



July 2024

Analysis of Impediments to Fair Housing Choice Program Years 2024-2028 Update

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

Michigan City, Indiana



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Executive Summary



Executive Summary

INTRODUCTION

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

Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that Federal grantees further the purposes of the Fair Housing Act. This obligation has been in the Fair Housing Act since 1968. According to HUD, AFFH means:

Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development. (80 FR 42357, July 16, 2015)

On July 16, 2015, HUD published in the Federal Register a rule to implement AFFH through the requirement for an Assessment of Fair Housing (AFH) report. In May 2018, HUD withdrew the corresponding assessment tool that was to be used by grantees to complete the AFH. As such, in 2024, the City of Michigan City has prepared this Analysis of Impediments to Fair Housing Choice (AI) report, a "preexisting requirement," as directed by HUD to fulfill its obligation to affirmatively further fair housing.

According to the Fair Housing Planning Guide (HUD, 1996), the AFFH obligation requires the grantee to:

1. Conduct an analysis to identify impediments to Fair Housing choice within the jurisdiction;
2. Take appropriate actions to overcome the effects of any impediments; and
3. Maintain record reflecting the analysis and actions taken in this regard.

EXECUTIVE SUMMARY

Impediments to Fair Housing choice are any actions, omissions, or decisions taken which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI is a review of impediments to Fair Housing choice, including:

1. A comprehensive review of laws, regulations, and administrative policies, procedures, and practices that affect the location, availability, and accessibility of housing.
2. An assessment of conditions affecting Fair Housing choice for all protected classes.
3. An assessment of the availability of affordable, accessible housing in a range of unit sizes.

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

Methodology Used

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

Research and analysis of information regarding housing choice and restrictions was based upon review of socioeconomic and housing characteristics. Much of this data was collected during the City's update to the Five-Year Consolidated Plan for the CDBG program. Data sources included, historical U.S. Census data, American Community Survey (ACS) estimates, reports and statistics from local, regional, State and Federal agencies, City of Michigan City records, and input from public service providers/agencies and organizations.

Reflecting HUD guidelines concerning “recommended contents”, this analysis incorporates previous accomplishments of the City’s CDBG program, an assessment of Fair Housing choice in Michigan City, profiles describing the demographic and socioeconomic conditions of the City of Michigan City, and a review of Federal, State and local public policies with regard to Fair Housing. Last, this analysis includes City actions that affect the level of choice available within the area’s housing market.

How Funded

The AI was funded with CDBG administration funds.

Conclusions

Impediments Found

The following impediments were identified through the citizen participation process, assessment, background data, and evaluation:

1. Disparities in access to opportunity
2. Lack of access to quality affordable housing
3. lack of Fair Housing outreach and access to educational materials
4. Lack of local Fair Housing Complaint Procedure

Actions to Address Impediments

1. To address disparities in access to opportunity, the City of Michigan City should continue to target racially/ethnically concentrated areas of poverty (e.g. Westside neighborhood) and other areas like the Eastport Neighborhood for CDBG and other grant-funded activities, including housing rehabilitation and Fair Housing outreach.
2. The City should continue to implement its Residential Exterior Community Appeal Program (RECAP) citywide to income-qualifying homeowners and specifically within the underserved neighborhoods. The City should utilize HUD funding and City General Fund match to improve safety for grant-qualifying households.
3. The Planning and Redevelopment Department should continue to provide citywide Fair Housing outreach in coordination with partners. Additionally, the City should work to provide more fair housing materials through the City’s website and at Department offices.
4. Formalize a local fair housing complaint process.

The Process



Community Participation Process

This section contains an assessment of the community participation process utilized in completing the Analysis of Impediments to Fair Housing (AI) report. The Community Participation Process section consists of the following:

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

A draft of the AI report was issued on July 6, 2024 through August 6, 2024 for a 30-day public comment period and placed on Michigan City Government website, City Hall, the Public Library, and the Michigan City Housing Authority offices as required by the Citizen Participation Plan.

The City of Michigan City recently drafted a new Five-Year Consolidated Plan for its HUD funding and embarked on an extensive public process in the preparation of that planning document. Topics discussed at public meetings included issues surrounding housing, homelessness, community development, and non-homeless special needs. In addition, Fair Housing issues were discussed particularly regarding the homelessness topic.

