



July 2024 - DRAFT

Five-Year Consolidated Plan for CDBG Program Years 2024/2025 – 2028/2029 &

Annual Action Plan for CDBG Program Year 2024/2025



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

Michigan City, Indiana



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Executive Summary



ES-05 Executive Summary

INTRODUCTION

The City of Michigan City, Indiana has completed the planning process for the 2024/2025-2028/2029 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives and strategies for addressing housing and community development needs, including those of the homeless and other special populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. Since 2020, the City has received an average annual Community Development Block Grant (CDBG) allocation of approximately \$660,000 in CDBG funds. This amount totaled approximately \$3.3 million over the previous five-years.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census Bureau data for demographics and housing, input from neighborhood meetings and stakeholder interviews, and past program performance. During the planning process, the City conducted public meetings with citizen and neighborhood stakeholders, meetings and consultation with the LaPorte County Home Team, and 1 public hearing with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs of the City.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non-Homeless Special Needs. The Consolidated Plan process requires the City to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. The citizen input was critical in developing the goals, objectives and strategies of this Consolidated Plan.

This Consolidated Plan not only presents goals to address the priority needs of the City, but also to address the statutory goals established by Federal law:

Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate-income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services

Expanded Economic Opportunities:

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW

The Five-Year Consolidated Plan identifies four goals, along with corresponding objectives and strategies, to address the City of Michigan City's housing and community development needs. These goals are summarized as follows:

GOAL: AFFORDABLE HOUSING

Improve the supply, quality, availability and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City.

GOAL: REDUCED HOMELESSNESS

Reduce and prevent homelessness in the City of Michigan City.

GOAL: QUALITY OF LIFE

Enhance the quality of life 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.

GOAL: 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 or drug addiction, HIV/AIDS or other special needs.

EVALUATION OF PAST PERFORMANCE

The previous five years have shown significant progress in the City of Michigan City's efforts to implement HUD entitlement programs. The City is in compliance with HUD regulations and continues to deliver housing and community development services in an efficient manner.

The Planning & Inspection Department is a City agency that works to improve the quality of life for City residents and to revitalize neighborhoods by providing decent and safe affordable housing. The Planning & Inspection Department administers the CDBG program.

Through the CDBG program, the Planning & Inspection Department also offers an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Residential Exterior Community Appeal Program (R.E.C.A.P.)
- R.E.C.A.P. – Emergency Home Repair
- Homebuyer Education and Training
- Housing Counseling
- Rental Assistance
- Acquisition of Property for Infill Housing
- Homeless Prevention Services
- Job Training Services
- Park Improvements
- Counseling and support services for populations with special needs

Additionally, the City funds Code Enforcement and Blight Removal, as well as Public Facilities and Infrastructure activities through the CDBG program, as follows:

Code Enforcement and Blight Removal

Funds may be used to support code enforcement and blight removal activities in low-income areas and target areas to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock. This program includes all quality-of-life ordinance enforcement activities such as minimum housing codes; demolish unsafe, non-compliant structures,

clean-up debris and weedy lots, and abandoned/junk vehicles. This initiative is also part of the City's Strategic Plan.

Public Facilities and Infrastructure

Funds may be used to implement programs to improve public facilities and infrastructure, ensure access for the mobility-impaired by addressing physical access barriers to public facilities, and support efforts to ensure that adequate access is provided to parks and public transportation that serve a majority low-income population and those with special needs. This initiative is also part of the City's Strategic Plan.

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG funds to make these programs successful and to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, and public meetings, questionnaires and past program performance. In addition, the City consulted with the LaPorte County Home Team, the Redevelopment Commission, City Departments, and the City Council to identify priority needs and develop corresponding strategies.

SUMMARY OF PUBLIC COMMENTS

Based on input and data received through a data research and citizen participation process, the following summarizes the priority needs:

Regarding Housing Needs

- Development of quality affordable housing
- Removal of barriers to Fair Housing/affordable housing
- Housing acquisition, repair/rehabilitation and construction
- Rental repair/rehabilitation and assistance

- Homeowner/renter self-sufficiency
- Lead-based paint hazard control/reduction

Regarding Homelessness Needs

- Homeless self-sufficiency/case management
- Shelter facilities or shelter beds
- Transitional or permanent supportive housing
- Healthcare and mental health counseling
- Employment and legal assistance

Regarding Non-Homeless Community Development Needs

- Land assembly and infrastructure
- 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 service

Regarding Non-Homeless Special Needs

- Capacity to facilitate systems of care
- Special needs case management and counseling
- Assistance to person with special needs
- Senior programs and services

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

All comments received by the City of Michigan City were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Five-Year Consolidated Plan submittal.

SUMMARY

The Five-Year Consolidated Plan for years 2024/2025-2028/2029 identifies goals, objectives and strategies to address the City of Michigan City's housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents, service providers and other community partners. The Consolidated Plan guides the City's use of CDBG resources through four goals. These goals are summarized as Affordable Housing, Reduced Homelessness, Quality of Life and Provision of Needed Services. Over the next five years, the City of Michigan City will continue to deliver housing and community development services through housing programs, code enforcement and blight removal, public facilities and infrastructure, as well as through partnerships with an array of public service providers.

The Process



PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

TABLE 1: RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
Lead Agency	CITY OF MICHIGAN CITY	Planning & Inspection Department

Table 1 – Responsible Agencies

NARRATIVE

The City of Michigan City, Indiana, is the lead agency responsible for overseeing the development of the Five-Year Consolidated Plan and Annual Action Plan. The Planning and Inspection Department, Community Development Division is the internal department that is responsible for the day-to-day administration of CDBG funding.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan and a number of other studies, plans and reports that have been prepared in recent years.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings, as well as a community questionnaire. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Inquiries, comments or complaints concerning the Consolidated Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

City of Michigan City
Planning & Inspection Department
100 East Michigan Boulevard
Michigan City, IN 46360
Telephone: (219) 873-1419 Extension 2026
Fax: (219) 873-1580
sherryn@emichigancity.com
Business hours: 8:00 a.m. – 4:30 p.m., Monday through Friday.

Inquiries, comments or complaints on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the Indianapolis Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

U.S. Department of Housing and Urban Development
Community Planning and Development Division
Minton-Capehart Federal Building
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN 46204
Telephone: (317) 226-6303
Fax: (317) 957-7382
TTY: (800) 743-3333

PR-10 Consultation

SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES

Institutional coordination of the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will execute this Consolidated Plan in harmony with public, private and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers and local businesses. The City works closely with its partners to design programs that address identified needs.

Table 2 outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Michigan City Consolidated Plan and Annual Action Plan. Organizations consulted included the Michigan City Housing Authority, Housing Opportunities, and Citizens Concerned for the Homeless, among others.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS

The City coordinated with Home Team, Housing Opportunities, Sand Castle Shelter, the Interfaith Community PADS Shelter, and Stepping Stone Shelter for Women through stakeholder interviews, phone calls, and point-in-time (PIT) homeless counts. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

In addition, through stakeholder consultation and review of the most recent Public Housing Authority data and goals, the Michigan City Housing Authority also offered pivotal input in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS.

The City of Michigan City does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included a stakeholder meeting with The Home Team, which is a collection of service providers within La Porte County, and additional phone conversations. The Home Team is the area's CoC, with Housing Opportunities operating as its lead agency. Housing Opportunities assists in the operation and administration of the region's Homeless Management Information System (HMIS).

TABLE 2: AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED IN THE PROCESS AND CONSULTATIONS

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
The Home Team of LaPorte County	Services-Homeless, Continuum of Care	Homeless Needs (All), Homelessness Strategy	Email Correspondence and public meeting
City of LaPorte	Other Government- County	All Sections	Public Meeting
Michigan City, City Council	Other-Local Government	All Sections	Public Meeting
LaPorte NAACP	Service-Fair Housing, Regional Organization, Civic Leaders	Housing Needs Assessment, Homelessness Strategy, Non-Housing Community Development Strategy, Anti-Poverty Strategy	Public Meeting
Michigan City Planning and Development Services	Planning Organization, Grantee Department	Housing Needs Assessment, Market Analysis, Non-Housing Community Development Strategy, Lead-Based Paint Strategy	Internal Departments Meeting
Michigan City Housing Authority	PHA	Housing Needs Assessment, Public Housing Needs	Coordination with PHA Plan
FCC	Broadband	Market Analysis, Non- Housing Community Development Strategy, Anti-Poverty Strategy	FCC Website and mapping tool

Table 2 – Agencies, groups, organizations who participated

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

Not applicable.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

The City actively partners with many local non-profit community agencies. The City also works with County committees to support the goals of affordable housing, reduced lead-based paint hazards,

reduced homelessness, quality of life, and provision of needed services for low- and moderate-income persons within the City.

At a minimum, implicit in these goals is the City’s commitment to providing coordinated community, housing and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts as shown in **Table 3(A)**. The City of Michigan City will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City of Michigan City will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

Many of the programs and activities that will be carried out by the City during the next five years will involve coordination with a number of agencies and organizations. Some, but not all, of those agencies are listed in **Table 3(B)**, along with a description of the type of coordination that will take place.

TABLE 3(A): OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care - Plan to End Homelessness	LaPorte County, IN	Homelessness Strategy
The Countywide Land Development Plan (2008)	LaPorte County, IN	Non-Housing Community Development Strategy

Table 3(A) – Other local / regional / federal planning efforts

TABLE 3(B): OTHER CONSULTATIONS & COORDINATION

Organization/Agency	Coordination
Michigan City Housing Authority	Support requests for HUD funds to rehabilitate and improve the public housing and Housing Choice Voucher stock.
Housing Opportunities (Lead Agency of the CoC)	Coordinate with the CoC relative to training, programs and activities related to homelessness and housing to improve communication between service providers.
Michigan City Redevelopment Commission	The Commission will administer the clearing, planning, and redeveloping of blighted areas as well as economic development projects.
City of Michigan City Engineering Department & Street Department	Assist in public improvements and enhancements of City infrastructure
City of Michigan City Parks and Recreation Department	Collaborate with City planned projects (e.g. public facilities improvements)

Table 3(B) – Other Consultations & Coordination

PR-15 Citizen Participation

SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

The development of the Consolidated Plan requires citizen participation. For the 2024/2025 – 2028/2029 Consolidated Plan, the City of Michigan City, Indiana, underwent an in-depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Target Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Michigan City, IN 2024/2025 – 2028/2029 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting (HOME Team)	Non-Targeted/Broad Community Homeless	June 27, 2024	An educational presentation was given to the HOME Team and interested members of the public. Issues identified: Case management and questions regarding the program. 18 attendees	All comments addressed by Strategic Plan.
Public Meeting (Open)	Non-Targeted/Broad Community	TBD	TBD	All comments addressed by Strategic Plan.
Public Hearing	Non-Targeted/Broad Community	July 18, 2024	Public Hearing to DRAFT Consolidated Plan and Annual Action Plan. See attached minutes.	See attached minutes
Public Hearing	Non-Targeted/Broad Community	August 6, 2024	Public Hearing to DRAFT Consolidated Plan and Annual Action Plan. See attached minutes. Second reading and adoption	See attached minutes
30-Day Public Comment Period	Non-Targeted/Broad Community	July 6, 2024 – August 6, 2024	No comments received	N/A

Table 4 – Citizen Participation Outreach

STAKEHOLDER MEETING

Stakeholders

On June 27, 2024, the City conducted a meeting with the LaPorte County Home Team. The Home Team of LaPorte County is a collaboration of organizations and individuals meeting together to help eliminate homelessness and poverty. The meeting's intention was to inform service providers of the Consolidated Plan process and coordinate data gathering and services available in Michigan City, IN. Over a dozen organizations attended. Additionally, informational documents on Michigan City's CDBG program was emailed to over 290 individuals.

City Departments

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

PUBLIC HEARINGS

On July 18, 2024, and August 6, 2024, the City conducted a Public Hearing before the City Council at 100 E. Michigan Boulevard, Michigan City, IN. Comments from the Public Hearings will be added to the Appendix of this report once the hearing has been held.

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder interviews, neighborhood meetings and past program performance. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries of the meetings are included in the Appendix to this document.

Housing Strategy

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs. Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, housing programs receive emphasis in the City of Michigan City due to the large, ongoing need for housing services.

Homeless Strategy

Homeless strategies were developed in several ways. First, the city worked closely with Housing Opportunities as well as other local shelters to obtain the latest point-in-time counts of the homeless population. Housing Opportunities is the lead agency for homeless services and represents agencies that implement homeless services. The city also utilized data from HUD that details homelessness. Finally, the city met with service providers to determine what assistance was most needed and to identify gaps in existing services.

Community Development Strategy

Community Development strategies were determined through community meetings, meetings with staff, and review of current planning activities. In particular, the City has adopted several Plans that outline community development effort within the City of Michigan City. The City is working to leverage other planning efforts with funding opportunities where possible.

Non-Housing Special Needs

Non-Housing Special Needs were determined through meetings with service providers and City staff, HUD data, meeting with the HOME Team, and past performance. 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.

Needs Assessment



NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Consolidated Plan Needs Assessment is a look at the City of Michigan City's communitywide needs for housing and community development. The Comprehensive Housing Affordability Strategy (CHAS) 2016-2020 data (data accessed May 2024), along with the most recent U.S. Census and American Community Survey data, was used to complete much of the Needs Assessment section of the Consolidated Plan. Consultation with the local Public Housing Authority Plan and other City documents were also considered.

The Needs Assessment section of the Consolidated Plan evaluates the City's current needs for assistance for the following income groups based on Area Median Income (AMI):

- Extremely Low Income (0-30% AMI)
- Very Low Income (30-50% AMI)
- Low Income (50-80% AMI)

AMI is based on the HUD FY 2024 Income Limits Documentation System which became effective on April 1, 2024. The HUD FY 2024 income limits for the Michigan City-LaPorte Metropolitan Statistical Area (MSA) are outlined in **Table 5**.

TABLE 5: 2024 HUD INCOME LIMITS

FY 2024 Income Limit Area	Median Income	FY 2024 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Michigan City-La Porte, IN MSA	\$81,800	Extremely Low (30%) Income Limits	17,200	20,440	25,820	31,200	36,580	41,960	47,340	52,720
		Very Low (50%) Income Limits	28,650	32,750	36,850	40,900	44,200	47,450	50,750	54,000
		Low (80%) Income Limits	45,850	52,400	58,950	65,450	70,700	75,950	81,200	86,400

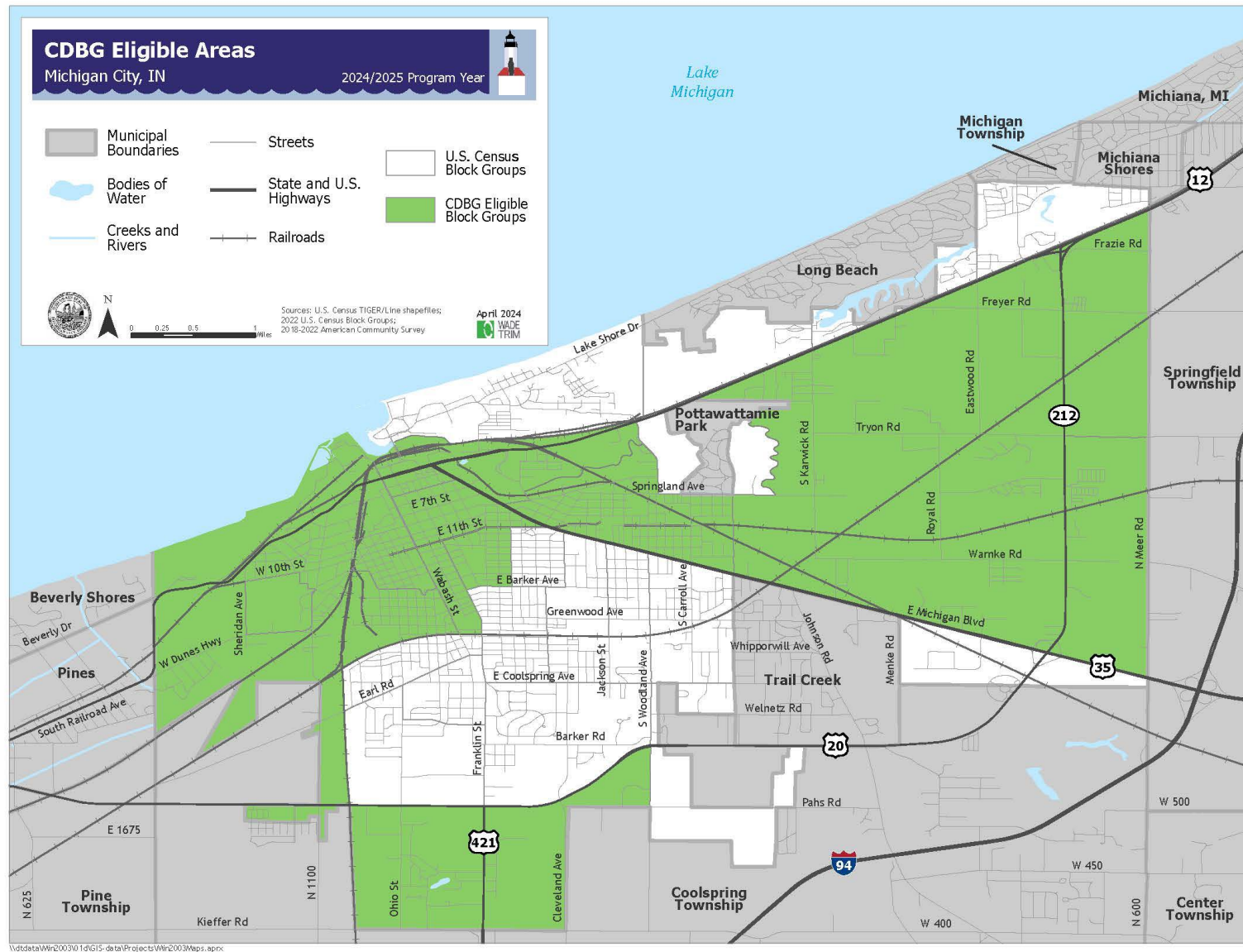
Effective April 1, 2024

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.

Table 5 – 2024 HUD Income Limits

Map 1 shows the Census block groups where 51% or more of the population is within the low- and moderate-income limit categories. Nearly half of the geographic area of Michigan City falls within these categories. The majority of the low- and moderate-income block groups are located along the southern edge of US Highway 12, with a few low- and moderate-income block groups in the southern portion of the City.

Map 1 – CDBG Eligible Areas



NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

The Consolidated Plan Housing Needs Assessment is a look at Michigan City's needs for housing assistance throughout the community. The data provide an estimated number and type of families in need of housing assistance by income levels, tenure type, household type, and by housing problem (costs burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates needs determined from consultation and public outreach. It includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Costs Burden >30%
7. Costs Burden >50%
8. Crowding (More than One Person Per Room)
9. Additional Housing Needs Narrative

This section of the Consolidated Plan details the characteristics of Michigan City's households and housing stock.

Demographics

Table 6 displays the population, number of households, median income for the base year and most recent year, and calculates the percentage of change. This data indicates a slight overall population increase from 31,442 in the 2008-2012 American Community Survey (ACS) to 31,983 in the 2018-2022 ACS, a 1.7% increase in population.

It is estimated that the number of households remained the same over the past 10 years with approximately 12,408 households.

Table 6 also identifies a change in the median income within City of Michigan City. The median income increased \$15,439 (nearly 43%) from \$36,115 to \$51,554.

TABLE 6: HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year	Most Recent Years	Percent Change
	2008-2012 ACS	2018-2022 ACS	
Population	31,442	31,983	1.7%
Households	12,408	12,408	0%
Median Income	\$36,115	\$51,554	42.7%

Source:
2008-2012 ACS (Base Year)
2018-2022 ACS (Most Recent Year)

Table 6 – Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 7 provides the number and type of households by HUD Adjusted Median Family Income (HAMFI). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 4,500 households (37%); however, 2,020 households are in the 0-30% HAMFI group. This means that approximately 16.7% of all households in Michigan City are below 30% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households resides in the greater than 100% HAMFI group (1,940 or 44.8%). Only 585 small family households reside in the 0-30% HAMFI group, which is less than 13.5% of all small family households.

Large family households are households with families with five or more members. Again, the largest number of large family households resides in the greater than 100% HAMFI group (405 or 36.8%). Among the income groups below 100% HAMFI, the largest number of large family households resides in the 0-30% HAMFI group (280 or 25.4%).

Table 7 also provides data on households that contain at least one person considered to be elderly. The largest number of households with at least one person 62-74 years of age is within the greater than 100% HAMFI group (1,060 or 36.5%). The data shows that among income groups below 100% HAMFI, there are between 250 to 650 households containing a person between 62 and 74 years of age. Among the income groups below 100% HAMFI, the largest number of households with at least one person 62-74 years of age is within the 50-80% HAMFI group. The greater than 100% HAMFI group has the highest number of households with a person 75 years or older (565 or 35.6%); however, 375 (23.6%) of households with a person 75 years or older are within the 30-50% HAMFI group.

Finally, data provided in **Table 7** illustrates the number of households with one or more children 6 years of age or younger. Among the household income groups identified, the largest number of children 6 years or younger reside in homes between 0-30% HAMFI (605 or 29.7%). The second largest number of households with children 6 years old or younger is within the 50-80% HAMFI group (459 or 22.5%).

TABLE 7: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,020	1,740	2,355	1,450	4,500
Small Family Households *	585	565	785	450	1,940
Large Family Households *	280	140	149	125	405
Household contains at least one person 62-74 years of age	600	315	644	279	1,060
Household contains at least one-person age 75 or older	119	375	305	220	565
Households with one or more children 6 years old or younger *	605	394	459	324	250

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 7 – Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 8 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 8**, among the “housing problem” categories, households within Michigan City are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. **Table 8** identifies 155 renter households who live in substandard housing. Only four owner households with substandard housing are identified.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 8**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 8**, 215 renter households are experiencing some form of overcrowding while 49 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income

- Housing cost burden greater than 30% of income

As shown in **Table 8**, regardless of renter or owner tenure, households within the 0-30% AMI group are experiencing higher rates of severe housing cost burden (i.e., greater than 50% of income) than those households with higher incomes. An estimated 795 renters and 360 owners are experiencing a severe housing cost burden (i.e., greater than 50% of income). For renters, the largest number of households experiencing housing cost burden (i.e., greater than 30%) of income is within the 30-50% AMI group (595 households). The largest number of households experiencing housing cost burden (i.e., greater than 30% of income) for owners is within the 30-50% AMI group (160 households).

Overall, 1,490 households in Michigan City are experiencing some form of cost burden greater than 30% with 1,589 households experiencing a cost burden greater than 50% of income.

TABLE 8: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	30	50	10	155	0	0	4	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	35	0	0	35	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	30	85	50	180	25	20	0	4	49
Housing cost burden greater than 50% of income (and none of the above problems)	795	240	0	0	1,035	360	65	125	4	554
Housing cost burden greater than 30% of income (and none of the above problems)	265	595	200	10	1,070	70	160	140	50	420
Zero/negative Income (and none of the above problems)	45	0	0	0	45	80	0	0	0	80

Source: HUD IDIS Output, May 2024; 2016-2020 CHAS

Table 8 – Housing Problems Table

Housing Problems 2

Table 9 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Adjusted Median Family Income (HAMFI). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 9**, renters in the 0-30% AMI group experience the highest rate of one or more of housing problems identified. A total of 870 renter households below 30% AMI experience some form of housing problem. Among owner households, the 0-30% AMI group has the highest number of households (385) with one or more of housing problems.

TABLE 9: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	870	335	135	60	1,400	385	85	135	10	615
Having none of four housing problems	525	750	1,080	540	2,895	235	570	1,005	840	2,650
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 9 – Housing Problems 2

Cost Burden > 30% and > 50%

Tables 10 and 11 display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household

income (expressed as a percentage of Area Median Income (AMI)). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

- 1. Small related – Family households with two to four related members
- 2. Large related – Family households with five or more related members
- 3. Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
- 4. Other – All other households

As shown in **Table 10**, the category most experiencing cost burdens greater than 30% of incomes are Other renter households. Approximately 2,233 of Other renter households have a cost burden greater than 30% of income. Additionally, renter households defined as Small, Related have a high number (840) of households that have a cost burden greater than 30%. Of cost-burdened owner households, Other households are most impacted by cost burdens greater than 30% of income. Approximately 924 Other owner households are cost burdened.

For renter and owner households, the 0-30% AMI Income group has the largest number of households (1,130 and 425, respectively) with a cost burden greater than 30% of income.

