair Housing collaborations include:
 - North Central Community Action Agency
 - Citizens Concerned for the Homeless
 - Unity Foundation of LaPorte County
- Identify any funding allocation set-aside for your fair housing program.
 - CDBG has designated funding for refreshments to be provided at (1) Fair Housing outreach event and (1) Fair Housing workshop. Funds for this activity also included workshops, fair housing literature and fees for event speakers.

Total 2023 Fair Housing Allocation: \$1,000.00

Fair Housing Trainings, Conferences and Collaborations

CDBG staff participated and received certification in the following Fair Housing Training(s) presented by Fair Housing Center of Central Indiana (FHCCI):

1. 12/26/23: Fair Housing Act's Accessibility Requirements
2. 2/13/24: Fair Housing Act Design Manual / Fair Housing Act Guidelines Part One
3. 4/23/24: Fair Housing Act Design Manual / Fair Housing Act Guidelines Part Two
4. 5/24/24: FHA Technical Overview Part 2 using the Fair Housing Act Design Manual / Fair Housing Act Guidelines

Section 3

- Certified Payroll Reports – Water Tower Park Infrastructure Improvement Project
 - There were 15 Section 3 workers retained during this reporting period 10/01/23 – 09/30/24.
 - A total of 1,939.50 Section 3 working hours were recorded and submitted to the city by certified payrolls for the Water Tower Park project.

Affordable Housing Objectives - 91.220(k) Location on the Description of other actions to foster affordable housing.

The Michigan City CDBG Program currently funds two local programs that assist low- to moderate income people with obtaining or remaining in affordable housing. Those agencies are North Central Community Action Agency and Citizens Concerned for the Homeless. CDBG also administers an in-house home rehab and emergency home repair program to assist very low- and low- moderate income families with making their homes safe, decent, and affordable.

1. The goal for the owner-occupied rehabilitation is to keep people in their housing and to keep it affordable by improving energy efficiency. Families that received rehabilitation funds received new windows, roofing, vinyl insulated siding or exterior paint, new furnaces and/or central air conditioning. The program also helped to provide beneficiaries with repairs that all building code violations (if detected). Approved rehab projects also received Lead-Based Paint Risk Assessments, lead-based paint hazard reduction and total environmental rehab.
2. During this grant year, North Central Community Action Agency provided financial assistance to families with a prerequisite that includes mandatory attendance at 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 and home ownership opportunities.
3. Public Housing initiatives in Michigan City are administered by the Michigan City Housing Authority (MCHA). The MCHA most recent data update reported providing affordable housing status as 179 public housing rental units and 298 Housing Choice Vouchers.

4. Michigan City Housing Authority public housing units are comprised of the following: 100 efficiency one-bedroom apartment units for the elderly, handicapped and disabled; twenty-seven scattered site rentals homes with 1-5 bedrooms for individuals and families; and fifty townhouse rentals for families.

Affordable Housing PY2023 Tie-ins and Michigan City's contributing efforts (non-CDBG funding):

During the past program year Michigan City successfully implemented two (2) new affordable housing developments.

1.) Michigan City was awarded a \$4.6 million dollar grant to build critical infrastructure for future housing projects.

With the grant, new sewer systems will be installed on undeveloped land.

The grant comes from a new program lead by the Indiana Finance Authority, which supports residential housing development.

The entire \$4.6 million dollars will go toward building sewer lines so future developments can begin as soon as possible.

Some of the infrastructure around the city's Sanitary District would have an impact on these projects. The grant will help alleviate some capacities on the north side of town. The new infrastructure will allow for future housing developments, both single-family, apartment complexes and affordable housing units.

Michigan City successfully negotiated the development of a new neighborhood in PY2023 and the first in 50 years. The new neighborhood will be known as Woodland Ridge and is being developed by Allen Edwin Homes Development, which will include homes from 1,252 to 2,735 square feet on South Woodland Avenue, just south of Pals Road and adjacent to the city's High School. The homes will include plans for two to five bedrooms, one to two bathrooms and two garages with many options for homeowners to select and build.

As stated by the Michigan City's Mayor, "Home ownership has a rippling impact on communities that creates more inclusive and prosperous space for all to thrive."

The first phase includes about 33 homes on the 32-acre property with Phase 2 and 3 adding additional homes in the future. These two projects are expected to relieve some of the housing congestion facing Michigan City and allowing for more affordable homes to become available through new location or relocation. It is intended that the new developments will also encourage more affordable housing development with the new infrastructure complete so that more housing developers will be attracted to the city.