All public meetings are publicized and adequately noticed per the City's Citizen Participation Plan (last updated 2016). Information is published in the local newspaper and posted with flyers located around the city. Citizens are notified of public meetings at least two weeks before they are held.

Details of all outreach efforts conducted are summarized below:

PAST OUTREACH

Fair Housing Workshop

In 2016, the City of Michigan City conducted a Fair Housing public workshop to identify fair housing issues. The Fair Housing Workshop was held on Thursday, January 28, 2016 at the Northern Indiana Education Foundation Building located at 113 E. 4th Street, Michigan City, IN at 8:30 a.m. This workshop was held in coordination with the regularly scheduled La Porte County Home Team meeting. The Home Team of La Porte is a collaboration of organizations and individuals meeting together to help eliminate homelessness and poverty. Although there are many issues that attendees felt are important, the following Fair Housing topics were discussed in detail:

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

During April 2018, the City, in collaboration with the Human Rights Department and the Michigan City Housing Authority, conducted a Fair Housing Workshop outreach event. The event was held in the Housing Authority Community Room located at 621 E. Michigan Blvd., Michigan City, Indiana. The agenda of that meeting included:

- Fair Housing impediments
- Current issues in Fair Housing (i.e., Section 8 housing, public housing, homeownership)
- Affordable housing and homeownership impediments

- Fair Housing best practices roundtable discussion to reduce barriers to affordable housing (i.e., security deposits, lack of quality housing, lead-based paint, age and condition of housing stock, affordability/financing)
- Fair Housing Act
- Workshop Review and Fair Housing surveys

In addition, the CDBG in a joint effort with the Michigan City Human Rights Department hosted a live play to celebrate MLK 50 – A Commemoration of Dr. Martin Luther King, Jr. and 50th Year Anniversary Fair Housing Reception. The play was held at the Holdcraft Performing Arts Center and performed by Young People’s Theater, Inc., at 1200 Spring Street, Michigan City, Indiana. The Fair Housing Reception was held at the LaPorte County Convention & Visitors Bureau located at Marquette Mall, 4073 S. Franklin Street, Michigan City, Indiana.

RECENT OUTREACH

Stakeholders

On February 19, 2019, at 9:00 a.m. the City conducted a meeting with the LaPorte County Home Team at the Northern Indiana Education Foundation at 402 Franklin Street, Michigan City, IN. The Home Team of LaPorte County is a collaboration of organizations and individuals meeting together to help eliminate homelessness and poverty. The meeting’s intention was to inform service providers of the Five-Year Consolidated Plan process (including the update to the Analysis of Impediments to Fair Housing) and coordinate data gathering and services available in Michigan City, IN. Organizations represented included but were not limited to:

- The Unity Foundation
- Swanson Center
- Salvation Army
- CDBG Laporte County
- Housing Opportunities, Inc.
- Catholic Charities

Questionnaires were distributed at the LaPorte County Home Team meeting and 16 questionnaires were completed and returned. Comments from these questionnaires have been addressed in the City’s

Strategic Plan section of the Five-Year Consolidated Plan. In summary, the most frequent comments related to Fair Housing specifically, included:

- LGBTQ community not protected
- Previous history (e.g. evictions, felonies, credit score, etc.) as barrier
- Predatory practices of landlords
- Need for lead abatement/remediation
- Lack of quality affordable housing or mixed income housing
- Need for job skills training to fill gaps in job market
- Lack of mental health services and drug addiction/substance abuse treatment programs

City Departments

Ongoing consultation is conducted with City Departments to identify observed Fair Housing issues, needs, and priorities.

Public Meetings

During May 2019, the City of Michigan City in a joint effort with the Human Rights Department and local Housing Authority presented a public forum titled, “Pathways to Affordable Housing: From the Ground Up” event. The event was held in the Community Room of the Housing Authority at 621 E. Michigan Blvd., Michigan City, Indiana. The agenda topics for that meeting included:

- Steps in expanding economic opportunity for all
- Tools to combat growing inequality
- No communication left behind
- Diversity and common good
- Accountability and public trust
- Collaboration and coordination
- Incorporating Lead-Hazard Control Grant and Healthy Homes Program with Fair Housing requirements

On May 22, 2019, at 5:30 p.m., the City conducted a community meeting at Michigan City’s Fire Administration Building located at 2510 E. Michigan Blvd., Michigan City, IN. Approximately 50 individuals representing neighborhood or community interests attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard, a three-tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Consolidated Plan, which activities and areas are eligible for HUD funding, and the schedule that City of Michigan City will follow to adopt the Consolidated Plan in 2019. The second was a questionnaire asking participants about their experiences working with City of Michigan City to administer HUD funds both in the past and present. The third was an open discussion where participants were asked to discuss issues and concerns publicly.