TABLE 10: COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	340	420	80	840	85	49	70	204
Large Related	175	55	0	230	50	4	0	54
Elderly	295	185	109	589	175	99	92	366
Other	320	910	193	2,233	425	232	267	924
Total need by income	1,130	910	193	2,233	425	232	267	924

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 10 – Cost Burden > 30%

As shown in **Table 11**, the category most commonly experiencing severe cost burden greater than 50% of income is Other renter households. Approximately 305 of the small related renter households experience a cost burden greater than 50% of income. Of cost-burdened owner households, the Elderly are most impacted by cost burdens greater than 50% of income. Approximately 148 elderly owner households are severely cost burdened.

For renter households, the 30-50% AMI Income group has the largest number of households with a cost burden greater than 50% of income with 285 households. Among owner households, again, the 0-30% AMI group has the largest number of households with a cost burden greater than 50% of income (355).

TABLE 11: COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	0	0	90	90	85	10	0	95
Large Related	0	0	25	25	35	0	0	35
Elderly	190	55	0	245	120	24	4	148
Other	0	230	75	305	115	0	0	115
Total need by income	190	285	190	665	355	34	4	393

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 11 – Cost Burden > 50%

Crowding

Table 12 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenancy, and household income (expressed as a percentage of Area Median Income (AMI)). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 12**, overcrowding is most prevalent in single family renter households. Approximately 205 single family renter households experience overcrowding. For owners, overcrowding is most prevalent in multiple, unrelated family households. An estimated 29 multiple, unrelated family households experience overcrowding.

When accounting for income, 50-80% AMI renter households experience the highest number of crowded households with 85 households. Among owner-occupied households, the households with incomes between 0-30% AMI have households with crowding issues (25).

TABLE 12: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	15	55	85	50	205	25	0	0	4	29
Multiple, unrelated family households	0	0	0	0	0	0	20	0	0	20
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	15	65	85	50	215	25	20	0	4	49

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 12 – Crowding Information – 1/2

TABLE 13: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0	0	0

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 13 – Crowding Information – 2/2

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

By far, the most common housing problem in the City of Michigan City is cost burden, for both renter and owner households. Overcrowded housing (1.01 – 1.5 people per room) and severely overcrowded housing (>1.5 people per room) are also housing problems; however, these problems affect more renters than owners. Substandard housing (lacking complete plumbing or kitchen facilities) is also a

problem for renter households specifically, but not as significant when compared to the prevalence of other housing problems.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Households earning less than 80% AMI are experiencing higher rates of cost burden than those households with higher incomes. More renters are experiencing cost burden than owners, especially those earning less than 30% AMI. Comparisons of cost burden by type of household show that while large-related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Overcrowded housing is more common among renters earning less than 30% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or other non-family households.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(C)/91.305(C)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE

Persons in households comprised a large segment of the overall homeless population counted on January 25, 2023, in Region One, which includes Porter, LaPorte, Newton, Jasper and Starke counties. Of the 302 homeless persons counted, 151 persons were in households with at least one adult and one child. All of the 151 persons were sheltered. It is unknown how many households with adults and children are becoming homeless each year in LaPorte County, or how many are exiting homelessness each year.

Although there continues to be a need for services and facilities for families with children, there is also a need for shelter beds serving single individuals and families without children. This need was identified during the point-in-time (PIT) survey. Other needs identified during the citizen participation process included affordable housing/rental assistance, self-sufficiency training and case management, Fair Housing education, access to mental illness and substance abuse counseling, and job skills training/employment assistance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES.

Not applicable.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS.

According to the LaPorte County Plan to End Homelessness, one of the community's major causes of homelessness is the lack of housing options and capacity to meet the needs of different populations. Other housing characteristics contributing to a higher risk of homelessness include rent affordability and unforeseen emergencies.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group and income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this example, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b) (2), 91.305(b) (2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

1. Introduction
2. Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
3. Disproportionately Greater Need—Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 0%-30% AMI category have the second highest number of households with one or more of four housing problems (1,545 households). As shown in **Table 14**, when considering race and ethnicity, White households have the highest number of households with housing problems at 820) and Black/African American households have the second highest number with 615 households. In terms of percentage, no groups have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole.

TABLE 14: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,545	73.2%	365	17.3%	200	9.5%	2,110
White	820	73.3%	194	17.3%	105	9.4%	1,119
Black / African American	615	74.1%	120	14.5%	95	11.4%	830
Asian	0	0.0%	0	0.0%	0	0.0%	0
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	45	56.3%	35	43.8%	0	0.0%	80

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 14 – Disproportionally Greater Need 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 30%-50% AMI category have the highest number of households with one or more of four housing problems (1,690 households). As shown in **Table 15**, when considering race and ethnicity, White households have the highest number of households (1,015) with housing problems and Black/African American households have the second highest number (580). In terms of percentage, Asian households have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole. Again, all races or ethnicities within the 30%-50% AMI group experience a high rate of housing problems except for American Indian/Alaska Native and Pacific Islander households due to no population.

TABLE 15: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,690	79.5%	435	20.5%	0	0.0%	2,125
White	1,015	85.3%	175	14.7%	0	0.0%	1,190
Black / African American	580	73.0%	215	27.0%	0	0.0%	795
Asian	25	100.0%	0	0.0%	0	0.0%	25
American Indian, Alaska Native	0	0.0%	4	100.0%	0	0.0%	4
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	30	50.8%	29	49.2%	0	0.0%	59

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 15 – Disproportionally Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 50%-80% AMI category have the third highest number of households with one or more of four housing problems (645 households). As shown in **Table 16**, when considering race and ethnicity, White households have the highest number of households (445) with housing problems and Black/African American households have the second highest number of households (145) with housing problems. In terms of percentage, no groups have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole.

TABLE 16: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	645	29.3%	1,555	70.7%	0	0.0%	2,200
White	445	27.6%	1,165	72.4%	0	0.0%	1,610
Black / African American	145	30.9%	325	69.1%	0	0.0%	470
Asian	10	0.0%	0	0.0%	0	0.0%	10
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	25	27.8%	65	72.2%	0	0.0%	90

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 16 – Disproportionally Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the City of Michigan City, households within the 80%-100% AMI category have the lowest number of households with one or more of four housing problems (280 households). As shown in **Table 17**, when considering race and ethnicity, White households have the highest number of households (175) with housing problems and Black/African American households have the second highest number of households (75) with housing problems. Black/African American households and Hispanic households have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole.

TABLE 17: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	280	18.7%	1,220	81.3%	0	0.0%	1,500
White	175	14.1%	1,065	85.9%	0	0.0%	1,240
Black / African American	75	35.7%	135	64.3%	0	0.0%	210
Asian	0	0.0%	10	0.0%	0	0.0%	10
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	20	50.0%	20	50.0%	0	0.0%	40

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 17 – Disproportionally Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI category, 73.2% have one or more of four housing problems. In terms of disproportionate need, no groups have a percentage of households experiencing housing problems that is far greater than the jurisdiction as a whole.

Of all households in the 30-50% AMI category, 79.5% have one or more of four housing problems. In terms of disproportionate need, the Asian (100%) households have a percentage of households experiencing housing problems that is far greater than the jurisdiction as a whole.

Of all households in the 50-80% AMI category, 29.3% have one or more of four housing problems. In terms of disproportionate need, no groups have a percentage of households experiencing housing problems that is far greater than the jurisdiction as a whole.

Of all households in the 80-100% AMI category, 18.7% have one or more of four housing problems. In terms of disproportionate need, the Black/ African American group (35.7%) and Hispanic group (50%) have a percentage of households experiencing housing problems that is far greater than the jurisdiction as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group and income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b) (2), 91.305(b) (2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50% of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI

6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 0%-30% AMI category have the highest number of households experiencing severe housing problems (1,385 households). As shown in **Table 18**, when considering race and ethnicity, White households have the highest number of households (735) with severe housing problems and Black/African American households have the second highest number (575). No racial or ethnic group has a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole (66.1%). Though not disproportionate, Hispanic (56.3%) households in the 0-30% AMI category have a high percentage of households with severe housing problems.

TABLE 18: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,385	66.1%	510	24.3%	200	9.5%	2,095
White	735	65.6%	280	25.0%	105	9.4%	1,120
Black / African American	575	69.3%	160	19.3%	95	11.4%	830
Asian	0	0.0%	0	0.0%	0	0.0%	0
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	45	56.3%	35	43.8%	0	0.0%	80

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 18 – Severe Housing Problems 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 30%-50% AMI category have the second highest number of households experiencing severe housing problems (690households). As shown in **Table 19**, when considering race and ethnicity, White households have the highest number of households (390) with severe housing problems and Black/African American households have the second highest number (240). In terms of percentage, Asian (60%) households have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole (32.4%).

TABLE 19: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	690	32.4%	1,440	67.6%	0	0.0%	2,130
White	390	32.8%	800	67.2%	0	0.0%	1,190
Black / African American	240	30.4%	550	69.6%	0	0.0%	790
Asian	15	60.0%	10	40.0%	0	0.0%	25
American Indian, Alaska Native	0	0.0%	4	100.0%	0	0.0%	4
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	20	33.3%	40	66.7%	0	0.0%	60

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 19 – Severe Housing Problems 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 50%-80% AMI category have the third highest number of households experiencing severe housing problems (200 households). As shown in **Table 20**, when considering race and ethnicity, White households have the highest number of households (115) with severe housing problems and Black/African American households have the second highest number (50). In terms of percentage, Asian households have a disproportionately greater need for housing rehabilitation (100%) compared to the jurisdiction as a whole (9.1%), as do Hispanic households at 27.8%.

TABLE 20: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	200	9.1%	2,000	90.9%	0	0.0%	2,200
White	115	7.1%	1,505	92.9%	0	0.0%	1,620
Black / African American	50	10.8%	415	89.2%	0	0.0%	465
Asian	10	100.0%	0	0.0%	0	0.0%	10
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	25	27.8%	65	72.2%	0	0.0%	90

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 20 – Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within Michigan City, households within the 80%-100% AMI category have the lowest number of households experiencing severe housing problems (85 households). As shown in **Table 21**, when considering race and ethnicity, White households have the highest number of households (50) with severe housing problems and Black/African American households have the second highest number (25). In terms of percentage, Hispanic (25%) households have a disproportionately greater need for housing rehabilitation compared to the jurisdiction as a whole (5.7%). No other groups in the 80-100% AMI category have severe housing problems.

TABLE 21: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	85	5.7%	1,410	94.3%	0	0.0%	1,495
White	50	4.1%	1,180	95.9%	0	0.0%	1,230
Black / African American	25	11.6%	190	88.4%	0	0.0%	215
Asian	0	0.0%	10	100.0%	0	0.0%	10
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	10	25.0%	30	75.0%	0	0.0%	40

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 21 – Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI category, 66.1% have one or more of four severe housing problems. In terms of disproportionate need, no group has a percentage of households experiencing severe housing problems that is far greater than the jurisdiction as a whole.

Of all households in the 30-50% AMI category, 32.4% have one or more of four severe housing problems. In terms of disproportionate need, the Asian (60%) group has a percentage of households experiencing housing problems that is far greater than the jurisdiction as a whole.

Of all households in the 50-80% AMI category, 9.1% have one or more of four severe housing problems. In terms of disproportionate need, Asian and Hispanic groups have a percentage of households experiencing housing problems that is significantly greater than the jurisdiction as a whole (100% and 27.8, respectively).

Of all households in the 80-100% AMI category, only 5.7% have one or more of four severe housing problems. In terms of disproportionate need, the Hispanic (25%) group has a percentage of households experiencing severe housing problems that is far greater than the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Again, a disproportionately greater need exists when the members of racial or ethnic group and income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b) (2), 91.305(b) (2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Table 22 displays cost burden information for Michigan City and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 22** suggests, there are a large number of households who are cost burdened within their current housing situation (4,004). White households have the highest number of cost burdened households within Michigan City with 2,425 households. Black/African American households have the second highest number with 1,350 households and Hispanic households have the third highest number with 85 households.

Of the households that are cost burdened, a very similar number of these households are cost burdened and severely cost burdened.

TABLE 22: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	8,480	66.6%	1,945	15.3%	2,059	16.2%	245	1.9%	12,729
White	6,125	70.6%	1,240	14.3%	1,185	13.7%	125	1.4%	8,675
Black / African American	1,775	54.6%	595	18.3%	755	23.2%	125	3.8%	3,250
Asian	70	66.7%	20	19.0%	15	14.3%	0	0.0%	105
American Indian, Alaska Native	34	100.0%	0	0.0%	0	0.0%	0	0.0%	34
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	320	79.0%	20	4.9%	65	16.0%	0	0.0%	405

Source: HUD IDIS Output, May 2024: 2016-2020 CHAS

Table 22 – Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within Michigan City, 66.6% of households do not presently experience cost burden, while 15.3% experience cost burden, 16.2% experience severe cost burden, and 1.9% have no/negative income.

Of all households within Michigan City, 15.3% are cost burdened (30-50% of income). There are no racial or ethnic groups that have a disproportionately higher rate of cost burden than the jurisdiction as a whole (i.e., 10 percentage points higher).

Of all households within the City of Michigan City, 16.2% experience severe cost burden (>50% of income). There are no racial or ethnic groups that have a disproportionately higher rate of severe cost burden than the jurisdiction as a whole (i.e., 10 percentage points higher).

Of all households within the City of Michigan City, 1.9% has no/negative income. There are no racial or ethnic groups that have a disproportionately higher rate of no/negative income.

NA-30 Disproportionately Greater Need: Discussion

INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to jurisdiction as a whole. As detailed below, these include the Black/African American, Asian, and Hispanic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 80-100% AMI category (35.7% versus 18.7% for jurisdiction)

The Asian group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30-50% AMI category (100% versus 79.5% for jurisdiction)
- Severe housing problems in the 30-50% AMI category (60% versus 32.4% for jurisdiction)
- Severe housing problems in the 50-80% AMI category (100% versus 9.1% for jurisdiction)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 80-100% AMI category (50% versus 18.7% for jurisdiction)
- Severe housing problems in the 50-80% AMI category (27.8% versus 9.1% for jurisdiction)
- Severe housing problems in the 80-100% AMI category (25% versus 5.7% for jurisdiction)

NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through the citizen participation process and past performance, the greatest housing needs are:

- Development of quality affordable housing
- Removal of barriers to Fair Housing/affordable housing
- Housing acquisition, repair/rehabilitation and construction
- Rental repair/rehabilitation and assistance
- Homeowner/renter self-sufficiency
- Lead-based paint hazard control/reduction

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

Of Michigan City's 32 Block Groups, 16 Block Groups (50%) have a low- and moderate-income percentage of 51% or greater (Source: FY 2023LMISD by Grantee, based on 2011-2015 ACS). This means that there is a significant portion of low- and moderate-income persons concentrated in half of the city. These low- and moderate-income block groups are distributed across the City's geography.

According to the 2018-2022 American Community Survey, the racial and ethnic composition of Michigan City is 62.7% White; 27.5% Black/African American; less than 1% American Indian/Alaska Native, Asian, and Native Hawaiian/Pacific Islander; 2% Some Other Race; 6.6% Two or More Races; and 8.3% Hispanic.

Although the housing problems and cost burden data show that other minority racial and ethnic groups also have a disproportionate need for affordable and quality housing, those groups are not as concentrated by geographic area.

NA-35 Public Housing

INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies located within the City's boundaries. The Public Housing portion of this report contains the following sections:

1. Introduction
2. Totals in Use
3. Characteristics of Residents
4. Race of Residents
5. Ethnicity of Residents
6. Additional Narrative

The Michigan City Housing Authority (MCHA) is a public corporation created for the purpose of administering housing programs for low-income persons. The operations of the MCHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development (HUD). The following data was collected from the Michigan City Housing Authority and the Public Information

Center (PIC) Office of Public and Indian Housing (PIH). According to PIC Housing Authority (HA) Profiles, MCHA is a standard performer with an assessment score of 78.

The MCHA administers more than 271 Housing Choice Vouchers (HCV) which allow low-income persons to rent privately owned houses or apartments dispersed throughout the community. In addition to public housing and Section 8 programs, the MCHA also administers other special housing programs designed to assist specific demographic groups, such as persons who are elderly and persons with disabilities.

The MCHA owns and operates more than 186 public housing units [now 191 according to PIC HA Profiles] in five (5) developments located in the greater Michigan City area including:

- Scattered Site Rentals – 35 units – 1, 2, 3, 4, and 5 bedrooms
- Lakeland Estates – 50 units (townhomes) for families – near Karwick Rd.: 216 Merrihill Dr., Michigan City, IN
- Boulevard Gardens/Garden Court – 100 efficiency and 1-bedroom apartments for elderly (62 and older) and handicapped/disabled – near East Michigan Blvd., between 6th and 7th Streets: 421 E. 6th St., Michigan City, IN

Additionally, the MCHA has scattered site rent-to-own properties (26 units, brick homes with 3, 4, and 5 bedrooms). Modifications to public housing developments are on-going and units are in good condition.

Probable Costs

The MCHA Board of Directors meets regularly to discuss and approve or deny modifications to public housing developments based on budgetary means. In recent years, the MCHA has conducted ongoing repairs and maintenance of its properties, primarily at Boulevard Gardens. Repairs and maintenance activities have included wall and roof installations, roof leak/mold and moisture remediation, property lawn care and landscaping/streetscaping near scattered sites, community garden installation, and extermination services. Other expenses have included computer software, insurance, energy audits, and miscellaneous operational expenses. Capital projects that are probable and expensive include window replacements for energy efficiency.

The following data provided in this chapter covers several program types and types of vouchers in use. These vouchers are defined below:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA
- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose: Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- Special Purpose: Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- Special Purpose: Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

TOTALS IN USE

Table 23 displays the number of vouchers and units by public housing program type. The MCHA administers more than 271 Housing Choice Vouchers (HCV). According to the data provided, tenant-based vouchers are by far the most common voucher with 263 currently in use. There are no Special Purpose Vouchers in use within Michigan City. The MCHA also owns and operates more than 186 public housing units [now 191 according to PIC HA Profiles].

TABLE 23: PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	186	271	0	263	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: HUD IDIS Output, May 2024: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 23 – Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 24 displays the characteristics of public housing residents by public housing program type. When analyzing the data there are several characteristics that correlate with a corresponding program type.

When looking at Average Annual Income, the average income for public housing residents for all programs is very low and all fall into a small range. Average annual income for tenant-based vouchers is \$11,203 whereas average annual income for public housing is \$11,253.

The number of disabled families getting assistance is approximately 60 within each program (public housing and vouchers). More elderly program participants are in public housing than with vouchers. In addition, 186 families in public housing and 271 families with vouchers are requesting accessibility features. This data shows a high number of disabled families in need of housing assistance/vouchers and housing accessibility.

TABLE 24: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	0	11,253	11,512	0	11,203	0	0	0
Average length of stay	0	0	6	5	0	5	0	0	0
Average Household size	0	0	2	2	0	2	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	52	32	0	32	0	0	0
# of Disabled Families	0	0	60	63	0	62	0	0	0
# of Families requesting accessibility features	0	0	186	271	0	263	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: HUD IDIS Output, May 2024; Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 24 – Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 25 displays the racial composition of residents for each public housing program. The data in **Table 25** show that residents reporting as Black/African American and White are utilizing these programs.

Although there is a demand for these programs among both races, a greater proportion of Black/African American residents utilize the identified program types.

TABLE 25: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	43	46	0	45	0	0	0
Black/African American	0	0	143	225	0	218	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: HUD IDIS Output, May 2024: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 25 – Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 26 displays the ethnic composition of residents for each public housing program. The ethnic groups defined as “Not Hispanic” utilize most of the current vouchers in use. For example, nine (9) Hispanic residents used vouchers, while 262 “Not Hispanic” residents used vouchers.

TABLE 26: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	7	9	0	8	0	0	0
Not Hispanic	0	0	179	262	0	255	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: HUD IDIS Output, May 2024: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 26 – Ethnicity of Public Housing Residents by Program Type

ADDITIONAL NARRATIVE

The MCHA owns and operates more than 186 public housing units [now 191 according to PIC HA Profiles and HUD’s Central Accounting and Program System (HUDCAPS)] in five (5) developments in the greater Michigan City area, including scattered sites. The MCHA also administers more than 287 Section 8 vouchers which allow low-income persons to rent privately owned houses or apartments dispersed throughout the community. The MCHA also operates 26 rent-to-own scattered sites with 3 to 5 bedrooms per unit. All waiting lists, including Section 8 and public housing, are closed until further notice.

The average annual income of residents utilizing these programs is approximately \$11,000. The number of disabled families getting assistance is approximately 60 within each program (public housing and vouchers). More elderly program participants are in public housing than with vouchers. Nearly all families living in public housing or with vouchers need improved accessibility features within existing housing. The data provided show that both White and Black/African American residents demand the identified program types. Among racial groups, a greater proportion of Black/African American residents

utilize these programs. Finally, due to the City of Michigan City's ethnic composition, there is a greater need among the "Not Hispanic" ethnic group for the various program types identified.

Section 504 Needs Assessment

NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS

The number of disabled families in public housing totals 60. In addition, 186 families in public housing are requesting accessibility features. This data shows that a high number of disabled families need both public housing assistance and accessible units. Additionally, 52 public housing program participants are elderly (>62 years) and may also need accessible units.

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

The greatest need for residents of public housing and housing choice voucher holders is more housing opportunities, in general. There is currently no emergency housing in the area, and there is a wait list that many people are on for years. More than half of Michigan City's Public Housing Units (100) are reserved for the elderly or handicapped/disabled and their families. This can be limiting to the many families who are on the waiting list. There is also no housing that is specifically available to assist veterans. With the Section 8 Wait List closed due to the large number of applicants, there is a pressing need for more public housing opportunities in general. All populations, including veterans, the elderly, the disabled/handicapped, and families are all in need of available public housing. In addition, the Michigan City Housing Authority's facility needs assessment highlights several areas that need improvement within the City's public housing system.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

Similar to the needs of residents of public housing, the general population is lacking in housing options that meet the needs of different populations. Contributing factors include a lack of job skills, inconsistent or low-income, and mental illness or substance abuse. For Michigan City, Public Housing and Housing Choice voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

NA-40 Homeless Needs Assessment

INTRODUCTION

Meeting homelessness challenges in Michigan City is a collaborative effort comprising numerous individuals, agencies and organizations. According to HUD, the Continuum of Care (CoC) encompassing the Michigan City area is the Indiana Balance of State CoC, which consists of numerous agencies statewide. Housing Opportunities is the lead agency and representative for Region 1, which includes the counties of Porter, LaPorte, Newton, Jasper and Starke. Housing Opportunities assists in conducting homeless needs assessments and developing strategies to address homelessness in LaPorte County. Housing Opportunities is the lead agency for collecting homeless data for Region 1. Most of the data utilized in this section of the Plan was provided by Housing Opportunities.

In its endeavors, Housing Opportunities and the CoC utilize the HUD definition of the term “homeless” as follows:

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence;
2. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
3. An individual or family living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
4. An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided.

The Swanson Center (mental health), Stepping Stone Shelter (women’s shelter), Interfaith Community PADS, and Citizens Concerned for the Homeless (operating Sand Castle Shelters, Grace Learning Center, and Keys to Hope Community Resource Center) are the primary facilities serving the homeless population in Michigan City. Additionally, the Salvation Army is considering placing a winter shelter in the city. Local churches also provide capacity on a seasonal/rotating basis.

As a part of the Consolidated Plan process, the city coordinated with Home Team of LaPorte County to obtain data related to the homeless population in Region 1, which includes LaPorte County. It should be

noted that any homeless census is an undercount, because it is impossible to count locate every homeless person within geography as broad as LaPorte County.

HOMELESS NEEDS ASSESSMENT

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 25, 2023. The results of this survey are summarized in **Table 27(A)**. It should be noted that the census is conducted to consider all of Region 1, which includes Porter, LaPorte, Newton, Jasper and Starke counties. Michigan City the county seat of LaPorte County. The total number of homeless people counted during the survey was 302. Of the 302 surveyed in 2023, 46 of these persons were living without shelter and 256 were living in a shelter.

Subpopulations were measured of the homeless population surveyed, which can offer insight into risk factors of homelessness. Of the 302 homeless persons counted, the largest subpopulation was severely mentally ill population, with 73 individuals of the homeless population. Other major subpopulations include a victim of domestic violence (57 persons) and adults with a substance abuse disorder (45 persons). The subpopulations are not mutually exclusive and may have an overlap in individuals. Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support.

TABLE 27(A): HOMELESS NEEDS ASSESSMENT

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	151	0	NA	NA	NA	NA
Persons in Households with Only Children	0	0	NA	NA	NA	NA
Persons in Households with Only Adults	105	46	NA	NA	NA	NA
Chronically Homeless Individuals	23	0	NA	NA	NA	NA
Chronically Homeless Families	1	0	NA	NA	NA	NA
Veterans	5	4	NA	NA	NA	NA
Unaccompanied Child	7	3	NA	NA	NA	NA
Persons with HIV	1	0	NA	NA	NA	NA

Source: Annual data and estimates provided from Indiana Housing & Community Development Authority; PIT conducted January 25, 2023. Data is for Region 1, which includes Porter, LaPorte, Newton, Jasper and Starke counties. NA = Data not available.