Public Housing Initiatives

The local PHA also offers opportunities for first-time homebuyers in the form of Rent-to-Own programs. The agency provides financial literacy and continued education opportunities for residents who would like to become financially independent and income stable. The activities of the Michigan City Housing Authority are consistent with the objectives and goals of Michigan City's Consolidated Plan.

MCHA Mission Statement(s) includes affordable housing, public housing program directive, job training and skill classes, General Equivalency Diploma (GED) classes and certification.

“The Michigan City Housing Authority works to provide stability for the families we serve while assisting the community with implementing long-term goals for affordable housing.”

“MCHA offers a variety of programs and services to aid families in our community while preserving well maintained multi-family housing and affordably- priced rents. Through our programs and partnerships, children and youth also have access to development and education supports and adults may participate in money management, GED, and job skills assessment classes.”

“We also know that when many of our Michigan City families reach their educational, work, and personal goals, they want to stabilize their housing by purchasing a home. With that in mind, we offer Rent-to-Own programs to promote first-time homeownership for moderate-income families.”

“Everyday, the Michigan City Housing Authority strives to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination.”

Homeless and Other Special Needs 91.220(d, e); 91.520(c)

Evaluate the area’s progress in meeting its specific objectives for reducing and ending homelessness through:

Public Service Activities undertaken in PY2023 to address homeless and other special needs (projects 1-4):

Michigan City continues to network with the regional network, Home Team of LaPorte County to address homelessness and other agencies serving homeless persons to assess the needs of unsheltered individuals and families. Michigan City actively engages with the Plan to End Homelessness by funding the following agencies through public service grants and the prevention of homelessness for individuals that are at imminent risk of becoming unsheltered.

1. North Central Community Action Agency – First Month’s Rent (Homelessness Prevention). North Central also received CDBG-CV funds for expanded rent and utility assistance (up to six (6) months for tenants impacted by extended or loss in primary household income due to Covid-19.

North Central assisted 10 LMI households with First Month’s rent assistance.

2. Sandcastle – Overnight Emergency Shelter (Women and Children) Sandcastle Shelter provided services to overnight residents including but not limited to; intensive case management for 97 residents staying at the shelter. Other services provided were tutoring for school aged children, housing placement assistance, job training assistance, supportive services/budgeting, food pantry, health and wellness training, free haircuts, smoking cessation, and nutrition education.
3. Keys to Hope – Day Resource Center (Homeless Persons Day Facility) Funds for this public service activity were used to assist with operating costs for a day resource center which allows homeless persons to have access to laundry services, showers, computers, connections to other assistance programs for the homeless.

During PY23 Keys to Hope Resource Center assisted 401 homeless persons with various community services. Among those assisted were Veterans, transient persons, chronic substance abusers, and persons disadvantaged by mental health challenges.

4. Grace Learning Center (CDBG/CV) Mental Health Services continued to provided 762 persons with job training, computer literacy, GED classes and certification. Other activities reported were free haircuts, childcare assistance, housing referrals, nutritional education, smoking cessation and resume building.
5. Housing Opportunities now known as CoAction applied for and received \$25,000 in CDBG-CV grant funds for the purpose of quarantining homeless persons that tested positive for Covid-19. CoAction utilized hotels to house homeless persons to prevent the spread of Covid in the community.

Addressing the emergency shelter and transitional housing needs of homeless persons.

Michigan City relies on its subrecipient partners and other local agencies in addressing the needs. These agencies are better equipped to work on the ground level with the homeless community and those in need of other services such as insurance referrals, housing placement, mental health services, chronic substance abuse and victims of domestic violence.

Levering CDBG funds with non-profit agencies outfitted to administer these programs is a more streamlined and efficient coordinated effort between the city and other local agencies providing homeless and/or homelessness prevention protocols.

2023 Homelessness 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.

2023 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 heads of households living on limited or fixed incomes.

Income and Services Goals: The City continued its efforts in 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-income in the fight against homelessness and homelessness 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.
- Continue to conduct walk audits for homeless person count.

In the past year, the city worked with:

- Local non-profit organizations address emergency shelter and transitional housing needs of homeless individuals and families by supporting community outreach efforts, continuing advocacy, education, and job training efforts.
- Members of the La Porte County HOME Team works toward prevention strategies regarding extremely low- and low-income individuals, especially families with children whose incomes fall below the 30 percent AMI.
- Also, CDBG facilitated agreements with Citizens Concerned for the Homeless and Stepping-Stones Women's Shelter and continued to provide supportive services through programs such as emergency homeless shelter and extended stay family shelter services.