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

- Neighborhood maintenance (playgrounds, streets, lighting, sidewalks, landscaping, etc.)
- Code enforcement and demolition of blighted structures
- Programs for youth and seniors
- Home repair/rehabilitation
- Need for leverage funding to address issues, particularly in Canada, Eastport, Westside, and South End neighborhoods

General Consultation

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

- Northern Indiana Education Foundation
- The Home Team of LaPorte County
- Housing Opportunities
- Elston Grove Neighborhood Association
- New Disciple Love Fellowship Church
- Purdue Extension
- LaPorte county
- Michigan City, City Council
- LaPorte NAACP
- Dunebrook
- Michigan City Planning and Development Services

- Michigan City Housing Authority
- Portage Community Development Department (CDBG Staff)
- The Unity Foundation
- Salvation Army
- Catholic Charities

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

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

Past Performance



Fair Housing Programs and Actions in the Jurisdiction

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

The Assessment of Past Goals and Actions section consists of the following components:

- A discussion of what progress has been made in goal achievement.
- A discussion of how past goals have influenced the selection of current goals.
- Discussion of additional policies, actions, or steps that address fair housing issues.

Quality Affordable Housing

Previous Impediment: Lack of Access to Quality Affordable Housing

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

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

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

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

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

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

Other barriers preventing the disadvantaged from accessing services include:

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

Previous Goal: Improve Access to Quality Affordable Housing

In 2016, the City of Michigan City established a goal to “Improve Housing Quality and Affordability for Protected Classes.” To this end, the City planned to provide at least three (3) housing opportunities annually for minority households within Michigan City. Since 2016, the City of Michigan City budgeted the rehabilitation of 23 homeowner units through its Annual Action Plan (9 units in 2016, 9 units in 2017, and 5 units in 2018).

Relationship to Current Goals:

Because access to quality affordable housing was again identified as a Fair Housing issue through the citizen participation process in 2019, the City will continue to support housing repair/rehabilitation and rental housing toward the goal of improving housing quality and affordability for protected classes.

Moreover, the City should apply available funding toward these efforts, specifically toward improving the quality of affordable housing and reduction of lead hazards for protected classes. Many of the City's older neighborhoods are burdened by lead levels that disproportionately affect households with limited income, and thereby result in reduced access to safe housing. The following related goals are established by the 2024-2028 Consolidated Plan:

1. Improve the supply, quality, availability and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City.
2. Improve the safety of housing affordable to low- and moderate-income persons through the removal and/or control of lead-based paint hazards in the City of Michigan City.

Disparities in Access to Opportunity

Previous Impediment: Disparities in Access to Opportunity

There are racially and ethnically concentrated areas of poverty located west of Hitchcock Street in the western portion of Michigan City. Similar areas exist within the City's low- and moderate-income block groups as defined by eligibility for the City's CDBG program under HUD.

Previous Goal: Desegregate Racially or Ethnically Concentrated Areas of Poverty

In 2016, the City of Michigan City established a goal to "Work to Desegregate Areas within the City Considered to be Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)." To this end, the City planned to provide five (5) housing opportunities annually within the designed R/ECAP area. Since 2016, the City of Michigan City has made the following resources and assistance available to the racially and ethnically concentrated area of poverty located west of Hitchcock Street in the western portion of Michigan City:

- Housing Rehabilitation/Residential Exterior Community Appeal Program (R.E.C.A.P.)
- Homeless Prevention Services through Citizens Concerned for the Homeless
- Rental Assistance through North Central Community Action Agency and Catholic Charities
- Mental Health Services through Swanson Center

Relationship to Current Goals:

Moving forward the City will continue to support efforts in the City's low- and moderate-income block groups as defined by eligibility for the City's CDBG program under HUD. The area west of Hitchcock Street will continue to be a focus for CDBG funding. In addition to the Eastport Neighborhood which is

identified as a CDBG Target Area. The following related goals are established by the 2024-2028 Consolidated Plan:

1. Reduce and prevent homelessness in the City of Michigan City.
2. 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.
3. 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 development disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.