Table 27(A) – Homeless Needs Assessment**JURISDICTION'S RURAL HOMELESS POPULATION [NONE]**

The City of Michigan City does not have a rural homeless population.

HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)
Chronically homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer, or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50% of the system's resources. This percent of expenditure is based on a

nationwide estimate that 10% of all homeless persons are considered as chronically homeless. In LaPorte County alone, the percentage of chronically homeless persons is less than the nationwide estimated average. Of the persons counted in LaPorte County during the 2023 PIT, 23 (or 7.6%) persons, met the HUD definition of chronically homeless. Of the 23 chronically homeless persons, none were unsheltered.

The season and climate play a factor, as well as the time of the month, and other individual factors. Some chronically homeless individuals may find temporary shelter throughout the year, but many do experience homelessness on a full-time basis.

Families

Persons in households comprised a large segment of the overall homeless population counted on January 25, 2023. There were 192 total households accounted for, 48 of which were households that were comprised of households with at least one child and one adult.

Veterans

Veterans accounted for a small portion of the homeless population. Only nine veterans were counted; 5 were sheltered.

Unaccompanied Youth

There were no unaccompanied youth experiencing homelessness counted during the 2023 PIT count.

FAMILIES IN NEED OF HOUSING ASSISTANCE

Of the 192 homeless households, 48 were households with adults and children (151 persons). None of these 48 households was unsheltered. The number of families entering or existing homelessness each year is unknown. Several organizations in LaPorte County provide temporary, transitional and permanent supportive housing for Michigan City area families in need of assistance. These include Stepping Stone Shelter (women's shelter), Interfaith Community PADS, and Citizens Concerned for the Homeless (operating Sand Castle Shelters).

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. **Table 27(B)** provides demographic data regarding the homeless population in the Michigan City area. According to the 2023 PIT data, the most commonly reported races were White/Caucasian and Black/African American. A very small portion reported as American Indian/Alaska Native, Pacific Islander, or Multi-Racial. In terms of ethnicity, the majority of the sheltered homeless counted were not Hispanic. Counts may not be equal as people may have been reported as more than one race or ethnicity.

TABLE 27(B): HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race	Sheltered	Unsheltered
White	140	42
Black or African American	129	4
Asian	0	0
American Indian or Alaska Native	0	1
Pacific Islander	1	0
Multi-Racial	3	3
Ethnicity	Sheltered	Unsheltered
Hispanic	13	5
Not Hispanic	258	46

Source: Annual data and estimates provided by Indiana Housing and Community Development Authority, PIT conducted January 25, 2023. Data is for Region 1, which includes Porter, LaPorte, Newton, Jasper and Starke counties.

Table 27(B) – Homelessness by Racial and Ethnic Group

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS, INCLUDING RURAL HOMELESSNESS

The total number of homeless people counted during the survey was 302. Most (256) of these persons were living with shelter, and 46 persons were living without shelter.

In 2018 there were 163 persons who were homeless in Region 1, but only 4 persons were unsheltered (3%). Overall, the number of sheltered and unsheltered persons has increased over the last several years.

It is important to note that most of the Michigan City area’s shelter beds are targeted to specific populations. For example, Stepping Stone Emergency Shelter for Women serves single females and households with children who are victims of domestic violence. Sand Castle Shelter provides housing for

households with children. There are few beds available for single, unsheltered individuals who do not fit these specific populations. As such, there is a need for shelter beds serving single individuals and families without children.

DISCUSSION

In LaPorte County, there are three types of homeless shelters available: emergency shelter, transitional housing, and permanent supportive housing. These shelters are provided by five separate agencies. Emergency Shelter is provided by Sand Castle Shelter, Interfaith Community PADS, and Stepping Stone Shelter for Women. Throughout the year, their room capacity is typically between 90-100%. The Interfaith Community Public Action Delivering Shelter (PADS) operates shelter programs out of seven- or eight churches in the Michigan City area. Due to the nature of emergency housing, the Interfaith Community PADS sees a fluctuating number of individuals who utilize the shelter throughout the year. Approximately 40 mats with blankets and pillows are available at the rotating churches, and numbers can be lower in the summer and higher in the winter. Even when each pad has been claimed, no one is turned away. Stepping Stone Shelter for Women serves single females and households with children who are victims of domestic violence and/or sexual assault. Research done with the shelter found that these beds remain relatively full throughout the year.

The only provider of transitional housing in LaPorte County is Steppingstone Shelter for Women. The Bridge Transition Housing Program serves households with children who are victims of domestic violence and/or sexual assault.

Permanent Supportive Housing is provided by Housing Opportunities and the Michigan City Housing Authority (MCHA). Housing Opportunities Inc. has several beds in Michigan City, operated by Porter-Starke CMHC, for individuals and families with a disability. The MCHA public housing waiting list is currently closed for LaPorte County.

Although there continues to be a need for services and facilities for families with children, there is also a need for shelter beds serving single individuals and families without children. This need was identified during the PIT survey.

While not providing shelter beds, Keys to Hope Community Resource Center is a homeless day center that provides case management and resources for homeless persons seeking housing and services. The center assists the homeless with direct services such as laundry, job training skills, clothing and medical care resource information. Keys to Hope, along with its collaborative agencies, also conduct walk audits and well-being checks in suspected homeless populated areas.

DRAFT

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with Michigan City or LaPorte County.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help Michigan City to better evaluate public facilities and services directed toward such needs.

Elderly & Frail Elderly

According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, 17.4% of Michigan City's population is over 65 years of age (5,552 out of 31,983). City of Michigan City's population over the age of 85 years is 710 or 2.2% according to the 2018-2022 ACS 5-Year Estimates. The city may expect this percentage to increase over the next few years, as 4.8% of the population is between 75 and 84 years of age.

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2018-2022 ACS 5-Year Estimates, there are 2,239 individuals over the age of 75 living in City of Michigan City. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life.

Youth and Young Adults

According to the 2016-2020 ACS 5-Year Estimates, 21.8% of Michigan City's population is under 18 years of age, which is approximately 6,980 children. Of the population under 18 years of age, 36.8% or 2,549 children are living in poverty.

Physically & Developmentally Disabled

According to the 2018-2022 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, independent living difficult, and self-

care difficulty. Approximately 3,834 or 13.1% of the civilian noninstitutionalized population in Michigan City have a disability. About 22.3% of the disabled population are adults between 18 and 64 years of age.

Physically Disabled: Physically disabled persons are those having an impairment which impedes their ability to function independently. According to the 2018-2022 ACS 5-Year Estimates, the civilian noninstitutionalized population between the ages of 18 and 64 (adults) is 17,148. Persons who have a physical disability may suffer from a hearing difficulty, vision difficulty, or an ambulatory difficulty. According to the same ACS dataset, there are approximately 1,743 adults between the ages of 18 and 64 who have a physical disability. These persons may also have a cognitive, self-care, and independent living impairment as well, and are also included in the developmentally disabled count.

Developmentally Disabled: The American Community Survey defines disability as a long-lasting physical, mental, or emotional condition. Persons who have a developmental disability may suffer from a cognitive difficulty, a self-care difficulty, or an independent living difficulty. According to the American Community Survey, this condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home or to work at a job or place of business.

According to the American Community Survey, 2,325 people between the ages of 18 and 64 years have a developmental disability. These persons may also have a hearing, vision, and ambulatory impairment as well, and are also included in the physically disabled count.

Mental Illness & Substance Abuse

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2016-2017 National Survey on Drug Use and Health, approximately 5.2% of the Indiana adult population meets the definition of severely mentally ill on the basis of diagnosis, duration and disability. This is slightly higher than the national annual average of 4.4%. According to the American Community Survey, Michigan City has an estimated adult population (18 years and over) of 25,003 persons. Five percent of this population is just over 1,250 persons.

Substance abuse is defined as having an excessive and impairing use of alcohol or other drugs, which includes addiction. Using the national average, it is estimated that this group of the population is relatively small. According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2017 National Survey of Substance Abuse Treatment Services, 507 persons per 100,000 population of adult age have either an alcohol or drug abuse problem. Since Michigan City is estimated to have an adult population of 31,983 persons, according to the 2018-2022 ACS, there are an estimated 162 individuals in Michigan City that may have a substance abuse problem.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

No domestic violence data is immediately available for the Michigan City area. Approximately 80 domestic or sexual battery offenses were reported in 2017, and 8 sexual assault (forcible rape or fondling) offenses were reported in 2023.

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

The City of Michigan City has supported the elderly with CDBG funds through non-profit organizations including, but not limited to, the North Central Community Action Agency, Catholic Charities, and the City's Residential Exterior Community Appeal Program (RECAP), which gives priority to the elderly and disabled. These types of organizations are critical in meeting the needs of the elderly and frail elderly.

Youth and Young Adults

Youth and young adult services (e.g. mentoring/group facilities/job skills training) continues to be a priority need. In addition, mental illness and substance abuse is prevalent in young adults who remain in the area, and work is difficult for them to find.

Currently, the City assists several non-profit organizations through CDBG funding that provide programing for low- and moderate-income children in Michigan City. Dunebrook of LaPorte County aims to advocate for children and provides positive family support and education. Dunebook's services include prevention and education programs to prevent child abuse and neglect.

Additionally, the City of Michigan City provides a range of programs for children and youth of all ages through its Parks and Recreation Department. These programs are offered year-round at parks and recreation centers located throughout the community.

Physically and Developmentally Disabled

Programs and services for the disabled were identified as priority needs. A number of past CDBG projects have supported the physically and developmentally disabled, including the City's RECAP program, which gives priority to the elderly and disabled.

Mental Illness & Substance Abuse

Another priority needs is healthcare and mental health counseling for persons with mental or development disabilities and/or persons with alcohol and drug addictions. An issue to providing these services includes a lack of resources leading to homelessness and the need for increased awareness surrounding mental illness and substance abuse.

Currently there are several agencies in the community that offer services to persons with mental illness or substance abuse disorders. Two primary care providers in the area include Swanson Center and the Behavioral Health Program at Franciscan St. Anthony Health. Swanson Center offers a range of services, including child and adolescent services, outpatient services, addictions programs, problem gamblers treatment, crisis assistance, psychiatric evaluation, and medication management. Swanson Center also offers geriatric services and an Activity Center for Older Adults (ACOA) program.

These organizations are just a sampling of the numerous non-profit organizations that provide healthcare and mental health counseling within the city. Such organizations serve low- and moderate-income families as well as the homeless and persons with special needs.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Currently there are several organizations in the community that offer services to victims of domestic violence, dating violence, sexual assault and stalking. The following provides a description of some, but not all, of these organizations.

Steppingstone Shelter for Women, Inc. is an emergency shelter for women and their underage children who are victims of domestic violence and/or sexual assault. They offer a variety of confidential services including temporary shelter, clothing and food, crisis intervention, legal advocacy, support groups, a 24-hour hotline, and other support services. Steppingstone Shelter for Women, Inc. received \$15,000 in CDBG funds in 2023.

Dunebrook of LaPorte County aims to advocate for children and provides positive family support and education. Dunebrook's services include prevention and education programs to prevent child abuse and neglect. Dunebrook received \$14,000 in CDBG assistance in 2023 to support services for at-risk families and victims of child abuse.

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Indiana Housing Opportunities for Persons with AIDS (HOPWA) does not offer any service areas in City of Michigan City for persons living with the HIV/AIDS virus.

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS.

According to a report prepared by the State of Indiana Health Department (June 2023), as of December 31, 2022, LaPorte County had 233 individuals living with HIV disease.

Currently, there are no specific housing programs for persons living with HIV/AIDS in Michigan City.

DISCUSSION

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.

Based on input and the data received through the citizen participation 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
- Youth programs and services
- Senior programs and services

Services to address these needs are often provided by non-profit agencies, usually in coordination with Michigan City or LaPorte County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

Non-Housing Community Development is a broad category of spending that covers many types of public facilities such as community centers and parks that benefit low- and moderate-income neighborhoods.

Based on the needs assessment and input received through the citizen participation process, including a public hearing, public meetings, and a questionnaire, the following public facility needs were identified:

- Public facilities (parks, community centers, etc.)
- Playgrounds

During the citizen participation process, the City identified the need for quality facilities that serve the City's low- and moderate-income population. Past Action Plans have supported public parks and other capital improvements, many started with CDBG funding.

PUBLIC FACILITIES NEED DETERMINATION

These needs were determined through an approach that included the citizen participation process, internal meetings, and review of other plans and documents. The citizen participation process included a public hearing, public meetings, and a questionnaire.

The City of Michigan City has a strong planning program within its organization. Consequently, the City has several adopted plans that provide support and identify needs for the development of the Consolidated Plan. In addition, LaPorte County has an extensive planning program that also gives support to the City. The following more recent City and County plans were considered in the development of the needs:

- LaPorte County Countywide Land Development Plan
- LaPorte County, Indiana, Plan to End Homelessness
- Proposed Shoreline Regulations
- US Highway 421 / S. Franklin Street “South Gateway” Corridor Plan
- Uptown Arts District Parking Master Plan
- Michigan City/NICTD Rail Realignment Study
- Downtown Action Agenda
- Eastport Quality of Life Plan
- Trail Creek Corridor Open Space Study / Trail Creek Plan
- Elston Grove Historic District
- The North End Plan

In addition, the Redevelopment Commission of Michigan City aims to renew blighted areas of the city through economic development. The Redevelopment Commission’s mission is to

- support development and redevelopment of architecturally significant structures that attract good employers and increase the City’s value;
- focuses attention on improving older established areas of the city where it costs less to build;
- brings vibrancy and pride back to neighborhoods that may have felt forgotten or neglected;
- works to make Michigan City a thriving community, able to compete globally for commerce and quality of life.

PUBLIC IMPROVEMENTS NEEDS

Non-Housing Community Development is a broad category of spending that covers many types of public improvements such as roads, water/sewer improvements, lighting, drainage, and other capital projects that benefit low- and moderate-income neighborhoods.

Based on the needs assessment, internal discussions, and input received through the citizen participation process, including a public hearing and public meetings, the following public improvements needs were identified:

- Public improvements (sidewalks, roads, drainage, etc.)
- Street lighting and landscaping
- Stormwater/drainage/sewers
- Elimination of slum and blight/code enforcement
- Community redevelopment/revitalization

The needs assessment and citizen participation process revealed a need to address blight in low- and moderate-income areas. Structures in disrepair were a concern, including residential and commercial areas. Removal of lead-based paint hazards is a high priority. The City also desires to provide community gardens and similar projects that support the neighborhood sustainability.

PUBLIC IMPROVEMENTS NEED DETERMINATION

These needs were determined through an approach that included a citizen participation process and review of other plans and documents. The citizen participation process included a public hearing public meetings, and a 30-day comment period.

The City of Michigan City has a strong planning program within its organization. Consequently, the City has several adopted plans that provide support and identify needs for the development of the Consolidated Plan. In addition, LaPorte County has an extensive planning program that also gives support to the City. The following City and County plans were considered in the development of the needs:

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- Michigan City/NICTD Rail Realignment Study
- Downtown Action Agenda
- Eastport Quality of Life Plan

- Trail Creek Corridor Open Space Study / Trail Creek Plan
- Elston Grove Historic District
- The North End Plan

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- support development and redevelopment of architecturally significant structures that attract good employers and increase the City's value;
- focuses attention on improving older established areas of the city where it costs less to build;
- brings vibrancy and pride back to neighborhoods that may have felt forgotten or neglected;
- works to make Michigan City a thriving community, able to compete globally for commerce and quality of life.

PUBLIC SERVICES NEEDS

Public Services is a broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services. Public services address the mentally ill, developmentally disabled, elderly, and other groups such as persons with HIV/AIDS. These public services are often provided by non-profit agencies, usually in coordination with the City of Michigan City, LaPorte County or the State of Indiana.

Based on the needs assessment and input received through the citizen participation process, including a public hearing, public meetings, and a questionnaire, the following public services needs were identified:

- Healthcare and mental health counseling (incl. drug addiction/substance abuse treatment)
- Employment and legal assistance (e.g. job skills training, etc.)
- Capacity to facilitate systems of care
- Special needs assistance, case management, and counseling
- Youth and senior/elderly programs and services

During the citizen participation process, public services were identified as one of the greatest needs in the community. Services that are aimed at homeless prevention such as counseling and case management were a specifically high priority. Substance abuse/mental health services were specified

multiple times during the citizen participation process. Youth and senior services that promote a better quality of life were also identified as an important community need.

PUBLIC SERVICES NEED DETERMINATION

These needs were determined through an approach that included a citizen participation process and review of other plans and documents. The citizen participation process included a public hearing, public meetings, and a 30 day comment period.

Also, close coordination with the Home Team of LaPorte County which is made up of many service agencies that provide services to qualified populations.

Market Analysis



MA-05 Overview

HOUSING MARKET ANALYSIS OVERVIEW:

The purpose of the Market Analysis is to provide a clear picture of the environment in which Michigan City must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data sources such as Michigan City and LaPorte County. This section covers the following broad topics:

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Michigan City that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description and identification of the public housing developments and public housing units in Michigan City is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Michigan City. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
- *Non-Housing Community Development Assets:* This section (MA-45) provides an inventory of the economic activities and opportunities within Sandusky. It identifies the topics of business by sector, labor force, and occupations by sector, travel time, educational attainment, and earnings.
- *Broadband Needs of Housing:* This section (MA-60) describes the need for broadband connections for low- and moderate-income households and neighborhoods. It also identified whether additional competition is needed to encourage affordable rates.
- *Hazard Mitigation:* This section (MA-65) identifies the jurisdictions increased natural hazard risks and vulnerabilities because of climate change.

MA-10 Number of Housing Units – 91.210(a) & (b) (2)

INTRODUCTION

The total number of housing units in Michigan City has increased over the past decade. The City had a total of 14,221 housing units at the time of the 2000 U.S Census and 14,435 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew by 2%. According to data provided in the 2018-2022 ACS, an estimated total of 14,849 housing units are located within Michigan City presently.

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	9,911	66.7%
1-unit, attached structure	419	2.8%
2-4 units	1,598	10.8%
5-19 units	1,443	9.7%
20 or more units	1,123	7.6%
Mobile Home, boat, RV, van, etc.	355	2.4%
Total	14,849	100%

Data Source: 2018-2022 ACS

**Universe: Occupied Housing Units*

Table 28 – Residential Properties by Unit Number

As shown in **Table 28**, data from the 2018-2022 ACS show that the majority of residential properties are single units (a total of 10,330 or 69.5%). Single-unit properties are either detached structures (9,911 or 66.7%) or attached structures (419 or 2.8%). Residential properties are further categorized into properties within 2-4 unit structures (1,598 or 10.8%), properties within 5-19 unit structures (1,443 or 9.7%), and properties within 20 or more unit structures (1,123 or 7.6%). These categories comprise 97.6% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (355 or 2.4%).

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0.3%	182	3.6%
1 bedroom	135	1.8%	1,342	26.6%
2 or 3 bedrooms	5,592	76.0%	3,257	64.5%
4 or more bedrooms	1,603	21.8%	272	5.4%
Total	7,355	100%	5,053	100%

Data Source: 2018-2022 ACS

Table 29 – Unit Size by Tenure

As shown in **Table 29**, there are an estimated 12,408 occupied housing units within the City. Of this total, 7,355 or 59% are owner-occupied and 5,053 or 41% are renter-occupied. Of all owner-occupied units, most contain 2 or 3 bedrooms (5,592 or 76%), while a modest percentage contain 4 bedrooms (1,603 or 21.8%). Only a small number of owner-occupied units have only 1 bedroom (135 or 1.8%) or are without bedrooms (8 or less than 1%). Of all renter-occupied units, most contain 2 or 3 bedrooms (3,257 or 64.5%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (1,342 or 26.6%). Only a small percentage of renter-occupied units are without bedrooms (182 or 3.6%).

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

As was noted earlier in Section NA-35, the Michigan City Housing Authority (MCHA) has been charged with the responsibility of the administration of housing programs for low-income persons. The operations of the MCHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development.

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Michigan City (see also **Table 38**):

- 186 public housing units [now 191 according to PIC HA Profiles, HUD Central Accounting and Program System (HUDCAPS)]
- 287 Housing Choice Vouchers (HCV)

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Some units assisted with Federal, state or local programs may be lost from the inventory during the five-year planning period. Several public housing and/or assisted housing HUD contracts have expiration dates during the planning period, such as Woodland East Apartments III (Section 8, 40 units) in 2025.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

A shortage of affordable housing may exist for very low-income households earning less than 30% HAMFI. This affordable housing deficiency is more fully documented in the next section (MA-15).

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

Generally, a diverse distribution of housing types is found within the City. The majority of housing units in the City are units within single-unit structures (69.5%), while over 31% are within multiple-unit structures. This distribution generally provides a diverse selection of housing for low- and moderate-income residents. In terms of housing unit size, except for relatively uncommon efficiency units (no bedrooms), a variety of unit sizes (1, 2, and 3 or more bedrooms) are available within the City (see **Table 28** and **Table 29**). According to the 2018-2022 ACS, owner-occupied units are more commonly larger units (3 or more bedrooms) whereas renter-occupied units are more commonly smaller units (1 or 2 bedrooms). It is important to note that since the previous Five-Year Consolidated Plan, the total number of owner-occupied units has increased while the total number of renter-occupied units has decreased.

DISCUSSION

The number of housing units in the City has increased over the last decade. Many of these units are within single-unit structures and nearly half of these units are owner-occupied. The MCHA administers public housing units and vouchers within the City. Several housing complexes assisted by Federal, state or local programs may be lost from the inventory during the five-year planning period due to contract expirations. A shortage of affordable housing may exist for very low-income households earning less than 30% HAMFI; however, there is a diverse distribution of housing types available within the City.

MA-15 Housing Market Analysis: Cost of Housing – 91.210(a)

INTRODUCTION:

This section provides an overall picture of housing costs within Michigan City. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	93,200	116,000	24.5%
Median Contract Rent	543	700	28.9%

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Table 30 – Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than \$500	504	10.9%
\$500-999	2,919	63.2%
\$1,000-1,499	959	20.8%
\$1,500-\$1,999	198	4.3%
\$2,000 or more	35	< 1%
Total	4,615	100%

Data Source: 2018-2022 ACS; Note: “no rent paid” units not included.

Table 31 – Rent Paid

The costs of housing trends for Michigan City are displayed in **Table 30**. According to the 2018-2022 ACS, the current median home value for Michigan City is estimated to be \$116,000. This figure represents a 24.5% increase from the 2008-2012 ACS median home value of \$93,200. Over the same time period, median contract rent within the City increased by 28.9% from \$543 to \$700. It should be noted that the increase in median contract rent has outpaced median home values.

The distribution of estimated rents paid within Michigan City is detailed in **Table 31**, according to 2018-2022 ACS data. Of all 4,615 rental units within the City, the majority (2,919 or 63.2%) have a rent between \$500 and \$999. A small percentage of rental units have a rent less than \$500 (10.9%), while nearly 21% have a rent between \$1,000 and \$1,499. Less than 1% of the City’s rental units have a rent that exceeds \$1,500.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	525	No Data
50% HAMFI	1,880	1,040
80% HAMFI	3,825	2,313
100% HAMFI	No Data	3,168
Total	6,230	6,521

Data Source: 2016-2020 CHAS

Table 32 – Housing Affordability

The overall housing affordability within Michigan City is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2016-2020 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 525 available rental units are considered to be affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 1,880 affordable rental units are available, while 1,040 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 3,825 affordable rental units are available, while 2,313 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 3,168 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 4,615 renter-occupied housing units are located within Michigan City (2018-2022 ACS). Of this total, only 26% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI). There does not appear to be a shortage of affordable housing available for the remaining income groups (greater than 30% AMFI income group).

TABLE 33: MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent*	\$689	\$823	\$1,016	\$1,299	\$1,461
High HOME Rent**	\$689	\$823	\$1,016	\$1,299	\$1,461
Low HOME Rent**	\$689	\$767	\$921	\$1,063	\$1,186

Data Source: HUD FMR and HOME Rents

*FY 2024 FMRs by Unit Bedrooms for the Michigan City-LaPorte, IN Metropolitan Statistical Area (MSA)

**FY 2024 HUD HOME Rents for Michigan City-LaPorte, IN MSA

Table 33 – Monthly Rent

Table 33 shows HUD Fair Market Rents and HUD HOME Rents within the Michigan City-LaPorte, IN Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units is rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see Table 7) and the total number of affordable housing units available for the various income levels (see Table 32) can reveal surpluses or shortages of affordable housing.