Michigan City public 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. .

Non-Homeless Special Needs

The CDBG program worked to leverage funding with the City's Park and Recreation Department to improve Quality of Life to its residents through public park infrastructure improvement projects. The city also provided funding to support maintenance and operating costs for the Walker Park Community Garden. The purpose of the garden is to address food insecurities in a locally identified target area.

Updated 12/26/24: The Eastport neighborhood previously identified as a "food desert" now has new retailers. The adjacent neighborhood received new development activity during the 2023 program year and is now home to a new Dollar Tree store, Family Dollar store and Ace Hardware store. The new businesses are fostering economic growth, added employment, alternate nutritional sources and is conveniently located along the Michigan Blvd which is Eastport's boundary street. The new businesses are just steps from recently CDBG funded rehabilitated Water Tower Park.

Anti-Poverty Strategy

The city continued its efforts to increase affordable housing opportunities for LMI residents. The city's Redevelopment Authority (RA) and Planning Commission Director/City Planner, City Council and Mayor along with assistance from the Economic Development Corporation (EDC), worked together toward developing

strategic community goals, business tax break incentives and public land use (new zoning opportunities or annexation).

The City's Residential Exterior Community Appeal Program (RECAP) helps LMI homeowners to remain in their homes by rehabilitating homes that have fallen into disrepair due to a combination of an aging housing stock and lack of maintenance. The program provides energy efficiency improvements, fresh curb appeal, and restores exterior integrity. The rehabilitation program is a major component in the fight to reduce local poverty. In addition, the public service providers funded by the CDBG Program aid LMI households in need of first month's rent assistance, security deposits, utility service disruption prevention, mental health services, emergency homeless shelters, extended stay family shelter, youth counseling services, job training, domestic violence shelter, and child abuse prevention advocacy. By awarding funds to local public service providers that are already administering these needed services the city can more effectively help residents receive necessary community resources.

Other Efforts

Michigan City's percentage of CDBG funds used for the overall benefit of LMI individuals and households was 98.38%. CDBG staff is working with Mayor on new agenda items for the PY2024 year. New programs will include establishing a new community garden on the city's Westside neighborhood which has been identified as a locally identified area to address food insecurities for a community lacking major grocers and is serviced by a single convenience store. Additional action items include a neighborhood resource center that will offer job training, job placement and housing assistance.

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APPENDIX A

PUBLIC NOTICE

Notice is also hereby given that the City of Michigan City will hold a Public Hearing regarding the 2023 CAPER at 3:30 pm – 4:30 pm on Friday, December 20th, 2024. The Public Hearing will be held in the Planning Conference Room located at City Hall, 100 E. Michigan Blvd., Michigan City, IN 46360.

The City of Michigan City is required by the U.S. Department of Housing and Urban Development (HUD) to annually submit a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides an assessment of expenditures and accomplishments of the City's progress in carrying out its Consolidated Plan 2019-2024, and its one-year Annual Action Plan for the Community Development Block Grant (CDBG) Program. The report covers community development objectives undertaken during the period of October 1st, 2023, through September 30th, 2024. The report does not establish any new policy.

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

HUD regulations require the submission of the CAPER no later than 90 days after the closing of an entitlement grantee's program year. Before submission to HUD, the draft CAPER must be made available for public review and comment for no fewer than 15 days. The public review and comment period for the FY 2023 CAPER will be no less than 15 days, from November 27th – December 20th, 2024.

The public is invited to review and comment on the draft 2023 CAPER beginning November 27th and ending December 20th, 2024. 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 29th, 2024.

Deadline for comments is December 20th, 2024, at Noon(CST). Comments may be submitted by USPS mail to: CDBG Program, Planning and Inspection Department, 100 E. Michigan Blvd., Michigan City, IN 46360, or email at sherryn@emichigancity.com

The CAPER will be available for review at the following locations:

·City of Michigan City – Community Development website at <http://www.emichigancity.com>

The City of Michigan City Public Library located at 100 E. 4th Street, Michigan City, IN

The City of Michigan City does not discriminate against anyone based on race, color, gender, religion, national origin, age, or disability. Please call forty-eight hours prior to the meeting time at 219-873-1419 Ext. 2026 for assistance with translation or accommodations for individuals with disabilities. Reasonable accommodations will be made upon a timely request.