Lack of Fair Housing Education and Outreach

Previous Impediment: Lack of Education and Outreach Specifically with Residents, Realtors, Lenders, and Services Providers

Input received through the 2019 citizen participation process continues to identify challenges including past history of eviction, felony, or credit score as limiting factors to access to Fair and Affordable Housing choice. Additionally, input received in 2019 identifies predatory practices on the part of landlords as well as discrimination and other barriers affecting LGBTQ populations. These recent issues continue to point to a lack of education and outreach specifically with residents, realtors and landlords, and services providers as previously identified in the 2016 AI.

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

In 2016, the City of Michigan City established a goal to “Increase Fair Housing Education and Awareness within the City of Michigan City.” To this end, the City planned to (a) develop a Fair Housing outreach and educational program specifically aimed at residents, realtors, lenders, and service providers; and (b) develop a complaint procedure in order for persons who have experienced discrimination to have a way to report their issue. Since 2016, the City of Michigan City has budgeted Fair Housing outreach in two program years: 2016 and 2018.

Relationship to Current Goals:

Because a lack of Fair Housing awareness continues to be a significant concern in Michigan City, the City will continue these efforts moving forward. Efforts planned in the near term include budgeting for “Fair

Housing Outreach” in the 2019 program year. While no specific goals toward Fair Housing outreach are established by the 2024-2028 Consolidated Plan, such outreach falls under the following goal:

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

Additionally, by utilizing the Michigan City Human Rights Commission’s existing Ordinance identified as municipal code #3283 (Code 1980, 102.30(A)(B); Ord. No. 3283, 3-4-1992; Ord. No. 4264, 5, 12-3-2013) the City will enforce Fair Housing within it’s borders. The existing Ordinance states it is the public policy of the City to provide all of the citizens equal opportunity in the areas of employment, housing, education of public accommodation on the basis of:

- Familial Status
- Race
- Color
- Religion
- National Origin
- Disability
- Age
- Sexual Orientation
- Sex (including sexual harassment and pregnancy)
- Ancestry

Other Michigan City Fair Housing Accomplishments

A previous recommendation of the 2010 AI is that the City should adopt a rental inspection policy. Although the City has not adopted a rental inspection policy it has implemented a vacant housing registration process for vacant houses that usually end up as rentals.

One aspect of Fair Housing choice is neighborhood revitalization and the provision of good services to areas in which low- and moderate-income families live. Black/African American, Hispanic, other urban minorities and persons with disabilities who are most concentrated in such neighborhoods benefit from better neighborhood environments so critical to good housing. Public services and facilities which include schools, parks, and recreational facilities and programs, social service programs, transportation, public safety, street lighting, good maintenance and code enforcement. The City has strived to equalize

services as part of fair housing initiatives. The CDBG program has funded two parks on the Westside of the City of Michigan City where there is a high concentration of minority populations and poverty. These parks which are now ADA accessible provide for a better neighborhood environment so critical to good housing.

Although the City has not updated the Comprehensive Land Use Plan to focus on housing and housing related issues and problems from a metropolitan or regional perspective, it is a priority for the City Planning Department and an information workshop was held to increase knowledge and support for the update. Currently there is no funding to support this Comprehensive Land Use Plan update.

The City has attempted to develop new outreach, education or information programs and activities to promote housing opportunities for particular segments of the community. The City's CDBG program works collaboratively with many agencies and makes every effort towards developing an effective institutional structure to enhance organizational coordination in regard to fair housing.

CDBG's Fair Housing collaborations include:

- Michigan City Housing Authority
- North Central Community Action Agency
- Catholic Charities
- NAACP
- Elston Grove Neighborhood
- Citizen Concerned for the Homeless
- Pact-Bradley House
- Real Services
- LaPorte County Council on Aging
- Grace learning Center
- Swanson Center
- Keys to Hope
- Aliveness Project
- St. Anthony Hospice Home Care
- United Way of LaPorte County
- Unity Foundation

- Duneland Health Council
- Michigan City Historic Review Board
- Michigan City Urban Enterprise

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

The City as designated funding allocation towards assisting a Fair Housing Outreach event and Fair Housing Workshop. On April 6, 2018 CDBG hosted a live play to celebrate MLK 50, a commemoration of Dr. Martin Luther King, Jr. and Fair Housing Reception. In addition, CDBG and the MCHA facilitated a Fair Housing Workshop in the community room of the Housing Authority. The workshop's invitation list included the HOME Team of LaPorte County partners and local businesses that have vested interest in Fair and Equal Opportunity Housing such as local real estate agency owners/managers.