There are 2,020 very low-income households earning 0-30% HAMFI in Michigan City. Because only 525 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the City for very low-income households. In contrast, there appears to be sufficient housing for households in income groups greater than 30% AMFI.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

The estimated median home value within Michigan City increased by over 24% slightly to \$116,000 over the last 10 years, according to the ACS for those years. The long-term trend in housing value has been positive growth. Over this same period, the City’s median contract rent increased by over 28%.

The City's median household income increased nearly 43% between the 2008-2012 ACS and the 2018-2022 ACS; however, long-term trends show a modest 15% increase in median household income when compared to housing costs. While current income increases are outpacing housing cost increases, it is projected that the median home values and contract rents are going to increase at greater rate than median household incomes. If this happens, it can be anticipated that housing within the City will become less affordable over time.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

The City's current median contract rent is estimated to be \$700 (according to the 2018-2022 ACS). This median contract rent is lower than the Fair Market Rents for 1-bedroom, 2-bedroom, 3-bedroom and 4-bedroom units, but is higher than the Fair Market Rents for efficiency units. In terms of High HOME Rent and Low HOME Rent, the trend is the same. The City's current median contract rent is lower than the HOME Rents for 1-bedroom, 2-bedroom, 3 bedroom and 4 bedroom units, but is higher than the HOME Rents for efficiency units.

DISCUSSION:

Within Michigan City, there is a potential shortage of units affordable to very low-income households earning 0-30% HAMFI. While the cost of housing, particularly contract rent, has increased significantly over the past 20 years, household incomes have outpaced these increases. If housing costs outpace household incomes, housing may become less affordable to low- and moderate-income households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

INTRODUCTION

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Additionally, it provides a summary of the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families.

DEFINITIONS

The following definitions pertain to this section:

- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation under Chapter 22, Article IX, Division 2 of the Code of Ordinances of Michigan City, but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation under Chapter 22, Article IX, Division 2 of the Code of Ordinances of Michigan City, and is not structurally or financially feasible to rehabilitate.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,338	18%	2,003	39%
With two selected Conditions	26	0%	80	2%
With three selected Conditions	0	0%	35	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,991	81%	2,935	58%
Total	7,355	100%	5,053	100%

Data Source: 2018-2022 ACS

Table 34 – Condition of Units

Table 34 shows the condition of occupied housing units within Michigan City, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant’s household income

According to 2018-2022 ACS data, the majority (81%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, nearly all feature one housing condition (18%). Twenty-six owner-occupied units (less than 1%) have two housing conditions. No owner-occupied housing units have three or four housing conditions.

Of the estimated 5,053 renter-occupied housing units in the City, the majority (58%) have no housing conditions. Nearly half (39%) of renter-occupied units have one housing condition. Only 3% of renter-occupied units have two or three housing conditions. No renter-occupied housing units have more than four housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	425	5.7%	557	11.0%
1980-1999	1,045	14.2%	1,122	22.2%
1950-1979	3,412	46.4%	2,185	43.2%
Before 1950	2,473	33.6%	1,189	23.5%
Total	7,355	100%	5,053	100%

Data Source: 2018-2022 ACS

Table 35 – Year Unit Built

The age of housing within Michigan City is detailed in **Table 35**. Of the 7,355 owner-occupied housing units, 46.4% were built between 1950 and 1979, 14.2% were built between 1980 and 1999, and 5.7% were built during 2000 or later. One-third (33%) of owner-occupied housing units were built before 1950.

Of the 5,053 renter-occupied housing units, 43% were built between 1950 and 1979, 22% were built between 1980 and 1999, and 11% were built during 2000 or later. Nearly a quarter (23.5%) of renter-occupied units were built before 1950.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,885	80.0%	3,374	66.7%
Housing Units built before 1980 with children present	NA	NA	NA	NA

Data Source: 2018-2022 ACS (Total Units); 2016-2020 CHAS (Units with Children present)

Table 36 – Risk of Lead-Based Paint

The risk of lead-based paint hazards within Michigan City is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2018-2022 ACS and 2016-2020 CHAS.

As shown in **Table 36**, 80% of owner-occupied housing units in the City were built prior to 1980. For renter-occupied housing units, 67% were built prior to 1980. It is unknown how many housing units

built before 1980 also have children present. Respective CHAS data was not available in the HUD IDIS Online System for the subject jurisdiction at the time of access.

In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant from HUD. The \$2.3 million grant award will support Michigan City’s lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,823	618	2,441
Abandoned Vacant Units	N/A	N/A	47
REO Properties	0	0	0
Abandoned REO Properties	N/A	N/A	N/A

Data Source: 2018-2022 ACS; City of Michigan City Vacant Housing Registry, June 2014

Table 37 – Vacant Units

According to 2018-2022 ACS data, there are a total of 14,849 housing units within Michigan City. Of these, 2,441 are vacant, as shown in **Table 37**. As defined in Chapter 22, Article II, Division 1 of the Code of Ordinances of Michigan City, an abandoned or vacant building is defined as:

- A structure on a parcel of real property which is vacant for more than 90 days; is the subject of an order issued pursuant to the Indiana Unsafe Building Law, which has been incorporated into this Code, and at which the condition which generated the order has existed for at least 30 days and has not been remedied; or
- Is not maintained in compliance with applicable provisions of the City Code, building codes, or state laws or regulations for a period of at least 30 days.
- A structure on a parcel of real property which lacks the habitual presence of human beings who have a legal right to be on the premises or at which substantially all lawful business operations or residential occupancy has ceased for a period of at least 30 days. The term

"vacant building" shall not include a seasonally occupied residence or a residence owned by an individual actively serving in the military.

Since units built before 1980 are assumed to have a higher risk of lead-based paint, it can be assumed that these units are also the most suitable for rehabilitation. Citywide, approximately 74.7% of all housing units were built prior to 1980 and may be suitable for rehabilitation. Using this statistic, there may be about 1,823 vacant units suitable for rehabilitation.

According to the foreclosure database maintained by RealtyTrac.com, as updated in July 2024, a total of 52 properties are in some state of foreclosure (i.e., default, auction or bank owned).

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 18% of owner-occupied housing units in the City have at least one housing condition, while 39% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 33.6% of the City's owner-occupied units were built prior to 1950, while 23.5% of renter-occupied units were built prior to 1950 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. Over 80% of owner-occupied homes and nearly 70% of renter-occupied homes were built prior to 1980. Generally, these statistics point toward the need for Michigan City to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW- OR MODERATE-INCOME FAMILIES WITH LBP HAZARDS

Table 36 notes that, in Michigan City, 5,885 owner-occupied housing units were built prior to 1980 and 3,374 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

According to HUD 2016-2020 CHAS data, approximately 6,115 low- and moderate-income families (earning less than or equal to 80% HAMFI) reside in Michigan City. It can be assumed that approximately 4,561 low- and moderate-income families live in of housing units that may have a higher risk of lead-based paint hazards.

In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant from HUD. The \$2.3 million grant award will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

DISCUSSION

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Michigan City to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 74.6% of housing units occupied by low- and moderate-income families, may have a higher risk of lead-based paint hazards. In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units.

MA-25 Public and Assisted Housing – 91.210(b)

INTRODUCTION:

As was noted earlier in Section NA-35, the Michigan City Housing Authority (MCHA) has been charged with the responsibility of the administration of housing programs for low-income persons. The operations of the MCHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development.

TABLE 38: TOTALS NUMBER OF UNITS

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available			191	287			0	0	0
# of accessible units									

Data Source: PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

The MCHA administers three (3) programs that deliver housing to low- and very low-income persons. These include low-rent public housing, Section 8 voucher rental assistance, and homeownership (i.e., rent-to-own) programs. Combined, these programs incorporate approximately 500 housing units in the Michigan City area.

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

Table 38 shows the total number of units currently assisted by local, state or federally funded programs. In total, 191 public housing units are programmed within Michigan City [according to PIC Housing

Authority (HA) Profiles]. These units are designated for low- and very-low income persons. Low-rent public housing units are located in several developments and in scattered sites throughout the Michigan City area:

1. Scattered Site Rentals – 35 units – 1, 2, 3, 4, and 5 bedrooms
2. Lakeland Estates – 50 units (townhomes) for families – near Karwick Rd.: 216 Merrihill Dr., Michigan City, IN
3. Boulevard Gardens/Garden Court – 100 efficiency and 1-bedroom apartments for elderly (62 and older) and handicapped/disabled – near East Michigan Blvd., between 6th and 7th Streets: 421 E. 6th St., Michigan City, IN
4. Harborside Homes Duplexes – Under development

Low-rent public housing is 30% of the qualified person's adjusted gross income and there is a security deposit of \$100. The estimated wait time for public housing in Michigan City is currently unknown but was previously estimated at two (2) years.

Administered by the MCHA, **Table 38** notes that there are 287 Section 8 vouchers available. The Section 8 program provides rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Section 8 vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. The estimated wait time for Section 8 vouchers is currently unknown but was previously estimated between four and six years.

Assisted housing units are located in the following complexes:

1. Garden Estates West (909 Pinetree Ct., REAC Score: 91) – Family, 171 units (9 accessible), 1-3 bedrooms
2. Shorewood Place (975 S. Carroll Ave., REAC Score: 91) – Elderly and Disabled, 12 assisted units, single occupancy
3. Tall Timbers Apartments (3065 Springland Ave., REAC Score: 77) – Family, 72 assisted units (72 accessible), 1-4 bedrooms
4. Woodland East (3201-3401 Salem Ct., REAC Score: 66, 82, 84) – Family, 115 assisted units, 1-3 bedrooms

5. Woodland Crossing (300 Woods Edge Dr., REAC Score: 92) – LIHTC/Section 8, 64 units, 1-3 bedrooms
6. Canterbury House II (8251 W. Pahs Rd., REAC Score: 95) – LIHTC/Section 8, 160 units, 1-3 bedrooms

Additionally, the MCHA has scattered site rent-to-own properties (26 units, brick homes with 3, 4, and 5 bedrooms). Modifications to public housing developments are on-going and units are in good condition.

The MCHA continually assesses the condition of its public housing units to determine whether physical improvements are necessary. MCHA units are decent, safe, sanitary and in good repair and are 100% occupied with waiting lists. **Table 39** shows HUD’s Real Estate Assessment Center (REAC) scores for MCHA’s public housing units.

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Physical Inspection Score (2021)
Scattered Sites	49
Boulevard Court/Boulevard Gardens (421 E. 6 th St.)	62
Harborside Homes Duplexes (316 Lincoln Ave.)	66

Data Source: Public Housing Physical Inspection Score: Updated March 2021

Table 39 – Public Housing Condition

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

The MCHA continues to need good quality, one, two, and three-bedroom housing. The MCHA will continue to construct, acquire and rehab units as needed and as feasible through replacement housing funds, City funding, and/or grants.

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

Related to physical improvements to the public housing living environment, the mission of the MCHA is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. In support of its mission, the MCHA will continue to assess the condition of its public housing units and plan and implement physical modifications, as necessary, in accordance with a

5-Year Action Plan. Moreover, the MCHA establishes quality standards or enforces HUD quality standards for its public housing and assisted units.

DISCUSSION:

The MCHA administers housing programs for low-income persons through annual appropriations provided by HUD. Currently, the MCHA oversees several public housing complexes and scattered rental sites in the greater Michigan City area. The MCHA also administers Section 8 voucher rental assistance and homeownership programs. Activities of the MCHA are further outlined the MCHA's Public Housing Authority (PHA) five-year and annual plans.

MA-30 Homeless Facilities and Services – 91.210(c)

INTRODUCTION

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness.

The State of Indiana has several Continua of Care (CoC) that coordinate services for homeless persons. Michigan City falls under the Indiana Balance of State CoC. Because of the large geographic area covered by this CoC, an organization was formed to specifically address homelessness in LaPorte County. This organization, the Home Team, consists of shelter and housing providers, service providers, faith-based organizations, local governments and other entities focused on finding solutions to homelessness. Housing Opportunities, Inc., a Valparaiso non-profit agency serving Northwest Indiana, is designated as the lead agency for the Home Team.

The Home Team is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. HUD and the Indiana Housing and Community Development Authority (IHCDA) publish CoC and statewide PIT findings annually. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

Challenges identified during the Consolidated Plan process were the lack of affordable housing; barriers to housing including felonies, eviction record, and credit score; predatory practices of landlords; and lack of resources for drug/substance abuse and mental health counseling. To address these challenges, priorities identified during the citizen participation process included self-sufficiency training and case management, mental health services (including substance abuse treatment), Fair Housing education/outreach, affordable housing, housing rehabilitation, and rental assistance.

TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	172	NA	16	71	NA
Households with Only Adults	77	NA	5	43	NA
Chronically Homeless Households	0	NA	0	7	NA
Veterans	10	NA	0	0	NA
Unaccompanied Youth	11	NA	0	0	NA

Data Source: Housing Inventory Counts: Indiana Housing and Community Development Authority, Region 1. January 25, 2023.

Table 40 – Facilities and Housing Targeted to Homeless Households

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USED TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS.

Several mainstream providers offer services to the homeless population as well low- and moderate-income populations. These providers include, but are not limited to, the following organizations:

Medical/Healthcare Resources

HealthLinc and Open Door Health Center, 710 Franklin Street, Michigan City: Volunteer-based, free health clinic for the uninsured, low-income who reside in the Michigan City Area Schools district. Includes healthcare, mental health, and dental services.

Duneland Health Council, P.O. Box 9327, Michigan City: Provides health and general welfare services to the great Michigan City area through grants and scholarships for fields of interest (community development, education, family services, healthcare, clinics/centers, and human services).

Mental Health Resources

Swanson Center, 7224 W. 400 N., Michigan City: Provides supportive services to mentally ill and/or substance abusers, including counseling, with goal of assisting clients who are returning to the community from mental health institutions.

Employment Resources

Northwest Indiana WorkOne Center, 302 West 8th Street, Michigan City: The WorkOne Center provides employer, job seeker and youth workforce training three days per week (Monday, Wednesday, and Friday) from 8:00 a.m. to 4:30 p.m.

LaPorte County Career and Technical Education, A.K. Smith Career Center, 817 Lafayette St., Michigan City: Public institution providing high school technical and adult basic education, workforce training and professional certificates.

LaPorte Library (Cool Springs Branch), 6925 W. 400 N., Michigan City: Public organization offering basic computer functions, reading opportunities, and other life skill workshops.

LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS.

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter, transitional housing, and permanent supportive housing. These providers include, but are not limited to, the following organizations:

Housing Opportunities, Inc. – Provides emergency shelter, permanent supportive housing, and assistance to individuals and families, including case management services and other self-reliance training [capacity: 14 units; 34 beds total].

Michigan City Housing Authority – Provides emergency shelter and permanent supportive housing for homeless adults (veterans) through the ML Sanders Pathways program [capacity: 7 beds total].

Citizens Concerned for the Homeless (CCH) – Provides short-term drug and alcohol-free shelter to homeless families, assists in securing permanent housing, and offers training opportunities to build lifelong skillsets. CCH provides the following facilities:

Sand Castle Shelter, 1005 West 8th St., Michigan City – Offers temporary shelter to LaPorte County families [capacity: seven (7) units; 24 beds total]

Grace Learning Center, 1007 West 8th Street, Michigan City – Offers tools to reduce homelessness including literacy training, GED exam classes, computer skills, etc.

Interfaith Community PADS – The Faith Community PADS (formerly Interfaith Community Men’s Shelter) moves to various locations on specific nights from October 15 through April 15 (during the winter season only – capacity: 40 beds total). It opens at 7 p.m. and closes at 7 a.m. Shelter guests receive dinner and breakfast. Typical locations include:

The Bride Church, 110 W. 9th St. (men only)

First Presbyterian Church, 121 W. 9th St.

River of Life Church, 516 Decatur St. (men only)

St. Paul Lutheran Church, 818 Franklin St. (men only)

Faith City, 1314 S. Woodland Ave. (women only)

Christ Church, 531 Washington St. (women only)

New Creation, 9009 Pahs Rd. (women only)

Stepping Stone Shelter for Women – Provides 24/7 crisis lines and intervention, temporary shelter, clothing and food, transitional housing, counseling, support groups, and advocacy. Stepping Stone Shelter provides the following facilities:

Stepping Stone Shelter, Michigan City – Offers temporary shelter, clothing and food, crisis intervention, legal advocacy, support groups, one-to-one support, rape recovery support, essential transportation, 24-hour staffing and hotline [capacity: 5 beds total]

The Bridge Transition Apartments, Michigan City – Offers safe campus environment for women and children [capacity: 15 one, two and three bedroom units; 28 beds total]

LaPorte County Juvenile Services Center – Provides emergency services for youth that have been identified as homeless, including transitional housing while alternative living situations are considered.

PACT, Inc./Bradley House – Provides transition services for those leaving federal penitentiary or sentenced out of local courts, including but not limited to life skills training, parenting classes, employment readiness, case management and family reunification [capacity: 59 people].

DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d)

INTRODUCTION

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS.

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to increase in Michigan City. CDBG funds may be used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly hit hard with the increasing costs of gasoline. Not only the increased utility costs, but also increased food and other costs can leave them in a financial crisis. There are not enough resources or funds to provide for this population.

Persons with Disabilities (Mental, Physical, Developmental)

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. The primary facilities serving those with addictions are Swanson Center (7224 W. 400 N., Michigan City) and the Dunes Fellowship House (211 E. 6th Street, Michigan City).

Commonly drug addiction and substance abuse are identified as a major challenge for Michigan City, particularly substance abuse by children and youth. The need for a program addressing this issue may be necessary.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. HOPWA housing assistance and case management is awarded by HUD to the Indiana State Department of Health and administered by AIDServe Indiana, Inc. of Indianapolis, Indiana; however, several organizations exist within Michigan City to serve this population, including the Aliveness Project of Northwest Indiana (case management/supportive services – 301 E. 8th Street, Michigan City) and New Life House (transitional housing – 4318 W. US Highway 20).

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, persons with mental or physical issues are discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

Michigan City will work with homeless service providers and the LaPorte County Home Team to implement a cohesive, community-wide Discharge Coordination Policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

One local service provider already addressing this need is the Swanson Center. The Swanson Center provides advocacy and services to the mentally ill in Michigan City and continues to seek opportunities to extend housing opportunities to the mentally ill through HUD and other programs. The Swanson Center provides the following services:

- Housing programs and supportive services to mentally ill and/or substance abusers.
- Intake evaluation, face-to-face counseling sessions, telephone conversations, and assessment for hospitalization.
- Assistance to clients returning to the community from mental health institutions and requiring a structured living environment.
- Community support programs, including supervised group living, alternative families for adults, and semi-independent living program.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

The Owner-Occupied Rehabilitation Program (OORP), administered by Housing Opportunities on behalf of the City, gives priority to the elderly and the disabled and provides rehabilitation work up to \$20,000 per home for health and safety issues within the home. As people age in place, this need will remain. As such, the city will continue to prioritize the elderly and the disabled for housing rehabilitation assistance. The City also administers a Residential Exterior Community Appeal Program (RECAP) that provides one-time grants up to \$15,000 to eligible participants for the purpose of improving the exterior appearance of owner-occupied housing.

FOR ENTITLEMENT/CONSORTIA GRANTEEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

See response, above (previous question and response).

DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT.

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. Michigan City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. The following is a summary of these barriers and corresponding strategies:

1. **Zoning Ordinances**

Barrier – Zoning ordinances are a barrier to affordable housing, as they restrict density and limit housing types in locations that would otherwise be suitable for affordable housing – ultimately excluding lower income households from many neighborhoods.

Strategy – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.

2. **Security Deposits**

Barrier – Security deposits, utility deposits, and high rent fees are a barrier to affordable housing, since many lower income households cannot afford to pay both the deposit/fee and the rent at the same time.

Strategy – Sub-recipients using CDBG funds continue to off-set barrier costs such as security deposits, utility connection/reconnection fees, and high late rent fees with financial help and one-time emergency assistance payments.

3. **Lack of Quality Housing**

Barrier – The lack of quality housing units for low-income persons is a barrier to affordable housing.

Strategy – The City utilizes a multi-faceted approach to address this barrier, including reclaiming abandoned and nuisance properties through acquisition/demolition, stimulating private

developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Owner-Occupied Rehabilitation Program (OORP) that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.

4. Lead Based Paint

Barrier – Lead based paint (LBP) is a barrier to affordable housing, as many homes in Michigan City were built prior to 1978. LBP is a serious health hazard, particularly for young children. Contracting work on houses with documented LBP can be expensive and thus a deterrent to successful rehabilitation.

Strategy – The City utilizes a multi-faceted approach to address this barrier, including looking at other cities and their approach to contracting for LBP remediation, looking for additional funding for LBP remediation, and targeting families with children under the age of six specifically for LBP remediation. In 2018, the City of Michigan City was awarded a Lead Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award, comprised of a *Lead Hazard Control Grant* and a *Healthy Homes Supplemental Grant*, will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

5. Age and Condition of Housing Stock

Barrier – The age and condition of housing stock is a barrier, as many homes are 50 years old or older which substantially increases the cost of maintenance and rehabilitation. Moreover, those interested in architectural or historical preservation are met with resistance because of fears of gentrification. For the elderly, the cost of maintenance is a burden, and some have either converted their single-family home into a duplex or multi-family structure or

simply let the home deteriorate beyond repair. In some cases, properties are simply abandoned, and taxes are not paid, ultimately attracting vandals or other nuisances.

Strategy – The City utilizes a multi-faceted approach to address this barrier, including rehabilitation assistance with the elderly, disabled and families with children receiving priority funding, marketing of homeownership programs to public housing tenants to support housing choice, counseling to homeowners to educate them on basic maintenance to prevent further deterioration, and an ordinance requiring that blighted or abandoned vacant properties be registered with the City.

6. Financing

Barrier – Financing is a barrier to the production of affordable housing, as many owners and occupants do not have the resources to pay for housing rehabilitation. Moreover, persons with special needs do not have the resource to make their housing fully accessible.

Strategy – The City utilizes a multi-faceted approach to address this barrier, including a credit-counseling course funded by the City's CDBG and administered by Housing Opportunities, Inc., and partnerships with local banks to encourage redevelopment in low- and moderate-income neighborhoods.

In general, Michigan City will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through continuation of the R.E.C.A.P. program, which assists the elderly and low-income persons with home repairs such as roof replacements.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

INTRODUCTION

The Consolidated Plan provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Michigan City.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
			%	%	%
Agriculture, forestry, fishing and hunting, and mining	56	0	0%	0%	0%
Construction	683	418	5%	3%	-3%
Manufacturing	2715	2,629	21%	17%	-4%
Wholesale trade	334	619	3%	4%	1%
Retail trade	2008	2,799	15%	18%	3%
Transportation and warehousing, and utilities	632	470	5%	3%	-2%
Information	169	104	1%	1%	-1%
Finance and insurance, and real estate and rental and leasing	486	827	4%	5%	2%
Professional, scientific, and management, and administrative and waste	1052	1,109	8%	7%	-1%
Educational services, and health care and social assistance	2397	2,472	18%	16%	-2%
Arts, entertainment, and recreation, and accommodation and food services	1494	2,592	11%	17%	6%
Other services, except public administration	601	306	5%	2%	-3%
Public administration	374	906	3%	6%	3%
Total	13,001	15,251	-	-	-

Data Source: 2018-2022 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Michigan City by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to 2018-2022 ACS, there are 13,001 workers within all business sectors identified in Michigan City. The number of jobs within all sectors is estimated to be 15,251 according to 2021 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest percentages of workers are within the Education and Health Care Services sector (18%) and Manufacturing sector (21%). Workers in the Arts, Entertainment, and Accommodations sector comprise 11% and workers in the Retail Trade sector comprise 15%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector comprise the smallest percentage of workers (less than 1%).

In regard to the share of jobs, the largest share of jobs is within the Retail Trade (18%), Arts, Entertainment, and Accommodations (17%), Manufacturing (17%), the Education and Health Care Services (16%). The Information and Agriculture, Mining, Oil and Gas Extraction sectors account for the smallest percentages of jobs (1% and less than 1%, respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The data below identifies the “jobs less workers.” This is determined by the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Michigan City there are fewer jobs than workers within six (6) business sectors: *Construction; Manufacturing; Transportation and Warehousing; Information, Professional, scientific, and management, and administrative and waste management services, Educational services, and health care and social assistance and Other Services*. This means that workers in these business sectors may have more difficulty finding a job within Michigan City that matches their skillset. In contrast, there may be more jobs than workers in five (5) business sectors: *Arts, Entertainment, Accommodations; Finance and insurance, and real estate and rental and leasing; Public Administration; Retail Trade; and Wholesale Trade*. This means that workers from outside Michigan City may be meeting the needs of the local job market.

TABLE 42: LABOR FORCE

Total Population in the Civilian Labor Force*	13,996
Civilian Employed Population 16 years and over	13,001
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24	10.5%
Unemployment Rate for Ages 25-65	5.8%

Data Source: 2018-2022 ACS
***Universe:** population 16 years and over

Table 42 – Labor Force

Table 42 portrays the labor force within Michigan City. According to the 2018-2022 ACS the total population within the City in the civilian labor force is 13,996. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 13,001. At the time of the 2000 U.S. Census, the City's unemployment rate was only 3%. According to 2018-2022 ACS estimates, the City's unemployment rate is 3.9%. The unemployment rate for ages 16-24 is much higher than for the City as a whole. The unemployment rate for those between the ages of 16-24 is approximately 10.5% while for ages 25-65 the unemployment rate is approximately 5.8%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People*	Median Earnings
Management, business and financial	3,234	\$50,383
Farming, fisheries and forestry occupations	23	Not Available
Service	2,714	\$25,472
Sales and office	2,892	\$31,806
Construction, extraction, maintenance and repair	944	\$34,876
Production, transportation and material moving	3,194	\$35,698

Data Source: 2018-2022 ACS

**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 – Occupations by Sector

Table 43 displays Occupations by Sector within Michigan City according to the 2018-2022 ACS. Management, business, science and arts occupations account for the largest number of occupations. Service; Sales and office; and Production, transportation and material moving are also well-represented. The least represented occupations in Michigan City are Farming, fisheries and forestry occupations (23). Of these occupations, median earnings are highest in the Management, business, science and arts (\$50,383) and Production, transportation, and material moving (\$35,698) occupations, whereas median earnings are lowest in the Service occupations.

TABLE 44: TRAVEL TIME

Travel Time	Number*	Percentage
< 30 Minutes	9,197	76%
30-59 Minutes	1,859	15%
60 or More Minutes	1,003	8%
Total	12,059	100%

Data Source: 2018-2022 ACS

**Universe: population not working at home*

Table 44 – Travel Time

As shown in **Table 44**, the vast majority of Michigan City residents commute less than 30 minutes to work (76%). A notable percentage travel 30-59 minutes (15%) with a small percentage commuting more than one hour (8%).

EDUCATION:

TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	386	65	1,258
High school graduate (includes equivalency)	3,803	217	2,621
Some college or Associate's degree	3,550	358	1,240
Bachelor's degree or higher	2,235	52	483

Data Source: 2018-2022 ACS
**Universe: population 25 to 64 years (Civilian)*

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status for the civilian population ages 25 to 64 years. Within Michigan City, the highest numbers of employed are also high school graduates or those with some college or an Associate’s degree. A significant number of employed also have a Bachelor’s degree or higher. A very small portion of the civilian employed population never graduated from high school.

The highest numbers of unemployed are also high school graduates, those with some college or an Associate’s degree, and those without a high school education. Those with a bachelor’s degree have the lowest rate of unemployment.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	37	224	184	121	221
9th to 12th grade, no diploma	603	452	274	454	496
High school graduate, GED, or alternative	1,347	1,663	1,518	3,460	2,200
Some college, no degree	757	1,121	1,025	1,563	982
Associate's degree	88	268	454	717	463
Bachelor's degree	351	487	448	974	569
Graduate or professional degree	0	311	120	430	621

Data Source: 2018-2022 ACS

***Universe:** population age 18 years and over

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (12.2%) in Michigan City did not graduate from high school. Over half of adults (62.5%) graduated from high school or have some college education but no college degree. Combined, nearly 75% of the population 18 years or older do not have a college degree.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$23,989
High school graduate (includes equivalency)	\$30,474
Some college or Associate's degree	\$37,588
Bachelor's degree	\$51,893
Graduate or professional degree	\$57,438

Data Source: 2018-2022 ACS

***Universe =** population 25 years and over w/earnings

****2022 inflation-adjusted dollars**

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Michigan City. The data shown is based on 2018-2022 ACS estimates. Higher educational attainment strongly correlates with increased income over a 12-month period. In Michigan City, persons having a graduate or professional degree have an estimated median income of \$57,438 and persons having a Bachelor's degree have a median income of \$51,893. In contrast, persons with some college or an Associate's degree have a median of \$37,588. Similarly, those having a high school diploma or equivalency have a median income of \$30,474 and those without a high school diploma or equivalency have a median income of \$23,989.

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

Due to its location, Michigan City is proximate to Chicago and other leading industrial and consumer markets. The City is well-known for its manufacturing and industrial sectors which are complemented by retail, service and tourist sectors sustained by Lake Michigan and the Indiana Dunes National Lakeshore. The major employment sectors in Michigan City are Manufacturing; Educational services, health care and social assistance; Retail trade; and Arts, entertainment, recreation, accommodation and food services. Combined, these employment sectors represent approximately 65% of all workers and jobs in Michigan City.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

The Economic Development Corporation of Michigan City (EDCMC) has identified a need for workforce development in the following target industries: advanced manufacturing (e.g. food processing, metal fabrication/machining, air compressor equipment); transportation, distribution and logistics (e.g. freight management, warehousing, distribution); and professional services (e.g. healthcare services, call centers, information technology).

Since a large percentage of Michigan City's population lacks a post-secondary education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of the business community with skilled employees. However, there are a number of private and public educational institutions, as well as workforce training initiatives, available in Michigan City to address this need.

During the Consolidated Plan process, other needs identified by the data and public included increased public transportation service and extended hours to allow employment to get to and from work efficiently and on time, as well as employment opportunities and workforce/job skill training.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.

Michigan City is part of the Indiana’s “Enterprise Zone (EZ)” investment initiative program. Businesses located within a designated EZ are eligible for certain tax benefits. The Michigan City Urban Enterprise Association (MCUEA) administers the program within the City. The EZ covers several square miles along the City’s western edge, generally south of Highway 12, east of Sheridan Avenue, and north of Ripley Street/DuPage Street, but also portions southeast of the Chesapeake and Ohio CSX Railroad line.

Businesses locating within the EZ are afforded tax benefits which include:

- *Property Tax Investment Deductions* – Deduction for the increase value of a property to investment by the business, including purchase of an existing building; construction of a new building, repair/rehabilitation/modernization of an existing building; onsite infrastructure improvements; purchase of new manufacturing or production of equipment; or retooling of existing machinery.
- *Enterprise Zone Employment Expense Credit* – Tax credit incentive to hire employees living within the EZ
- *Enterprise Zone Employee Income Tax Deduction* – Income tax deduction for employees living within the EZ
- *Loan Interest Income Tax Credit* – Tax credit for interest income earned from a loan that directly benefits a business located in the EZ
- *Investment Cost Credit* – Tax credit for investment (purchase or ownership interest) in a business within the EZ

The existence of the Michigan City EZ may stimulate job and business growth in underserved areas of the City; however, much of the supporting infrastructure for such investment is already in place. The type of businesses expected to invest in the EZ are consistent with the existing employment sectors and available workforce.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

There are fewer workers than jobs in five (5) business sectors: *Arts, Entertainment, Accommodations; Finance and insurance, and real estate and rental and leasing; Public Administration; Retail Trade; and Wholesale Trade*. This means that workers from outside Michigan City may be meeting the needs of the local job market. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. With that, there has been momentum in the City to promote jobs in state-of-the-art manufacturing practices. These jobs sometimes require a bachelor's degree or higher in areas such as mechanical, physics, or materials sciences.

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN.

The following workforce training initiatives are available to residents of Michigan City:

- *Northwest Indiana WorkOne Center, 302 West 8th Street, Michigan City*: The WorkOne Center provides employer, job seeker and youth workforce training three days per week (Monday, Wednesday, Friday) from 8:00 a.m. to 4:30 p.m.
- *Ivy Tech Community College, 3714 Franklin Street, Michigan City*: Public post-secondary institution providing associates degrees and training courses leading to professional certification, as well as continuing education.
- *LaPorte County Career and Technical Education, 817 Lafayette St., Michigan City*: Located in the A.K. Smith Career Center, this resource provides technical training to LaPorte County high school students, including programs in agricultural sciences, automotive services technology, construction and technology, engineering and more. Students earn credits that can be transferred to a two or four-year college, and earn certifications recognized by business and industry that can secure immediate job placement.
- *LaPorte County Public Library (Cool Springs Branch), 6925 W. 400 N., Michigan City*: Public organization offering basic computer functions, reading opportunities, and other life skill workshops.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

Yes, in coordination with the non-profit Economic Development Corporation of Michigan City, Indiana (EDCMC). A comprehensive, five-year Strategic Plan for economic development was initiated in April 2013 and approved by the EDCMC in April 2014. The EDCMC Strategic Plan has not yet been updated for 2019; however, many of the strategies identified continue to be implemented such as ARPA Small Business Grant, Site Selection Assistance, State and Local Regulatory Guidance, Community Research and Development, Quality of Life Focus, Customized Incentive Packages, Revolving Loan Fund Assistance Enterprise Zone Business Investment Deductions, Tax Abatement Incentives, Tax Increment Financing Approval Process Technical Assistance, HUBZone, Workforce Development and Evaluation, Training and Assistance, Business Issue Assistance, Business Retention Program, Business-to-Business Networking Annual Job Fair, and Allies for Community Business Loan Program.

IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH.

As part of its Strategic Action Plan (2019-2023), the EDCMC approved the following areas of action and corresponding activities to attract more business and create more jobs in Michigan City:

1. Economic Inclusion
2. Workforce Development/Talent Attraction
3. Placemaking
4. Aggressively Tell the Story
5. Economic Modernization

Each of these areas of action overlap and can be coordinated with the Consolidated Plan, particularly areas such as workforce development/education and integration with community development efforts to address homelessness and affordable housing options.

DISCUSSION

The largest employment sectors in Michigan City are manufacturing, education, healthcare, retail trade, and arts, entertainment and accommodations. Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Michigan City are in occupations such as management, business, science and the arts; or construction, extraction, maintenance and repair;

while the lowest median earnings are in service occupations. Approximately 62% of Michigan City's population has a high school diploma or some college; however, 17% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in the community to meet this need.

Nearly 80% of Michigan City's population drives less than 30 minutes to get to work, and only a small percentage Michigan City's population drives more than one hour to get to work. This means that most employees live locally or within the Northwest Indiana region. In order to stimulate more local investment, Michigan City has an urban Enterprise Zone (EZ) that offers tax incentives and grants to businesses and individuals that relocate to underserved areas of the City. The urban EZ covers the City's downtown and major transportation corridors, including areas along Highway 12 and Michigan Boulevard. Moreover, Michigan City continues to coordinate with the Economic Development Corporation of Michigan City, Indiana (EDCMC) to identify ways to attract employers and retain a skilled workforce.

MA-50 Needs and Market Analysis Discussion

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

From 2019-2023, the City focused most of its CDBG-funded housing rehabilitation and public service activities in eligible block groups having a population of 51% or more low- and moderate-income persons (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, the Census Tracts shown in **Table 48** have concentrations of housing problems (i.e., more than half of extremely low-income, low-income, or moderate-income households residing therein have some type of housing problem):

TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS

% of Households w/Housing Problems	Extremely Low Income Households	Low Income Households	Moderate Income Households
50-75%	411, 401, 408, 404, 405, 414, 406	412, 409, 407, 405	None
>75%	412, 409, 407, 403	None	None

Source: HUD CPD Maps, Accessed May 2024

Table 48 – Concentrations of Households with Housing Problems

Because of the age of the Michigan City’s housing stock, housing problems are distributed throughout the City’s limits. Geographically, housing problems affecting extremely low-income households are the most widespread. The majority of extremely low-income households have some type of housing problem, regardless of their location. Housing problems affecting low-income households are most concentrated between Willard Avenue and Franklin Street and between Franklin Street and Johnson Road. Housing problems affecting moderate income households are most concentrated between Franklin Street. and Woodland Avenue.

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

The lowest income areas of Michigan City are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Sixteen (16) of the City’s 32 Block Groups have a low- and moderate-income population of 51% or greater. This means that there is a significant portion of low- and moderate-income persons concentrated in nearly half of the City.

Many of these Block Groups are also areas of low- and moderate-income concentration. Although these concentrations exist, the data provided in the Market Analysis show that all racial and ethnic groups living in the City have significant housing needs, particularly for housing repairs, rehabilitation and accessibility retrofits.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

These areas are characterized by lack of quality and affordable housing, few employment opportunities, and limited access to public transportation – which limits residents from getting to and/or keeping jobs.

The lack of local, accessible, and skill-matched employment opportunities has led to a situation where young workers are leaving Michigan City to seek residence and employment elsewhere.

The City's low- and moderate-income neighborhoods are characterized by low-density single-family homes with few neighborhood-level commercial or other service activities interspersed except for commercial properties along the City's major corridors such as Franklin Street or Michigan Boulevard.

Major nearby employment centers include the Indiana University Health LaPorte Hospital, Blue Chip Casino, St. Anthony Memorial Health Center, Lighthouse Place Premium Outlets and Marquette Mall (shopping malls), as well as the LaPorte Community School system and LaPorte County government; however, many of these employers are located at the periphery of the community and, with limited transportation options, are difficult to access.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Michigan City may have vacant sites and/or brownfield redevelopment opportunities that could be pursued. The city continues to coordinate with the Michigan City Economic Development Corporation (MCEDC) on economic development activities to better market to, attract and retain businesses and develop the City's resident workforce. Like many communities, the community itself is a strong asset for economic development. Organization at the community-level combined with other means, including CDBG assistance, is the primary asset for positive change in Michigan City's low- and moderate-income neighborhoods.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

A number of public investments are occurring throughout Michigan City. As of 2018, several projects were in progress or already completed in areas corresponding to concentrations of racial or ethnic minorities and low-income families. These projects include:

- Michigan Blvd. Corridor Improvements (2014)
- City Redevelopment Site (2016)
- Larkspur Drainage & Street Improvements (2016)
- I-94 Interchange Upgrade & Signage (2016)
- Wabash Street Streetscape Improvements Design & Construction (2016)
- Pine St./Washington St./9th St. Two-Way Design & Construction (2016)

- New Police Department at 1201 E. Michigan Blvd. (2016)
- 701-705 Franklin Street Future City Plaza Expansion (2017)
- Ohio Street Improvements (2017)
- Pine School Water & Sewer Expansion
- New Train Station & Double Tracking Project (2020)

Michigan City or MCEDC initiatives that will provide opportunities to these areas include the South Gateway Corridor Plan, the City's three Tax Increment Financing (TIF) – North, East, and South, and the Urban Enterprise Zone.

Additionally, the Trail Creek Development Plan is proximate to the existing Elston Grove neighborhood in Michigan City, which includes low- and moderate-income persons. The Michigan City Redevelopment Commission has planned to redevelop the area into an attractive, livable destination capitalizing on the amenities of Trail Creek. The Trail Creek development will create a variety of dwelling units, retail, entertainment, and recreational uses in support of the new neighborhood. The development of this area should benefit the current residents of the neighborhood as well as provide jobs for those residents. The success of the Trail Creek development is anticipated to “spill over” into the surrounding neighborhoods providing economic stimulus to the downtown area.

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS. INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS.

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map, accessed in April 2024, nearly all of Michigan City has four or more fixed residential broadband providers throughout the city. One impediment to broadband access within low- and moderate-income households is the ability to afford monthly fees along with purchasing of equipment (computers, smartphones, tablets, and routers).

DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION.

As stated above, according to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in April 2024, Michigan City has four or more fixed residential broadband

providers throughout the City; therefore, there is already competition in the area. Some areas have as many as 6 or more providers.

MA-65 Hazard Mitigation – 91.210(A)(5), 91.310(a)(3)

DESCRIBE THE JURISDICTION’S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE.

According to most scientists, the impacts of climate change in Michigan City will include more summer heat waves and hot days and increased severe rain events. A preliminary Great Lakes Integrated Sciences Assessment describes the challenges including higher probability of heat waves and hot days each summer (heat-related illness and death, reduced air quality, reduced water quality, and longer growth periods for plants increasing pollen loads); more severe and more frequent wet weather events (flooding and rapid Great Lakes water depth changes); and infrastructure issues related to increased demands during wet weather and heat events (sewer overflows, electric grid reliability issues, and buckling of roadways).

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS.

The impacts of climate change in Indiana, specifically coastal Indiana, will affect households of all incomes; however, lower income households often have fewer options available to minimize the anticipated climatic impacts and often live in areas that are more susceptible to climate change.

Michigan City’s most vulnerable populations will be more likely to suffer from heat-related illnesses and death due to the urban heat island affect and a lack of access to air conditioning. Urban areas tend to have lower air quality and the anticipated higher temperatures will increase ozone and impact asthma rates. Low-income urban areas also often have lower urban forestry canopy rates, which leads to higher day and nighttime air temperature, and the lack of an urban canopy limits its beneficial greening impacts by limiting its capacity to reduce harmful carbon emissions, lower PM2.5 levels, and reduce ozone.

Increased wet weather events that cause flooding may adversely impact Michigan City’s more marginalized populations than other populations due to the higher incidence of no property and or renters’ insurance among low-income populations and limited housing choice. Low-income populations often face higher physical and environmental barriers to alleviate extreme heat. The city has supported

a heating and cooling shelter with CDBG funding to help remediate some of these impacts on low-income populations.

DRAFT

Strategic Plan



SP-05 Overview

STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. There are essentially four major topics of focus in the Consolidated Plan:

- Housing
- Homelessness
- Community Development
- Non-Homeless Special Needs

Housing Needs

The Housing topic is focused on the physical state and tenure of housing in the City of Michigan City and ways that federal and local resources can be used to address housing issues. Based on input and data received through the public involvement process and past performance, the highest priorities identified by the public are:

- Removal of barriers to Fair Housing/affordable housing
- Housing acquisition, rehab and construction
- Rental rehab and assistance
- Homeowner/renter self-sufficiency
- Lead-based paint hazard control/reduction
- Home affordability (i.e. DPA, Rental Assistance)

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: AFFORDABLE HOUSING

Improve the supply, quality, availability, affordability, and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City.

Homelessness Needs

Meeting homelessness challenges in City of Michigan City is a collaborative effort comprising numerous individuals, agencies and organizations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County. The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month. Housing Opportunities is the chair of the CoC. In developing priority homeless needs, the City of Michigan City coordinated with Housing Opportunities, the Home Team, as well as the general public through stakeholder meetings. Based on input and the data received through the citizen participation process and past performance the highest priorities identified by the Continuum of Care are services such as:

- Homeless self-sufficiency/case management
- Shelter facilities or shelter beds
- Transitional or permanent supportive housing
- Healthcare and mental health counseling
- Employment and legal assistance

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: 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 citizen participation process and past performance, the following Community Development needs were identified:

- Land assembly and infrastructure
- 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

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: QUALITY OF LIFE

Enhance the quality of life 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 citizen participation process and past performance, 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

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: 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 or drug addiction, HIV/AIDS or other special needs.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

Historically the city has identified Local Target Areas within the City of Michigan City. These are Westside and Eastport Neighborhoods. As these area will still be eligible for use of CDBG funds, with a large percentage of the city meeting the HUD definition of low and moderate income (51.5%, the city intends to fund projects throughout the city. (see **Map 2** and **Table 49**).

Map 2 – CDBG Eligible Areas

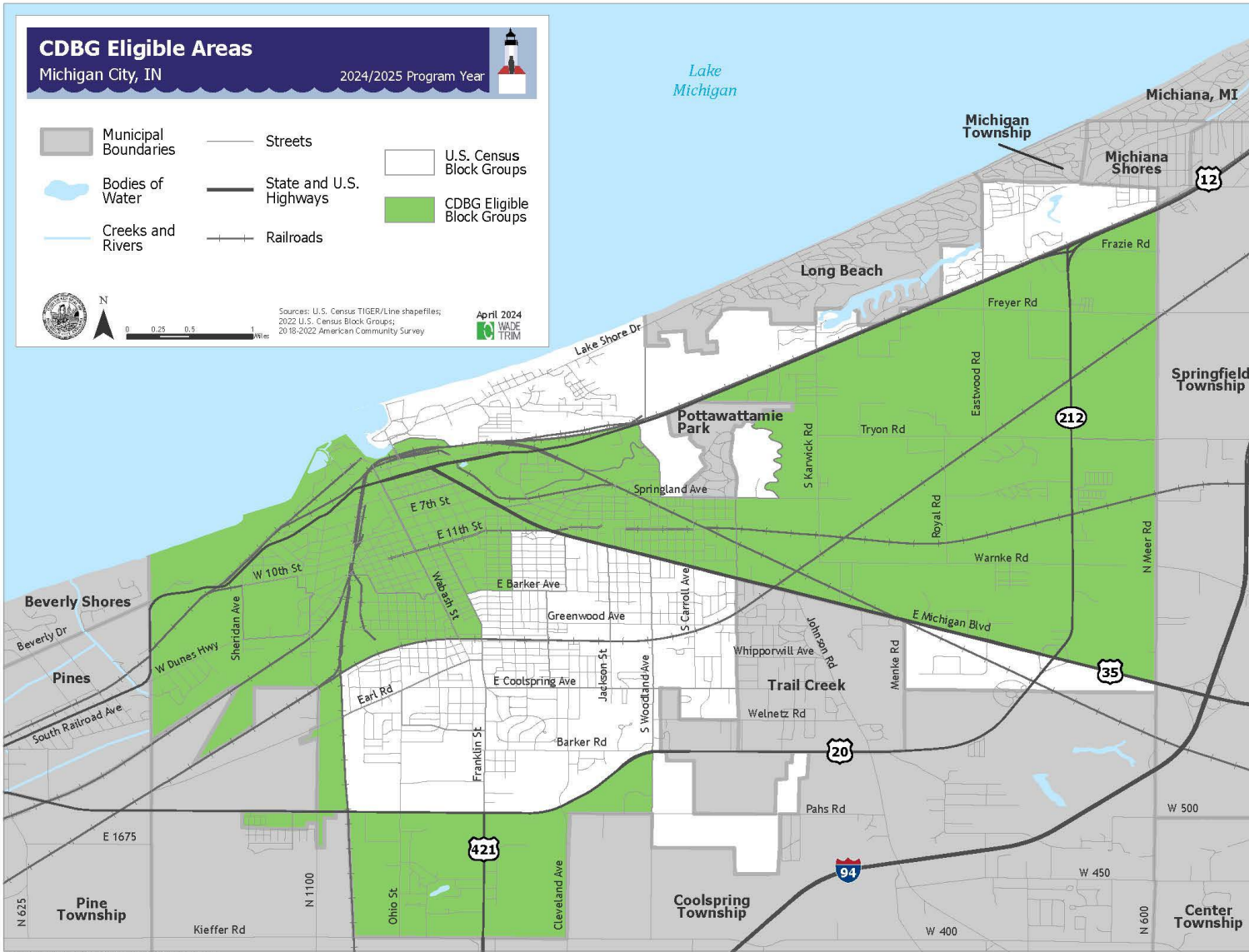


TABLE 49: GEOGRAPHIC AREA

1. Area Name: Citywide
Area Type: Other
Identify the neighborhood boundaries for this target area. The City intends to fund projects that target low and moderate income block groups and LMI populations citywide.
Include specific housing and commercial characteristics of this target area. The city is comprised of predominantly single-family home. Commercial uses are mainly concentrated on main corridors and downtown.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? N/A
Identify the needs in this target area. N/A
What are the opportunities for improvement in this target area? N/A
Are there barriers to improvement in this target area? N/A

Table 49 – Geographic Priority Areas

SP-25 Priority Needs

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Michigan City has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see **Table 50**).

TABLE 50: PRIORITY NEEDS SUMMARY

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Housing				
Development of quality affordable housing	Low	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI), Middle Income (120% AMI)	Citywide	Affordable Housing
Removal of barriers to Fair Housing/affordable housing	High	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI)	Citywide	Affordable Housing
Housing acquisition, rehab and construction	High	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI)	Citywide	Affordable Housing

Rental and Downpayment Assistance	High	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI)	Citywide	Affordable Housing
Homeowner/renter self-sufficiency	High	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI)	Citywide	Affordable Housing
Lead-based paint hazard control/reduction	High	Families with Children, Large Families	Citywide	Affordable Housing
Homelessness				
Homeless self-sufficiency/case management	High	Homeless - Individuals, Homeless Families with Children	Westside Neighborhood, Citywide	Reduced Homelessness
Shelter facilities or shelter beds	High	Homeless - Individuals	Westside Neighborhood, Citywide	Reduced Homelessness
Transitional or permanent supportive housing	High	Homeless - Individuals, Homeless Families with Children	Citywide	Reduced Homelessness
Healthcare and mental health counseling	High	Veterans - Homeless, Persons with Mental Disabilities, Persons with Alcohol or Other Addictions	Citywide	Provision of Needed Services
Employment and legal assistance	High	Homeless - Individuals, Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI)	Citywide	Provision of Needed Services
Community Development				
Public Facility and Infrastructure Improvements	High	Non-housing Community Development	Citywide	Quality of Life
Code enforcement	High	Non-Housing Community Development	Citywide	Quality of Life
Elimination of slum and blight	High	Non-Housing Community Development	Citywide	Quality of Life
Non-Homeless Special Needs				
Capacity to facilitate systems of care	High	Extremely Low Income (30% AMI), Moderate Income (80% AMI), Low Income (50% AMI), Homeless - Individuals, Elderly, Frail Elderly, Victims of Domestic Violence, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions	Citywide	Provision of Needed Services

Special needs case management and counseling	High	Extremely Low Income (30% AMI), Moderate Income (80% AMI), Low Income (50% AMI), Homeless - Individuals, Elderly, Frail Elderly, Victims of Domestic Violence, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions	Citywide	Provision of Needed Services
Assistance to persons with special needs	High	Victims of Domestic Violence, Persons with HIV/AIDS and their Families, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions	Citywide	Provision of Needed Services
Youth programs and services	High	Extremely Low Income (30% AMI), Low Income (50% AMI), Moderate Income (80% AMI), Large Families, Families with Children	Citywide	Provision of Needed Services
Senior programs and services	High	Elderly, Frail Elderly	Citywide	Provision of Needed Services

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers are by far the most common voucher used in Michigan City. The average annual income of residents using TBRA is under \$12,000. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 263 TBRA vouchers are in use and thousands of households have extremely low incomes.
TBRA for Non-Homeless Special Needs	Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 62 disabled, veteran, or elderly families receive TBRA. The number of disabled, veteran, or elderly families requesting assistance is nearly 263. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner households earning less than 80% HAMFI. The current housing inventory lacks rental units to house persons with low- and extremely low-incomes (less than 50% HAMFI). Necessary demolition of ageing and unsafe structures has contributed to the loss of affordable homeowner and rental units.
Rehabilitation	Many of renter-occupied housing units have at least one housing problem while a large number of owner-occupied housing units have at least one housing problem. Furthermore, the vast majority of all housing units were built prior to 1980 and are more than 40 years old. Generally, these statistics point toward the need for the City of Michigan City to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction.
Acquisition, including preservation	Housing preservation/restoration within low- and moderate-income neighborhoods was identified during the citizen participation process with regard to the expense associated with preserving/restoring homes and obstacles to demolition in cases of aging and unsafe structures.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 52** and **Table 56**.

The City of Michigan City anticipates a total allocation of \$640,492 in CDBG funding for the 2024/2025 program year. Program income may be realized over the course of the 2024/2025 program year and subsequent program years. These funds will be used for CDBG eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities such as housing rehabilitation and repairs, blight removal/demolition, Fair Housing outreach, public improvements, public services, and administration of the City's CDBG program.

Other resources, such as private and non-Federal public sources may become available to the City of Michigan City during the program year.

Other potential CDBG leveraging opportunities include State and Federal grant sources, local general fund dollars, public/social service providers, or other sources. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Michigan City has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2024/2025 Annual Action Plan. See **Table 57**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$640,492	\$0	\$0	\$640,492	\$2,560,000	Additional resources for leveraging may include other State and Federal sources, local general fund dollars, public/social service providers, or other funding sources.

Table 52 – Anticipated Resources

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED.

The City will look to leverage funds, if available, from State and Federal grants sources, local general fund dollars, public/social service providers, or other sources against CDBG dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

The Michigan City Redevelopment Commission may own property that could potentially be developed for housing purposes. There are no current plans to develop such property to provide housing for low- and moderate-income households.

In the past, the City has worked with LaPorte County to acquire tax foreclosed properties. These properties were developed to provide affordable housing for low- and moderate-income households. If this scenario were to arise in the future, the same efforts could be made to offer additional affordable housing in the City.

DISCUSSION

The City of Michigan City's anticipated funding allocation from CDBG will address many of the City's goals, including affordable housing, reduced lead-based paint hazards, reduced homelessness, quality of life, and provision of needed services. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging and non-Federal sources such as the Michigan City Redevelopment Commission, City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

SP-40 Institutional Delivery Structure

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

Michigan City will have staff funded through CDBG administration dollars that will be dedicated to making sure the CDBG Program is administered fully. The city will also work with the following organizations throughout the implementation of the CDBG Program.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Michigan City Planning & Inspection Department	Government Agency	Affordable Housing: Ownership, Rental; Planning	Jurisdiction
Michigan City Housing Authority	Government Agency	Public Housing	Jurisdiction
City of Michigan City Public Works (Streets, Engineer, Water Works, Sanitary District)	Government Agency	Community Development - Neighborhood Improvements, Public Facilities	Jurisdiction
City of Michigan City Parks and Recreation Department	Government Agency	Community Development - Neighborhood Improvements, Public Facilities	Jurisdiction
City of Michigan City Redevelopment Commission	Government Agency	Community Development - Neighborhood Improvements, Economic Development	Jurisdiction
City of Michigan City Historic Review Board	Government Agency	Community Development - Neighborhood Improvements	Jurisdiction
City of Michigan City Urban Enterprise Association	Government Agency	Community Development - Neighborhood Improvements, Economic Development	Jurisdiction
City of Michigan City Citizens Advisory Committee	Other: Citizens	Community Development - Neighborhood Improvements	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LaPorte County Home Team	Nonprofit Organization	Homelessness; Community Development - Public Services; Non-Homeless Special Needs; Affordable Housing – Rental	Jurisdiction
Housing Opportunities, Inc.	Nonprofit Organization	Homelessness; Affordable Housing - Rental	Region
LaPorte County Habitat for Humanity	Nonprofit Organization	Affordable Housing – Ownership	Jurisdiction
North Central Community Action Agency, Inc.	Nonprofit Organization	Homelessness; Affordable Housing - Rental; Community Development – Public Services	Region
Catholic Charities Diocese of Gary	Nonprofit Organization	Homelessness; Community Development – Public Services	Region
Michigan Township Trustee	Government Agency	Affordable Housing – Rental; Community Development – Public Services	Jurisdiction
Michigan City Economic Development Corporation	Redevelopment Authority	Community Development – Economic Development	Jurisdiction
Stepping Stone Shelter for Women, Inc.	Nonprofit Organization	Homelessness; Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction
Salvation Army Michigan City Corps and Community Center	Nonprofit Organization	Homelessness; Community Development – Public Services	Jurisdiction
LaPorte County Juvenile Services Center	Government Agency	Community Development – Public Services	Jurisdiction
PACT-Bradley House	Nonprofit Organization	Community Development: Public Services	Jurisdiction
LaPorte County Division of Family and Children	Government Agency	Community Development – Public Services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
REAL Services, Inc. for Elderly/Disabled	Nonprofit Organization	Non-Homeless Special Needs; Community Development - Public Services	Region
Swanson Center	Nonprofit Organization	Non-Homeless Special Needs	Jurisdiction
Dungarvin Indiana, Inc.	Private Industry	Non-Homeless Special Needs	Region
Paladin/The Arc Norwest Indiana	Nonprofit	Non-Homeless Special Needs	Region
Barker Woods Enrichment Center	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction
Indiana First Steps	Government Agency	Non-Homeless Special Needs; Community Development – Public Services	State
Bureau of Developmental Disabilities	Government Agency	Non-Homeless Special Needs; Community Development – Public Services	State
Goodwill Industries of Michiana, Inc.	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Region
VNA Home Care Services	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction
The Aliveness Project	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Region
Dunes House, Inc.	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Region
Arbors Michigan City	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction
Open Door Community Alliance, Inc.	Nonprofit Organization	Community Development – Public Services	Jurisdiction
United Way of LaPorte County	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Unity Foundation of LaPorte County	Nonprofit Organization	Homelessness; Community Development – Public Facilities; Neighborhood Improvements; Public Services	Jurisdiction
Duneland Health Council	Nonprofit Organization	Non-Homeless Special Needs; Community Development – Public Services	Jurisdiction
City of Michigan City Planning Commission	Government Agency	Community Development – Public Facilities; Neighborhood Improvements; Economic Development	Jurisdiction
Sand Castle Shelter for Homeless Families	Nonprofit Organization	Homelessness	Jurisdiction

Table 53 – Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

Table 53 shows the institutional structure through which the City of Michigan City will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in **Table 53**, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Michigan City Planning & Inspection Department, along with other City divisions and departments. These divisions and departments carryout objectives related to housing and community development. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County. The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month. Housing Opportunities is the chair of the CoC.

The City of Michigan City has a strong Institutional delivery system. A wide range of services are available in the community, including homelessness prevention services, street outreach services,

supportive services, and other services such as nutrition programs and youth programs (see **Table 54**). These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Food Banks/Nutrition Programs	X	X	
Youth Programs	X	X	

Table 54 – Homeless Prevention Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Meeting homelessness challenges in Michigan City is a collaborative effort comprising numerous individuals, agencies and organizations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County. The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month. Housing Opportunities is the chair of the CoC. Housing Opportunities is also responsible for advancing community-wide efforts, including the LaPorte County Plan to End Homelessness and the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations.

Continuum of Care are federally designated local planning bodies that coordinate housing and services funding for homeless individuals and families across the United States. Indiana has two formal Continua of Care: the Indianapolis Continuum and the Balance of State. LaPorte County falls into the Balance of State continuum, but it is difficult to do in-depth local planning through that venue since it covers such a large and diverse geographic area. To address local needs in LaPorte County, a team was formed to work on issues of homelessness at a local level. The Home Team includes a variety of representatives:

- Healthcare providers
- Shelter and Housing Providers
- Foundations
- Community Members
- Service Providers
- Municipal Government
- Faith-based organizations

The Home Team has been meeting monthly since 2004 to develop strategies for preventing and eliminating homelessness, to encourage coordination of services between service providers in LaPorte County, and to identify gaps in services. A portion of the Home Team has also formed a Marketing Committee to increase awareness of homeless issues around the county. Anyone from the community is welcome to participate in monthly meetings and provide input into issues related to homelessness and housing.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

The Home Team of LaPorte County (a program of Unity Foundation of LaPorte County, Inc.) has prepared an Emergency Shelter Strategic Plan for the three-year period from 2019-2021 to identify and address gaps in the Continuum of Care (CoC) covering the City of Michigan City. The primary gaps identified were lack of knowledge of and coordination between shelter offerings, as well as inadequate/infrequent data collection and reporting back to the community. Basic steps to address these gaps include stabilizing and strengthening the existing emergency shelter system; strengthening homeless prevention tactics, case management and wrap around support services to minimize the need for emergency shelter; and better serving those needing shelter who live in LaPorte County. The primary strengths identified were the number of partnerships within the community and their recent and continued financial commitment to ending homelessness.

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS.

The City of Michigan City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.
- Assist the Housing Opportunities, as the lead agency for the Continuum of Care, and the Home Team in their efforts to improve coordination between service providers.
- Continue to support programs that assist the homeless or those at risk of becoming homeless.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.
- Support the establishment of additional transitional or permanent supportive housing through identification of funding sources, technical assistance with applications, and other means of support.

SP-45 Goals Summary

TABLE 55(A): FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Priority Needs Addressed	Funding Allocated (Five-Year Total)	Goal Outcome Indicator	Quantity (Five-Year Total)	UoM
Goal 1: Affordable Housing	Affordable Housing, Fair Housing	2024	2025	Provide decent affordable housing	Affordability	Citywide	Rental rehab and assistance, Homeowner/renter self-sufficiency, Removal of barriers to Fair Housing/affordable housing, Housing acquisition, rehab and construction, Lead-based paint hazard reduction	CDBG: \$ 1,760,000	Public service activities for Low/Moderate Income Housing Benefit Homeowner Housing Rehabilitated Direct Financial Assistance to Homebuyers	50 50 10	Households Assisted Households/Housing Units Households Assisted
Goal 2: Reduced Homelessness	Homeless	2024	2025	Create suitable living environments	Availability/Accessibility	Citywide	Homeless self-sufficiency/case management, Shelter facilities or shelter beds, Transitional or permanent supportive housing; Employment and legal assistance	CDBG: \$ 100,000	Homeless Prevention Homeless Person Overnight Shelter Public service activities other than Low/Moderate Income Housing Benefit	750 100 750	Persons Assisted Persons Assisted Persons Assisted
Goal 3: Quality of Life	Non-Housing Community Development	2024	2025	Creating suitable living environments	Sustainability	Citywide	Public facilities (parks, community centers, etc.), Public improvements (sidewalks, roads, drainage, community gardens etc.), Land assembly and infrastructure, Code enforcement, Community redevelopment/revitalization, Elimination of slum and blight	CDBG: \$ 320,000	Buildings Demolished Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	12 10,000	Buildings Persons Assisted
Goal 4: Provision of Needed Services	Non-Homeless Special Needs, Non-Housing Community Development	2024	2025	Creating suitable living environments	Availability/Accessibility	Citywide	Senior programs and services, Youth programs and services, Assistance to persons with special needs, Special needs case management and counseling, Capacity to facilitate systems of care, Healthcare and mental health counseling, Employment and legal assistance	CDBG: \$ 380,000	Public service activities other than Low/Moderate Income Housing Benefit	425	Persons Assisted
Goal 5: Administration/ Planning	Program Administration	2024	2025	N/A	N/A	Citywide	Program Administration	CDBG: \$ 640,000	Other	1	Year of program administration

Table 55(A) – Goals Summary

TABLE 55(B): GOAL DESCRIPTIONS

1	Goal Name	Affordable Housing
	Goal Description	Improve the supply, quality, availability and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City. CDBG - \$1,760,000
2	Goal Name	Reduced Homelessness
	Goal Description	Reduce and prevent homelessness in the City of Michigan City. CDBG - \$100,000
3	Goal Name	Quality of Life
	Goal Description	Enhance the quality of life 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 - \$320,000
4	Goal Name	Provision of Public Services
	Goal Description	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 or drug addiction, HIV/AIDS or other special needs. CDBG - \$380,000
5	Goal Name	Program Administration
	Goal Description	CDBG Administration/Planning. CDBG - \$640,000

Table 55(B) – Goal Descriptions

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The Five-Year Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the five-year term of the Strategic Plan. These goals must be described in quantitative terms. The City of Michigan City has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the five-year period to arrive at a total five-year funding allocation and quantity for each outcome indicator. See **Table 55**.

Through annual CDBG allocations, HUD grants, and the local General Fund match, the City will provide affordable housing activities to support on average 20 income-eligible households annually, or approximately 100 households over the next five years. Activities to support income-eligible non-homeless and special needs households may include rental assistance, rehabilitation of existing

homeowner and rental units, as well as public service activities for low- and moderate-income housing benefit.

SP-50 Public Housing Accessibility and Involvement

NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

The number of disabled families getting assistance totals 123 (60 in public housing and 63 utilizing vouchers). In addition, 457 families (186 in public housing and 271 utilizing vouchers) are requesting accessibility features. This data shows that a high number of disabled families are in need of both housing assistance/vouchers and accessible units. Additionally, 84 program participants (52 in public housing and 32 utilizing vouchers) are elderly (>62 years) and may also need accessible units.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

The Michigan City Housing Authority is committed to continuing the Family Self-Sufficiency (FSS) Program for its public housing and Section 8 House Choice Voucher clients. The FSS program assists housing residents to attain financial independence through education and employment toward increased resident involvement. The FSS Program serves as a clearinghouse for referrals to other agencies and private resources for participating families.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

In the HUD Public Housing Assessment System (PHAS), the Michigan City Housing Authority recorded a PHAS Score of 68 on December 13, 2023, with a designation of “standard performer”.

IF APPLICABLE, PLAN TO REMOVE THE ‘TROUBLED’ DESIGNATION

Not applicable. When necessary, the City of Michigan City coordinates with the Michigan City Housing Authority to reduce the possibility of net losses to the existing supply of public housing and other assisted units.

SP-55 Barriers to affordable housing

BARRIERS TO AFFORDABLE HOUSING

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

Several barriers to affordable housing have been identified by the City:

- Security deposits, utility deposits, and high rent fees
- The lack of quality housing units available for lower income persons
- Lead based paint hazards are expensive to test for and abate
- Ageing housing stock is costly to rehabilitate
- Available financing

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

Michigan City proposes the following actions to help address the barriers listed above:

- The City will continue to work with homebuilders, rental property owners and developers to gather feedback on local barriers to housing development.
- The City will look at implementing the following recommendations:
 1. Zero lot line zoning, performance-based zoning, and Floor Area Ratio zoning will be evaluated for feasibility;
 2. Inclusionary zoning ordinance to promote the development of affordable housing;
 3. Allow accessory dwelling units with appropriate design and upkeep guidelines;
 4. Consider allowing manufactured housing options within regular residential neighborhoods with certain design parameters;
 5. Develop cluster subdivision guidelines and incorporate cluster subdivisions into the zoning code;
 6. Include 'in home occupations' as allowable uses in residential developments that will appeal to low-income (this is under the assumption that many of the low-income have businesses on the side and/or as their primary income);
 7. Continue encouraging mixed use zoning that will allow low-income residents to obtain groceries, education, and other basic services without a vehicle

SP-60 Homelessness Strategy

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The Home Team consists of shelter and housing providers, service providers, faith-based organizations, local governments and other entities focused on finding solutions to homelessness. Housing Opportunities, Inc., a Valparaiso non-profit agency serving Northwest Indiana, is designated as the lead agency for the Home Team.

The Home Team is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. HUD and the Indiana Housing and Community Development Authority (IHCDA) publish CoC and statewide PIT findings annually.

Additionally, priorities identified during the citizen participation process included Fair Housing education/outreach, treatment options for drug addiction/substance abusers, job skill training, and case management for the chronically homeless.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

One of Michigan City's strategies for preventing and reducing homelessness is to assist nonprofit service providers in obtaining additional funding sources for emergency shelter. Many of these non-profit service providers are CoC partnering agencies.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN.

Another of Michigan City's strategies for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. Many of these programs are operated by the CoC partnering agencies.

HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

Another of the City's strategies for reducing homelessness is to support nonprofit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent homelessness. Many of these non-profit service providers are CoC partnering agencies.

SP-65 Lead based paint Hazards

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

Lead was used as a pigment and drying agent in “alkyd” oil based paint in most homes built before 1978. Lead may be present on any interior or exterior surface, particularly on woodwork, doors, and windows. In 1978, the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to 0.06% (a trace amount). According to the Commission, about two-thirds of homes built before 1940, one-half of the homes built from 1940 to 1960, and a large number of homes built after 1960 contain heavily-lead paint. Given the age of the City’s housing stock, lead paint is presumed to be present in most areas of the City.

In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award will support Michigan City’s lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

The following actions will be continued to evaluate and reduce lead-based paint hazards in Michigan City:

- The City of Michigan City has hired an environmental consulting firm to provide professional environmental services including lead paint testing, environmental assessment, and lead paint testing pre- and post-testing for the Owner-Occupied Rehabilitation Program. The use of these services to effectively assess hazards and determine the most appropriate and cost-effective methods of hazard reduction.
- Lead-based paint hazard reduction is integrated into housing policies and programs by making it mandatory for organizations seeking funding from the City’s CDBG Program.
- In combination with the environmental consulting firm, the City of Michigan City is developing written policies and procedures for evaluating and reducing lead-based paint hazards, as well as other hazards such as asbestos in the Owner-Occupied Rehabilitation Program.

- The City will explore training possibilities and possible opportunities to increase the number of Michigan City contractors who are trained in lead-based paint hazards.
- Participants in the Owner-Occupied Rehabilitation Program receive the booklet “Protect Your Family from Lead in Your Home”.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Michigan City, an high percentage of housing units were built prior to 1980 present. Based on concentrations of older units and low- and moderate-income populations, it is assumed that a large percentage of these housing units are occupied by low- and moderate-income families. Generally, these conditions point toward the need for the City of Michigan City to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The City of Michigan City requires inspection of units undergoing rehabilitation through the Planning & Inspection Department’s housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether or not the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the LaPorte County Health Department for screening and treatment.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City’s Planning & Inspection Department and the homeowner by the inspector(s).

SP-70 Anti-Poverty Strategy

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2018-2022 American Community Survey (ACS) estimates, 21.2% of people living in the City of Michigan City are at poverty level or below. To combat this trend, the City of Michigan City and LaPorte County work with a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency. The City of Michigan City will continue to support and collaborate with the following services and agencies, among others:

- LaPorte County Home Team
- Housing Opportunities
- Citizens Concerned for the Homeless
- Michigan City Housing Authority
- Catholic Charities
- North Central Community Action Agency
- LaPorte County Social Services
- Northwest Indiana Workforce Board (NWI/WorkOne)

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN?

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as childcare programs and job training and creation programs. One of the City of Michigan City's priorities for the Five-Year Consolidated Plan is to address the role of homeowner/renter self-sufficiency in protecting and enhancing the condition of the City's housing stock and neighborhoods.

The City of Michigan will take the following steps to promote self-sufficiency and reduce the number of households living below the poverty level:

- Continue to support homebuyer training programs and homebuyer assistance programs for low- and moderate-income persons.

- Continue to support public-private partnerships for increasing homeownership among low- and moderate-income persons.
- Coordinate with agencies to programs to reduce the cost of utilities.
- Support existing weatherization and energy conservation retrofit programs and encourage new programs that further reduce home and rental unit utility costs.
- Target eligible public housing residents, recipients of Section 8 tenant assistance and FSS Program graduates for homebuyer assistance.

SP-80 Monitoring

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

Monitoring is an integral management control technique to ensure the effective and proper use of Federal dollars. In addition, it is an ongoing process that assesses the quality of a program participant's performance over a period of time. This program performance relates to external and internal clients, as well as the Planning and Redevelopment staff who will be managing the programs. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste and abuse.

CDBG Program Staff is responsible for monitoring all CDBG related activities to ensure that National Objectives are being met. Staff continues desk reviews as a key component of the basic monitoring activities. Materials submitted to the CDBG office are reviewed, as well as progress reports. Progress reports are required as part of the Public Services grants and are assisting in keeping sub-recipients on track for expenditures. On-site reviews will be scheduled at least once in the coming year for recipients of Public Services funds to ensure compliance with HUD regulations.

The City has decided that the most consistent way to monitor sub-recipients is to monitor their activities using the contract as a monitoring tool. The contract will be used in conjunction with standardized monitoring forms that our office has created for this purpose. This is to simultaneously make the sub-

recipients aware of the contract compliance requirements that will increase their knowledge of what the contract contains and is applicable to them. In addition, the monitoring will increase compliance with the timelines established in the agreements and the importance of spending the CDBG funds in a timely manner. The cross-cutting requirements will be an integral part of this monitoring.

Staff also has been doing on-site monitoring for compliance with Davis Bacon regulations. The monitoring includes meetings with contractors to ensure compliance before work begins. Review of certified payrolls is done weekly before payment is authorized to the contractor as well. The City continues to meet with contractors before work begins so that Davis Bacon requirements can be discussed and explained which has been an effective tool for the City in ensuring compliance. CDBG staff monitors compliance with timeliness of expenditures by reviewing IDIS reports. All sub-recipients are expected to expend their funds in a timely manner. In addition, as a condition to receive future funding, the CDBG office has established a requirement that at least 50% of the funding received in the current year has been expended with 100% of the funding in the prior year has occurred. Failure to meet these thresholds eliminates them from requesting future funding until this threshold is met. It will be emphasized to all of the sub-recipients the importance of continuing to spend funds in a timely manner. Contract compliance will be emphasized since most of the sub-recipient agreements contain milestones and achieving these milestones will improve spend down of the CDBG funds. IDIS reports are used to monitor spend down rates for the CDBG program overall and for each project individually.

CDBG staff works closely with the City of Michigan City's Code Enforcement Section. During the program year of 2009, a major overhaul of the reports required to document that structures are considered blighted under the Indiana Code occurred. This resulted in reports from all of the inspectors representing the different code groups inspecting the houses when vacant to make a determination of the building major deficiencies. For the current program year, this will continue to have an increased emphasis as the CDBG office attempts to decrease the number of substandard units in the Westside neighborhood before they are turned into rentals.

CDBG staff in partnership with code enforcement will be makes recommendations for dealing with substandard housing units and vacant properties that are contributing to the decline of neighborhoods particularly in the low- and moderate-income neighborhoods where most of the vacant housing is located. The vacant housing problem continues to be exacerbated by the foreclosures that continue to

be forthcoming. The foreclosures are vacant for extended periods of time, and the City resources to effectively handle these foreclosures are limited.

The Board of Works has adopted HUD's definition of an abandoned property to expedite the demolition of substandard vacant properties. This adoption of abandoned property has helped reduce these properties, however the problem continues.

The CDBG program staff continues to increase its focus on program accountability and monitoring of the CDBG contractors, sub-recipients, and grantees. New grants have defined reporting requirements that include specific due dates for submittal to the city of Michigan City. Two types of monitoring will take place during the program year: Desk and On-Site. Desk monitoring includes a review of the expenditures of funds and the progress of projects through periodic reports received from the grantee or sub-recipient. Prior to the processing payments grant files are reviewed to verify that required reports have been received. Also, the payments are tracked through a CDBG database; IDIS, the City of Michigan City's accounting system (FUNDWARE), and the grantee's records.

On site monitoring will include yearly site visits to verify on-going compliance or to inspect work, either in-progress or completed and review records to ensure that program requirements are satisfied. Areas to review during the site visits may include agency financial management systems, client eligibility, labor standards, equal opportunity, lead-based paint regulations, procurement practices, and other areas as applicable. Technical assistance is provided as needed. CDBG staff anticipates that it will continue to monitor sub-recipients with an onsite visit yearly. In addition to the onsite visits the sub-recipients are required to file quarterly and year-end reports on the activities that they are conducting using CDBG funds. These reports are reviewed by staff for compliance.

Action Plan



AP-15 Expected Resources

INTRODUCTION

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 52** and **Table 56**.

The City of Michigan City anticipates a total allocation of \$640,492 in CDBG funding for the 2024/2025 program year. Program income may be realized over the course of the 2024/2025 program year and subsequent program years. These funds will be used for CDBG eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities such as housing rehabilitation and repairs, blight removal/demolition, Fair Housing outreach, public improvements, public services, and administration of the City's CDBG program. Other resources, such as private and non-Federal public sources may become available to the City of Michigan City during the program year.

Other potential CDBG leveraging opportunities include State and Federal grant sources, local general fund dollars, public/social service providers, or other sources. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. Michigan City has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2024/2025 Annual Action Plan. See **Table 57**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$640,492*	0	0	\$640,492	\$2,560,000	Additional resources for leveraging may include other state and federal sources, local general fund dollars, public/social service providers, or other funding sources.

*HUD FY 2024 Formula Allocation

Table 56 – Anticipated Resources

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The City will look to leverage funds, if available, from State and Federal grants, City departments, public or social service providers, or other sources against CDBG dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The Michigan City Redevelopment Commission may own property that could potentially be developed for housing purposes. There are no current plans to develop such property to provide housing for low- and moderate-income households.

In the past, the City has worked with LaPorte County to acquire tax foreclosed properties. These properties were developed to provide affordable housing for low- and moderate-income households. If this scenario were to arise in the future, the same efforts could be made to offer additional affordable housing in the City.

DISCUSSION

Michigan City's anticipated funding allocation from CDBG will address many of the City's goals, including affordable housing supply/quality and availability/accessibility, reduced homelessness, quality of life and provision of needed services. The City is fortunate to have a network of public or social service providers and other City departments to help address these goals through financial leveraging, coordination and collaboration.

AP-20 Annual Goals and Objectives

TABLE 57(A): GOALS SUMMARY INFORMATION

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Priority Needs Addressed	Funding Allocated (One-Year Total)	Goal Outcome Indicator	Quantity (One-Year Total)	UoM
Goal 1: Affordable Housing	Affordable Housing, Fair Housing	2024	2025	Provide decent affordable housing	Affordability	Citywide	Rental rehab and assistance; Removal of barriers to Fair Housing/affordable housing; Housing acquisition, rehab and construction	CDBG: \$ 417,394	Homeowner Housing Rehabilitated	18	Households/Housing Units
Goal 2: Reduced Homelessness	Homeless	2024	2025	Creating suitable Living Environments	Availability/ Accessibility	Citywide	Homeless self-sufficiency/case management, Shelter facilities or shelter beds, Transitional or permanent supportive housing; Employment and legal assistance	CDBG: \$ 35,000	Homeless Prevention Homeless Person Overnight Shelter Public service activities other than Low/Moderate Income Housing Benefit	65 65 300	Persons Assisted Persons Assisted Persons Assisted
Goal 3: Quality of Life	Non-Housing Community Development	2024	2025	Suitable Living Environment	Sustainability	Citywide	Public facilities (parks, community centers, etc.); Public improvements (sidewalks, roads, drainage, community gardens etc.); Elimination of slum and blight	CDBG: \$ 0	Not Applicable	Not Applicable	Not Applicable
Goal 4: Provision of Needed Services	Non-Homeless Special Needs, Non-Housing Community Development	2024	2025	Suitable Living Environment	Availability/ Accessibility	Citywide	Assistance to persons with special needs; Special needs case management and counseling; Healthcare and mental health counseling	CDBG: \$ 60,000	Public service activities other than Low/Moderate Income Housing Benefit	85	Persons Assisted
Goal 5: Administration/ Planning	Program Administration	2024	2025	N/A	N/A	Citywide	Program Administration	CDBG: \$ 128,098	Other	0	Other

Table 57(A) – Goals Summary Information

TABLE 57(B): GOAL DESCRIPTIONS

1	Goal Name	Affordable Housing
	Goal Description	Improve the supply, quality, availability and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City. \$417,394
2	Goal Name	Reduced Homelessness
	Goal Description	Reduce and prevent homelessness in the City of Michigan City. \$35,000
3	Goal Name	Quality of Life
	Goal Description	Enhance the quality of life 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 - \$0
4	Goal Name	Provision of Public Services
	Goal Description	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 or drug addiction, HIV/AIDS or other special needs. CDBG - \$60,000
5	Goal Name	Program Administration
	Goal Description	CDBG Administration/Planning. CDBG - \$128,098

Table 57(B) – Goal Descriptions

AP-35 Projects

INTRODUCTION

Michigan City's planned actions for the 2024/2025 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

The city will continue to operate its CDBG program through the Community Development office of the Planning & Inspection Department, which will continue to provide funding for housing rehabilitation and emergency home repairs. These actions will further the goals of improving the supply and quality, as well as the availability and accessibility, of affordable housing in Michigan City.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income. During the 2024/2025 program year, the City will fund activities that

address the needs of special needs populations, youth and at-risk children, victims of domestic violence, homeless persons, and job training.

Michigan City's planned actions for the 2024/2025 Annual Action Plan are summarized in **Table 58** and **Table 59**.

TABLE 58: PROJECT INFORMATION

#	Project Name
1	CDBG Administration
2	Owner-Occupied Rehab
3	Emergency Home Repair
4	Dunebrook
5	Keys to Hope
6	North Central Community Action Agency
7	Sandcastle Shelter
8	Stepping Stones Shelter
9	Grace Learning Center
10	Salvation Army Michigan City
11	Interfaith Community PADS

Table 58 – Project Information

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

The allocation priorities are focused on the five goals of the Strategic Plan: Affordable Housing, Reduced Lead-Based Paint Hazards, Reduced Homelessness; Quality of Life; and Provision of Needed Services. It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% of the total CDBG allocation.

<u>Strategic Plan Goal</u>	<u>Amount (% of CDBG Award)</u>
Program Administration:	\$128,098 (19.9%)
Affordable Housing	\$417,394 (65.2%)
Reduced Homelessness:	\$35,000 (5.5%)
Quality of Life:	\$0 (0%)
Provision of Needed Services:	\$60,000 (9.4%)

** Excludes program income and prior year resources. Percentages may not equal 100% due to rounding.*

The City's primary obstacle to meeting underserved needs is a lack of funding. In recent years, reduced revenues have plagued all levels of government (federal, state, and local). These reduced revenues have hindered the City's ability to meet the needs of low-income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

AP-38 Project Summary

TABLE 59: PROJECT SUMMARY INFORMATION

1	Project Name	CDBG Administration
	Geographic Area	Citywide
	Goals Supported	Administration/Planning
	Needs Addressed	Program Administration
	Funding	CDBG: \$128,098
	Target Date	09/30/2025
	Benefit	Other: Administration of overall CDBG program for one (1) year
	Location	Not applicable
	Description	Michigan City CDBG Administration (2024/2025); CDBG - \$198,098
	Planned Activities	Annual action planning, project development, coordination and compliance oversight, and administration activities.
2	Project Name	Emergency Home Repair
	Geographic Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Rehabilitation
	Funding	CDBG: \$100,000
	Target Date	09/30/2025
	Benefit	Homeowner housing rehabilitated – 10 Households/Housing Units
	Location	Various locations
	Description	Michigan City Program (2024/2025); CDBG - \$100,000
	Planned Activities	This program assists homeowners with emergency repairs on their home.
3	Project Name	Owner-Occupied Rehabilitation
	Geographic Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Rehabilitation
	Funding	CDBG: \$317,394
	Target Date	09/30/2025
	Benefit	Homeowner housing rehabilitated – 8 Households/Housing Units
	Location	Various locations
	Description	Michigan City Program (2024/2025); CDBG - \$317,394
	Planned Activities	This program assists homeowners with housing rehabilitation on their home to allow them to live there longer. Priority is given to the elderly, disabled and people with children under the age of six (6). Matrix Code: 14A Rehab. National Objective: LMH
4	Project Name	Dunebrook
	Geographic Area	Citywide
	Goals Supported	Provision of Needed Services
	Funding	CDBG: \$15,000

	Target Date	09/30/2025
	Benefit	Public service activities other than Low/Moderate Income Housing Benefit – 20 Persons Assisted
	Location	7451 West Johnson Rd., Michigan City, IN 46360
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$15,000
	Planned Activities	Provides support services for families to create stability and self-sufficiency to prevent child abuse and neglect
5	Project Name	Keys to Hope Community Resource Center
	Geographic Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeless self-sufficiency/case management; Shelter facilities or shelter beds
	Funding	CDBG: \$5,000
	Target Date	09/30/2025
	Benefit	Homeless Prevention – 65 Persons Assisted
	Location	1802 Franklin St., Michigan City, IN 46360
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$5,000
	Planned Activities	These funds will be used for case management to assist homeless and low-income persons with connection to mainstream services and housing. Matrix code: 05. National Objective LMC
6	Project Name	North Central Community Action Agency
	Geographic Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Rental rehab and assistance; Homeowner/renter self-sufficiency
	Funding	CDBG: \$20,000
	Target Date	09/30/2025
	Benefit	Public service activities for Low/Moderate Income Housing Benefit – 18 Households Assisted
	Location	301 E. 8th St., Suite 109, Michigan City, IN
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$20,000
	Planned Activities	Provides rental assistance and counseling to low income persons and assists them getting connected to services. Matrix code: 05S Rental subsidies. National Objective: LMH
7	Project Name	Sandcastle Shelter/Citizens Concerned for the Homeless
	Geographic Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeless self-sufficiency/case management
	Funding	CDBG: \$15,000
	Target Date	09/30/2025
	Benefit	Homeless person overnight shelter – 65 Persons Assisted
	Location	1005 West 8th St., Michigan City, IN 46360

	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$15,000
	Planned Activities	This is a homeless center for women and families. Matrix code: 03T, National Objective: LMC
8	Project Name	Stepping Stones Domestic Violence Shelter
	Geographic Area	Citywide
	Goals Supported	Provision of Needed Services
	Needs Addressed	Assistance to persons with special needs (victims of domestic violence); Special needs case management and counseling
	Funding	CDBG: \$15,000
	Target Date	09/30/2025
	Benefit	Public service activities other than Low/Moderate Housing Benefit – 35 Persons Assisted
	Location	Undisclosed location (for security)
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$15,000
	Planned Activities	This is a homeless center for women and children who are victims of domestic violence.
9	Project Name	Grace Learning Center
	Geographic Area	Citywide
	Goals Supported	Provision of Needed Services; Reduced Homelessness
	Needs Addressed	Employment and Legal Services
	Funding	CDBG: \$5,000
	Target Date	09/30/2025
	Benefit	Public service activities other than Low/Moderate Housing Benefit – 300 Persons Assisted
	Location	1007 W 8 th Street, Michigan City, IN 46360
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$5,000
	Planned Activities	Job training, including education opportunities, life skills building, and self-help meetings.
10	Project Name	Salvation Army Michigan City
	Geographic Area	Citywide
	Goals Supported	Provision of Needed Services
	Needs Addressed	Youth Programs and Services
	Funding	CDBG: \$10,000
	Target Date	09/30/2025
	Benefit	
	Location	1201 Franklin Street, Michigan City, IN 46360
	Description	Public Services Sub-Recipient (2024/2025); CDBG - \$10,000
	Planned Activities	Youth Services
11	Project Name	Interfaith Community PADS
	Geographic Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Shelter Facilities and Shelter Beds
	Funding	CDBG: \$10,000

Target Date	09/30/2025
Benefit	
Location	1001 W 8 th Street, Michigan City, IN 46360
Description	Public Services Sub-Recipient (2024/2025); CDBG - \$10,000
Planned Activities	Deliver temporary shelter to homeless populations

Table 59 – Project Summary Information

AP-50 Geographic Distribution

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

For the 2024/2025 Annual Action Plan, Michigan City will direct assistance to low- and moderate-income areas and populations citywide.

TABLE 60: GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Citywide (All Eligible Areas and Populations)	100%

*Percentages based on CDBG annual allocation amount only; excludes program administration (20%).

Table 60 – Geographic Distribution

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Michigan City's rationale for allocating investments geographically is dependent upon the location of low- and moderate-income populations, which are most concentrated in neighborhoods such as census block groups with an LMI population of greater than 51%.

These areas are prioritized due to potential substandard housing conditions and concentration of low- and moderate-income population. Activities selected will directly benefit the CDBG-eligible population citywide. These activities comprise 100% of expected funding for 2024/2025 and are directed toward housing rehabilitation, as well as providing shelter to homeless persons and victims of domestic violence.

All other activities, or the remaining 100% of expected funding, will benefit any person meeting the CDBG eligibility requirements for low- and moderate-income benefit. These other activities include rental assistance/counseling and services for at-risk families, seniors, and youth, victims of domestic violence, persons with mental illness or substance abuse challenges, and the homeless, as well as the City's administration of the CDBG program.

DISCUSSION

Michigan City has identified 11 projects to implement the five goals of the Strategic Plan during the first year of the 2024-2028 Consolidated Plan. These projects benefit low- and moderate-income persons citywide.

DRAFT

AP-55 Affordable Housing

INTRODUCTION

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 61** and are inclusive of the affordable housing activities shown in **Table 57** and **Table 59**. **Table 62** indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

TABLE 61: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	18
Special Needs	0
Total	18

Table 61 – One Year Goals for Affordable Housing by Support Requirement

TABLE 62: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	18
The Production of New Units	0
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	36

Table 62 – One Year Goals for Affordable Housing by Support Type

DISCUSSION

Annual goals for affordable housing include support for non-homeless and special needs populations through rental assistance, rehabilitation of existing homeowner and rental units, and other activities not listed above.

AP-60 Public Housing

INTRODUCTION

This section of the Annual Action Plan describes what actions Michigan City will take in the 2024/2025 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2024/2025 Annual Action Plan will address the needs of public housing during the program year.

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

As was noted in Section NA-35, the Michigan City Housing Authority (MCHA) has been charged with the responsibility of the administration of housing programs for low-income persons. The operations of the MCHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

The MCHA administers three (3) programs that deliver housing to low- and very low-income persons. These include low-rent public housing, Section 8 voucher rental assistance, and homeownership (i.e., rent-to-own) programs. Combined, these programs incorporate approximately 500 housing units in the Michigan City area. According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC) and HUD's Central Accounting and Program System (HUDCAPS), the following number and type of assisted housing units are available within Michigan City:

- 191 total public housing units available
- 287 total Housing Choice Vouchers (project based plus tenant based)

The MCHA has been committed to advocating for and providing affordable housing for eligible individuals and families, and continues to work closely with HUD, Michigan City, and area agencies and organizations to address the needs for public housing.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

The MCHA administers a homeownership (i.e., rent-to-own) program. This program is targeted to low-income residents with earned income, positive work history, credit/background check and other qualifications. The City has 26 rent-to-own homes with 3-5 bedrooms each. Sale prices range from \$50,000 to \$60,000. The MCHA also administers the MCHDI/Business Activity program at Fair Market

Rent. The rent for the MCHDI/Business Activity program is 30% of adjusted gross income and the estimated wait time is 4-5 years.

There is also an active Resident Council at the Boulevard Gardens public housing complex to enhance community and address concerns as they arise. Similarly, the PHA Plan includes funding for development of resident initiatives and the MCHA is looking at grant opportunities to support active participation, resident employment and other actions.

Additionally, Michigan City utilizes a multi-faceted approach to encourage residents to become more involved in management and participate in homeownership, including rehabilitation assistance with the elderly, disabled and families with children receiving priority funding, marketing of homeownership programs to public housing tenants to support housing choice, counseling to homeowners to educate them on basic maintenance to prevent further deterioration, and an ordinance requiring that blighted or abandoned vacant properties be registered with the City.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE

Not applicable – The MCHA is a “standard performer.” When necessary, Michigan City coordinates with the MCHA to reduce the possibility of net losses to the existing supply of public housing and other assisted units.

DISCUSSION

Affordable housing needs are met by multiple stakeholders within Michigan City. The MCHA is responsible for the administration of public housing in the greater Michigan City area and continues to work closely with HUD, Michigan City, and area agencies and organizations to address mutual affordable housing goals.

AP-65 Homeless and Other Special Needs Activities

INTRODUCTION

This section of the Annual Action Plan describes Michigan City's one-year goal and the specific actions steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

Consistent with the Five-Year Consolidated Plan's Strategic Plan, Michigan City will pursue the goal of reduced homeless. Michigan City has identified four activities that will serve homeless persons during the 2024/2025 program year. These activities provide case management, emergency shelter, and job training. The activities planned for the year are as follows:

- Keys to Hope (Case Management) (\$5,000; 65 Persons Assisted)
- Sandcastle Shelter (Emergency Shelter/Services) (\$15,000; 65 Persons Assisted)
- Grace Learning Center (Job Training) (\$5,000; 300 Persons Assisted)

The City plans to allocate a total of \$45,000 of the anticipated 2024/2025 CDBG award toward these activities.

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The City will support multiple projects that seek to reach out to homeless persons and end homelessness. One project, Keys to Hope, is a homeless day resource center that supports the needs of homeless populations and connects them to needed resources for long-term homeless prevention.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

One of the City's strategies for preventing and reducing homelessness is to assist non-profit service providers in obtaining additional funding sources for emergency shelter. The primary activities to address homelessness during the 2024/2025 program year is funding for the Sandcastle Shelter and Keys to Hope Day Center (both provided by Citizen Concerned for the Homeless, a non-profit sub-recipient). Sandcastle Shelter provides shelter services for women and families. Keys to Hope provides

showers, washing machines, case management, and other services needed by the homeless population of Michigan City to help find transitional housing and employment. This facility's focus is helping homeless persons find the resources they need – particularly through existing homeless service providers.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

Another of the City's strategies for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. The Keys to Hope Day Center (Citizens Concerned for the Homeless) activity is intended to facilitate this transition by providing case management and other services to help find transitional housing and employment. Citizens Concerned for the Homeless also operates the Grace Learning Center, which provides job training. Moreover, these efforts will be complemented by other activities planned for the 2024/2025 program year, including rental assistance/counseling provided by the North Central Community Action Agency, services for at-risk families and youth provided by Dunebrook, Inc., and services for victims of domestic violence provided by Stepping Stones Shelter for Women, Inc.

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS

Another of the City's strategies for reducing homelessness is to support non-profit service providers that offer self-sufficiency training, mental health counseling, case management, and other activities to prevent homelessness. Activities planned for the 2024/2025 program year include youth services and job training initiatives.

The City plans to support Grace Learning Center, a non-profit service provider, by funding job training citywide. This activity is a continuation of a successful program that was funded previously.

Furthermore, the City will continue to work with homeless service providers and the LaPorte County Home Team CoC, including Housing Opportunities and Citizens Concerned for the Homeless, to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

DISCUSSION

The City plans to allocate a total of \$35,000, or 5.5% of the anticipated 2024/2025 CDBG award toward activities to reduce homelessness. These activities will provide self-sufficiency training/case management, shelter beds and services for women and families, and job training. Additionally, toward both reducing homelessness and addressing special needs, the City will support mental health services and other related activities including rental assistance, services for at-risk families, seniors, youth, and victims of domestic violence.

AP-75 Barriers to affordable housing

INTRODUCTION

This section of the Annual Action Plan summarizes actions Michigan City will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

ACTIONS IT PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING SUCH AS LAND USE CONTROLS, TAX POLICIES AFFECTING LAND, ZONING ORDINANCES, BUILDING CODES, FEES AND CHARGES, GROWTH LIMITATIONS, AND POLICIES AFFECTING THE RETURN ON RESIDENTIAL INVESTMENT

Michigan City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, Michigan City will continue to work with

nonprofit housing developers and providers to increase the amount of affordable housing. During 2024/2025, the City will do this primarily through continuation of the Owner-Occupied Rehabilitation and Emergency Home Repair programs, which provides grants to eligible applicants for home improvements to increase pride of ownership and quality of life. Other strategies utilized by Michigan City to reduce barriers to affordable housing are summarized below [Discussion].

DISCUSSION

The following is a summary of the City's past strategies to reduce barriers to affordable housing:

- **Zoning Ordinance** – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.
- **Security Deposits** – Sub-recipients using CDBG funds continue to off-set barrier costs such as security deposits, utility connection/reconnection fees, and high late rent fees with financial help and one-time emergency assistance payments.
- **Lack of Quality Housing** – The City utilizes a multi-faceted approach to address this barrier, including reclaiming abandoned and nuisance properties through acquisition/demolition, stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Rehabilitation Program that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.
- **Lead-Based Paint** – The City utilizes a multi-faceted approach to address this barrier, including looking at other cities and their approach to contracting for LBP remediation, looking for additional funding for LBP remediation, targeting families with children under the age of six specifically for LBP remediation. In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan

City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

- **Age and Condition of Housing Stock** – The City utilizes a multi-faceted approach to address this barrier, including rehabilitation assistance with the elderly, disabled and families with children receiving priority funding, marketing of homeownership programs to public housing tenants to support housing choice, counseling to homeowners to educate them on basic maintenance to prevent further deterioration, and an ordinance requiring that blighted or abandoned vacant properties be registered with the City.
- **Financing** – The City utilizes a multi-faceted approach to address this barrier, including rental assistance and housing counseling funded by the City's CDBG program and administered by the North Central Community Action Agency, collaboration with Housing Opportunities, and partnerships with local banks to encourage redevelopment in low- and moderate-income neighborhoods.

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

AP-85 Other Actions

INTRODUCTION

This section of the Annual Action Plan describes Michigan City's planned actions to carry out the following objectives of the annual planning process:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

Consistent with the Five-Year Consolidated Plan's Strategic Plan, Michigan City will pursue the goal of providing public services for low- and moderate-income (LMI) and special needs populations assumed to be LMI. Such services may include, but not be limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.

The following activities provide programming for low- and moderate-income children and families, at-risk youth, victims of domestic violence, and persons with mental illness, among other eligible populations:

- Dunebrook, Inc., At-Risk Families & Youth (\$15,000; 20 Persons Assisted)
- Stepping Stone Shelter, Victims of Domestic Violence (\$16,000; 35 Persons Assisted)

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

Consistent with the Five-Year Consolidated Plan's Strategic Plan, the City will pursue the goal of improving the supply, quality, accessibility, and availability of affordable housing within Michigan City.

The following activities will provide housing rehabilitation and rental assistance to low- and moderate-income households:

- Owner-Occupied Housing Rehabilitation
- Emergency Home Repair
- North Central Community Action Agency (Rental Assistance/Counseling)

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City will pursue the goal of reducing lead-based paint hazards in the City's housing stock and neighborhoods. Michigan City will continue to evaluate lead-based paint hazards. The following actions will help to reduce lead-based paint hazards citywide:

- Use of an environmental consulting firm to provide professional environmental services including lead paint testing, environmental assessment, and lead paint testing pre- and post-testing for the City's rehabilitation program. These services are used to effectively assess hazards and determine the most appropriate and cost-effective methods of hazard reduction.
- Provision of information on lead-based paint hazards to homeowners doing their own repair work on their homes. Participants in the rehabilitation program receive the booklet, "Protect Your Family from Lead in Your Home."
- Implementation of the recently awarded 2018 Lead-Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant will allow Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2018-2022 American Community Survey (ACS) estimates, 21.2% of people living in Michigan City are below poverty level. To combat this trend, Michigan City and LaPorte County hosts a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency.

Michigan City will continue to support and collaborate with the following services and agencies, among others, as necessary, to reduce the number of poverty-level families:

- LaPorte County Home Team
- Housing Opportunities
- Citizens Concerned for the Homeless
- Michigan City Housing Authority
- North Central Community Action Agency
- Catholic Charities
- LaPorte County Social Services
- Northwest Indiana Workforce Board (NWI/WorkOne)

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

Michigan City has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach, emergency shelter and transitional housing, and mental health services. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

The City will utilize the following strategies to overcome gaps in the institutional structure and enhance coordination between public and assisted housing providers, as well as private and governmental health, mental health, and service agencies, allowing Michigan City to address its priority needs:

- Continued coordination with the LaPorte County Home Team and Housing Opportunities (lead agency for CoC) to develop a holistic approach to addressing homelessness, social services, transitional housing, and permanent supportive housing needs in Michigan City and LaPorte County, as well as leading the LaPorte County 10-Year Plan to End Homelessness.
- Commitment to increasing the capacity of local organizations to meet housing and community development needs by providing technical assistance (facilitation, strategic planning, collaborative grant development, leadership training, etc.) necessary to help agencies coordinate to provide services effectively and efficiently.
- Continued coordination between the Michigan City Planning & Inspection Department and the MCHA on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the MCHA is as follows:
 - The Mayor is the appointing official for the Board of Commissioners.
 - The MCHA has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The MCHA does try to keep their personnel policies in line with the City's program.
 - City provides garbage collection for the MCHA's developments. Other services are provided on an as-needed basis (i.e., ice removal and special inspections).
 - It is the practice of the MCHA to work with the Michigan City Planning & Inspection Department / Inspection Department when proposing new housing developments for our community.
 - The MCHA submits plans to the City for their approval.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

Michigan City will continue to coordinate with the following agencies to develop an effective institutional structure and enhance inter-agency coordination. Most of these agencies are members of the LaPorte County Home Team:

- Public Housing – Michigan City Housing Authority (MCHA)
- Housing Development – Michigan City Housing Development Corporation, LaPorte County Habitat for Humanity
- Housing Assistance – North Central Community Action Agency, Catholic Charities, Michigan Township Trustee
- Half-Way Housing – PACT, Inc/Bradley House
- Homeless Services – Citizens Concerned for the Homeless, Salvation Army, Housing Opportunities
- Domestic Violence Services – Stepping Stone Shelter for Women
- Mental Health Services – Swanson Center
- Family and Youth Services – Dunebrook, LaPorte County Juvenile Services Center, LaPorte County Division of Family & Children
- Eldercare/Disabled/Vocational/Rehabilitation Assistance – REAL Services, Inc, LaPorte County Council on Aging, Dungarvin Indiana, Parents & Friends/Paladin/Michiana Resources, Goodwill Industries of Michiana
- Early Childhood Education – Barker Woods Enrichment Center, First Steps
- HIV/AIDS – Aliveness Project of Northwest Indiana
- Substance Abuse – Dunes Fellowship House
- Healthcare – Duneland Health Council
- Community Development – United Way of LaPorte County, Unity Foundation of LaPorte County, Michigan City Planning Commission, Michigan City Redevelopment Commission
- Economic Development – Michigan City Economic Development Corporation, Michigan City Urban Enterprise Association
- Historic Preservation – Michigan City Historic Review Board

DISCUSSION

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance for victims of domestic violence, at-risk families, seniors, and youth, and persons with mental illness or substance abuse challenges. Additionally, the City's actions to foster and maintain affordable housing include continued funding of the Emergency Home Repair Program and Owner-Occupied Housing Rehabilitation, and rental assistance/counseling by the North Central Community Action Agency.

Lead-based paint hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at-risk of exposure, primarily through the additional HUD grants awarded to the City for lead hazard control and healthy homes, specifically. Institutional structure will continue to be developed through continued coordination with the LaPorte County Home Team, the MCHA, and provision of technical assistance as needed. Michigan City will continue to foster inter-agency coordination with the many public service agencies in the community.

AP-90 Program Specific Requirements

INTRODUCTION

This section addresses the program-specific requirements for the Annual Action Plan.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in **Table 59**. **Table 63** identifies any program income that is available for use that is included in projects to be carried out. As shown, no program income available.

TABLE 63: AVAILABLE PROGRAM INCOME

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

Table 63 – Available Program Income

TABLE 64: OTHER CDBG REQUIREMENTS

Available Program Income	Amount
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income (for year 2024/2025). <i>Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- and moderate-income. Specify the years covered that include this Annual Action Plan.</i>	100%

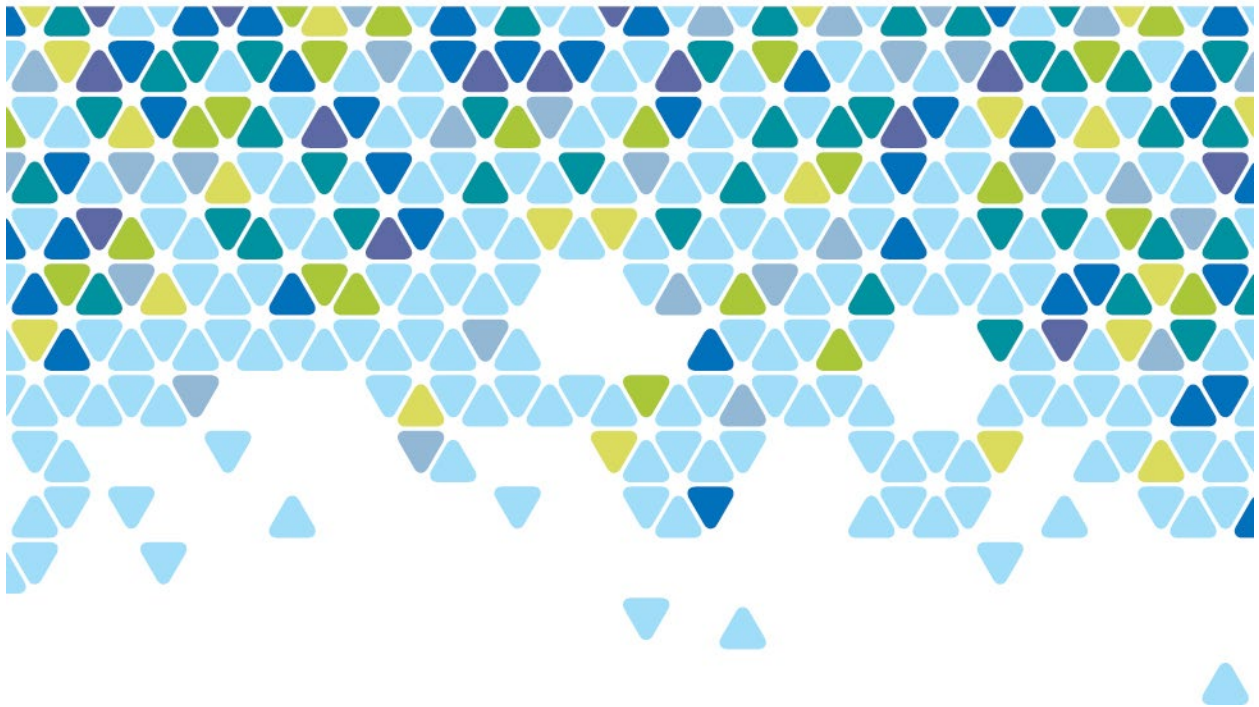
Table 64 – Other CDBG Requirements

DISCUSSION

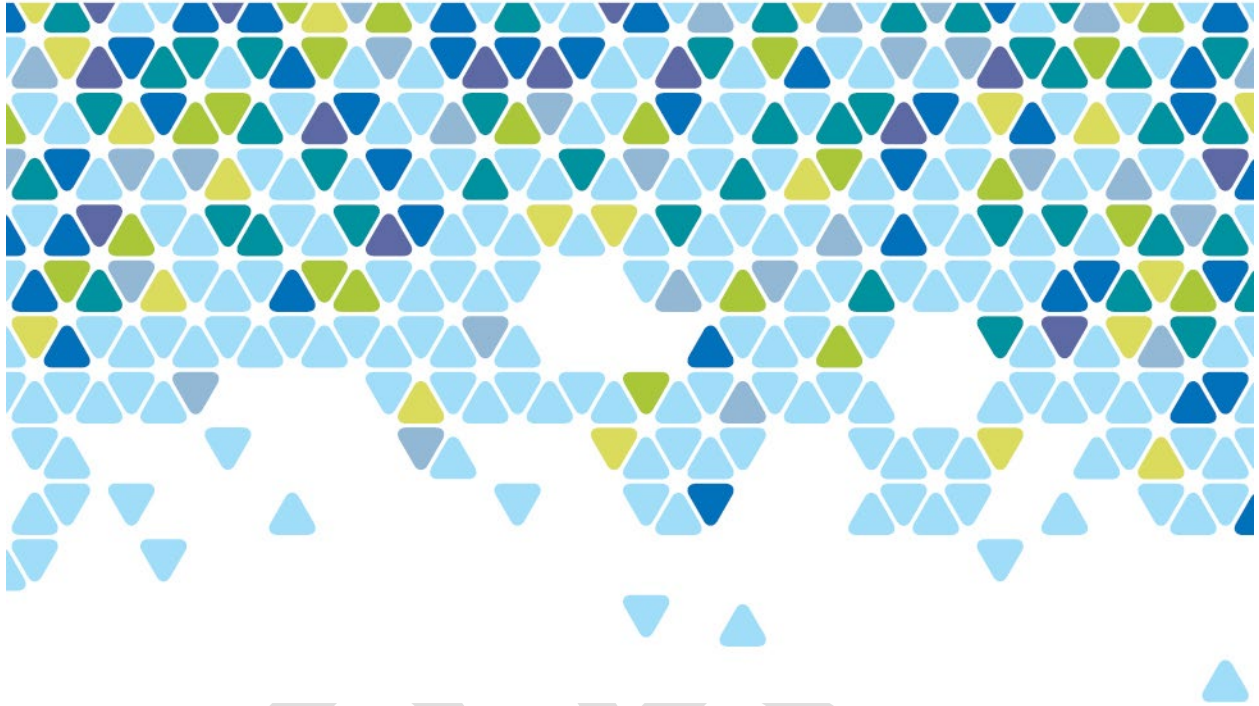
Michigan City anticipates no program income to be available during the year. As shown in **Table 64** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 95.9%, excluding demolitions and program administration. Michigan City has calculated the percentage of overall benefit based on the first program year (2024/2025).

Appendix

1. Maps
2. Citizen Participation Summaries
3. SF 424 & Certifications
4. City of Michigan City Citizen Participation Plan



1. Maps



DRY

CDBG Eligible Areas

Michigan City, IN

2024/2025 Program Year



Municipal Boundaries

Streets



U.S. Census Block Groups



Bodies of Water

State and U.S. Highways



CDBG Eligible Block Groups



Creeks and Rivers

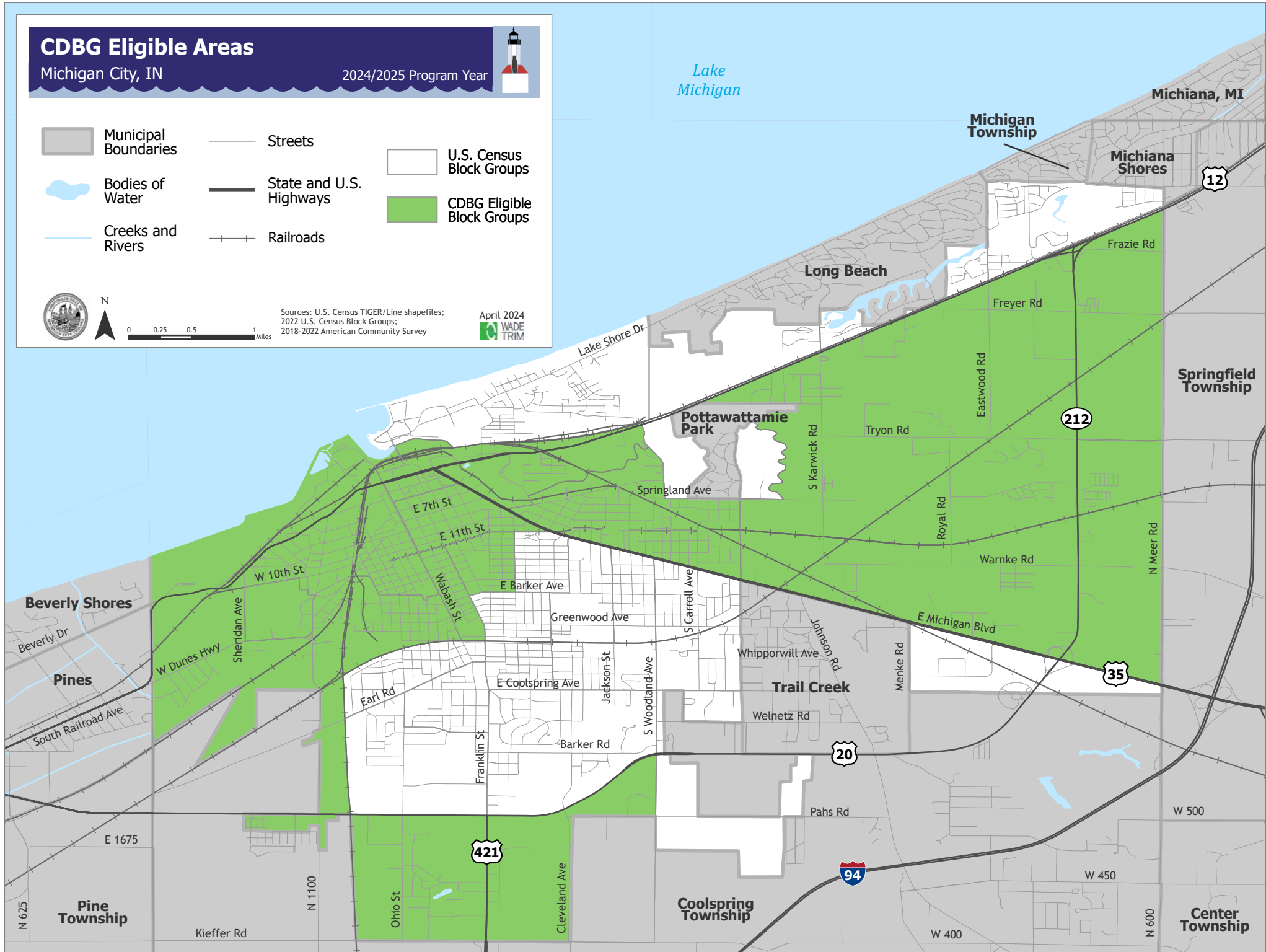
Railroads



0 0.25 0.5 1 Miles

Sources: U.S. Census TIGER/Line shapefiles;
2022 U.S. Census Block Groups;
2018-2022 American Community Survey

April 2024
WADE TRIM



Low Income Areas

Michigan City, IN

2024/2025 Program Year



Percent Persons Below
the Low Income Threshold
by Block Group

Municipal
Boundaries

Bodies of
Water

Creeks and
Rivers

Streets

State and U.S.
Highways

Railroads

Less than 10%

10% - 24.9%

25% - 49.9%

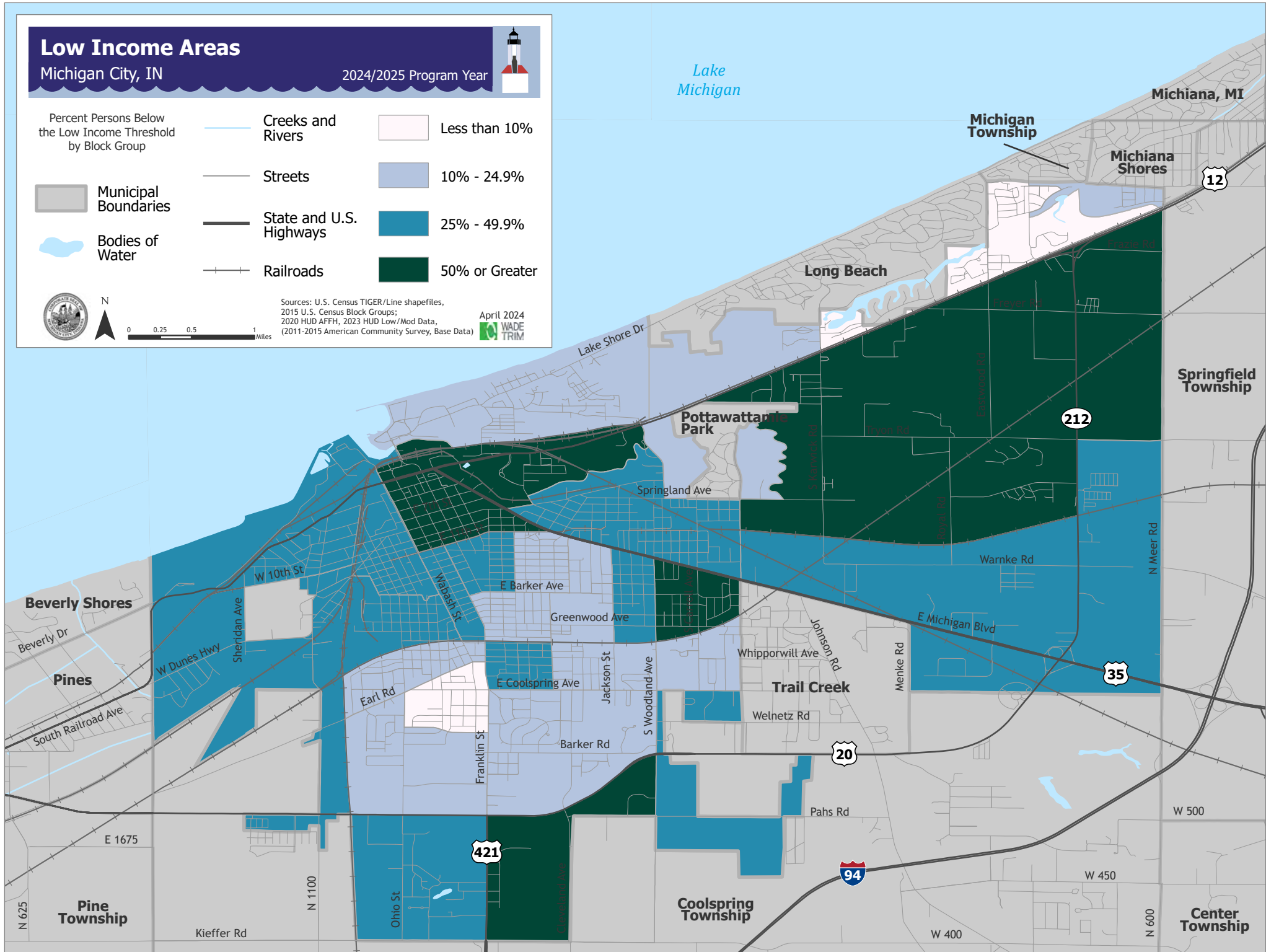
50% or Greater



0 0.25 0.5 1
Miles

Sources: U.S. Census TIGER/Line shapefiles,
2015 U.S. Census Block Groups;
2020 HUD AFFH, 2023 HUD Low/Mod Data,
(2011-2015 American Community Survey, Base Data)

April 2024



African-American Population

Michigan City, IN

2024/2025 Program Year



Population Reporting as
African American, by
Census Block Group

Municipal
Boundaries

Bodies of
Water



0 0.25 0.5 1
Miles

Creeks and
Rivers

Streets

State and U.S.
Highways

Railroads

Less than 6%

6% - 13.9%

14% - 32.9%

33% or Greater

Sources: U.S. Census TIGER/Line shapefiles,
2022 U.S. Census Block Groups;
2018-2022 American Community Survey

April 2024
WADE
TRIM

Lake
Michigan

Michiana, MI

Michigan
Township

Michiana
Shores

12

Long Beach

Frazier Rd

Freyer Rd

Eastwood Rd

212

Springfield
Township

Tryon Rd

England Ave

S Karwick Rd

Royal Rd

Warnke Rd

N Meer Rd

Beverly Shores

Beverly Dr

Pines

South Railroad Ave

Barker Ave

Greenwood Ave

Whipporwill Ave

Trail Creek

Welnetz Rd

20

35

E Michigan Blvd

Menke Rd

Johnson Rd

S Carroll Ave

Jackson St

E Coolspring Ave

Barker Rd

Franklin St

Earl Rd

421

Ohio St

N 1100

Kieffer Rd

Pine
Township

N 625

E 1675

Coolspring
Township

Pahs Rd

94

W 400

W 450

Center
Township

N 600

Hispanic Population

Michigan City, IN

2024/2025 Program Year



Population Reporting as
Hispanic, by Census
Block Group

Municipal
Boundaries

Bodies of
Water

Creeks and
Rivers

Streets

State and U.S.
Highways

Railroads



Less than 5%



5% - 9.9%



10% - 14.9%



15% or Greater



0 0.25 0.5 1
Miles

Sources: U.S. Census TIGER/Line shapefiles,
2022 U.S. Census Block Groups;
2018-2022 American Community Survey

April 2024
WADE
TRIM

Lake
Michigan

Michiana, MI

Michigan
Township

Michiana
Shores

12

Long Beach

Freyer Rd

Frazie Rd

Springfield
Township

212

Pottawattamie
Park

Springland Ave

E 7th St

E 11th St

W 10th St

E Barker Ave

Greenwood Ave

S Carroll Ave

Johnson Rd

Whipporwill Ave

Welnetz Rd

20

Pahs Rd

94

Coolspring
Township

W 500

W 450

W 400

Center
Township

N 600

N 1100

Ohio St

Cleveland Ave

421

Kieffer Rd

Pine
Township

N 625

Beverly Shores

Pines

South Railroad Ave

W Dunes Hwy

Sheridan Ave

E 1st Rd

Franklin St

Barker Rd

Jackson St

S Woodland Ave

Whipporwill Ave

Johnson Rd

Welnetz Rd

Pahs Rd

Menke Rd

Johnson Rd

Whipporwill Ave

Welnetz Rd

Pahs Rd

Menke Rd

Johnson Rd

Whipporwill Ave

Welnetz Rd

Pahs Rd

Menke Rd

Johnson Rd

Whipporwill Ave

Welnetz Rd

Pahs Rd

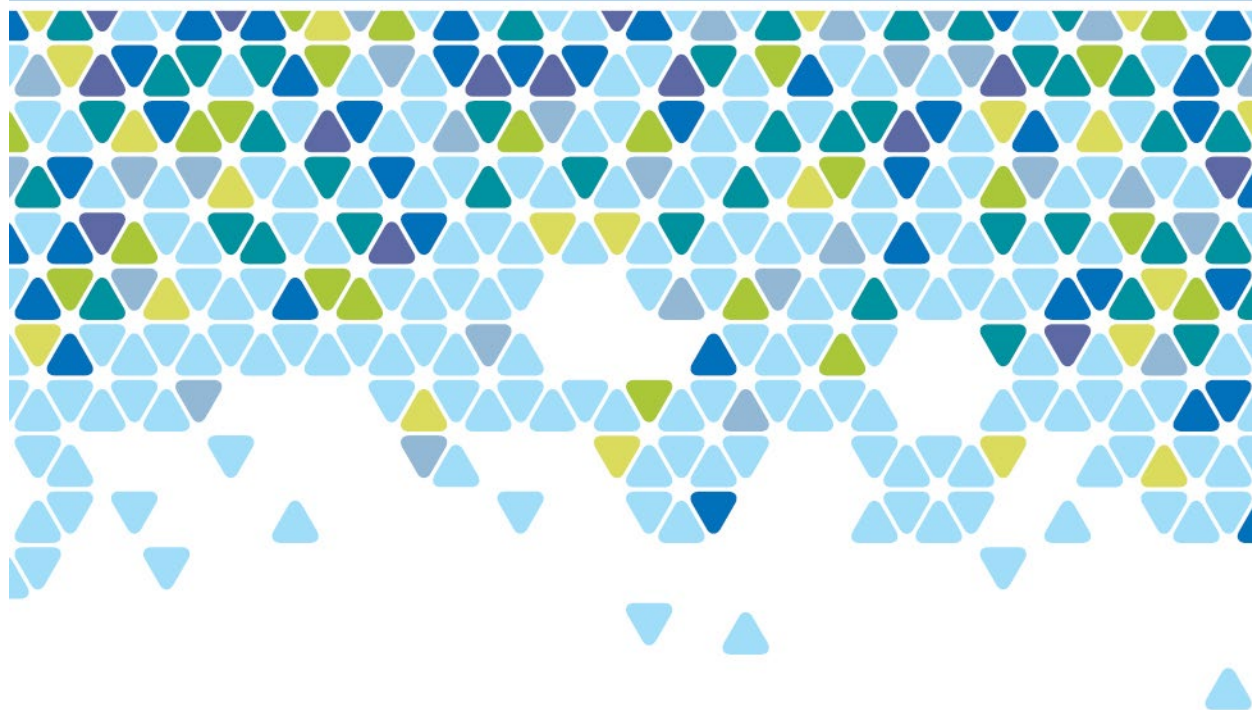
Menke Rd

Johnson Rd

2. Citizen Participation Summaries



3. SF 424 and Certifications



4. Citizen Participation Plan