Summary

The previous goals and strategies adopted as part of the 2019 Analysis of Impediments to Fair Housing Choice were moderately successful. The City met two of its metrics and milestones and continues several strategies through the goals of the 2024-2028 Consolidated Plan. Moving forward with the new AI, the success of previous goals will influence the selection of new goals. Many former goals are still useful and applicable. After identifying current Fair Housing issues and contributing factors, the City will establish specific Fair Housing goals for this AI. Fair Housing goals will be measurable, tracked, and ultimately, will affirmatively further fair housing.

Data & Evaluation



Background Data & Evaluation of Fair Housing Legal Status

INTRODUCTION

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

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

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

COMMUNITY PROFILE

The purpose of this profile is to describe the socioeconomic characteristics of the City of Michigan City, which is essential to the short and long-term housing goals of the community. Socioeconomic characteristics include, but are not limited to, population size, age, gender, race, employment, housing value, tenure, and housing unit age. Compiling and examining data on these elements will help guide City officials in determining the housing needs of City residents.

The City of Michigan City is in Northern Indiana on Lake Michigan. It is approximately 22 square miles, has 23 miles of shoreline, and lies midway between Chicago and South Bend. Chicago is approximately 50 miles west of Michigan City, and South Bend is approximately 40 miles east of the City.

Michigan City was founded in 1836 and was originally settled as a harbor for supply shipments to Indianapolis and central Indiana. Due to its strategic position, natural beauty, and proximity to Chicago, Michigan City quickly became a port, railroad, and factory town during the mid-19th century. Trail Creek, which flows through Michigan City, provided good locations for lumber mills as well. More recently Michigan City has attracted tourism related to the Indiana Dunes National Park, which is located just west of the City.

While historically known for its port and factories, Lake Michigan is now a source for tourism and commerce. Prime Outlets, a shopping mall, now occupies the Haskell, Barker and Aldridge site, a former railroad freight car factory. Michigan City's economy is also supported by other industries, such as manufacturing, transportation, distribution/logistics, professional services, and health care. Some of the LaPorte County's largest employers are located in Michigan City, including the Blue Chip Casino (1,063 employees) and St. Anthony Memorial Health Center (1,000 employees).

Michigan City's 19th century development was driven by settlers from Massachusetts and New York, followed by European immigrants from Germany, Ireland, and Poland seeking factory jobs. Additionally, Michigan City had at one time the largest Lebanese population of any American city. Michigan City's downtown still reflects this diversity. Over the past 12 years, the City has experienced emerging demographic groups among Hispanics in particular (82% increase since 2010). Tourism and recreation are important to the community given the recent designation of Indiana Dunes as a National Park. In addition to Indiana Dunes, Michigan City's proximity to Lake Michigan, industry and commerce, healthcare facilities, and civic amenities, makes Michigan City an engaging place to live and work.

POPULATION PROFILE

Total Population

According to the 2018-2022 ACS, the City of Michigan City is estimated to have a population of 31,983. From 2015 to 2022, the population of Michigan City grew by 1.82%.

Table 1: Historical Population Trends

	2010	2015	Change 2010-2015		2022	Change 2015-2022		Change 2010-2022	
			#	%		#	%	#	%
Michigan City	31,613	31,412	-201	-0.64%	31,983	571	1.82%	370	1.17%
LaPorte County	110,937	111,280	343	0.31%	112,215	935	0.84%	1,278	1.15%
Indiana	6,417,398	6,568,645	151,247	2.36%	6,784,403	215,758	3.28%	367,005	5.72%

Source: 2010, 2015, 2022: American Community Survey 5-Year Estimates Table DP05

Table 1 illustrates population trends in Michigan City and surrounding areas over the 12-year period from 2010 through 2022. Between 2010 and 2015, Michigan City’s population decreased by 0.64%. The population of LaPorte County increased slightly by 0.31%. However, the population of Indiana increased a modest 2.36%. Michigan City shows a slightly positive population growth over the past 12 years, but there was faster growth between 2015-2022. Michigan City’s population appears to be stabilizing some losses in 2010-2015.

Racial/Ethnic Population Breakdown

Table 2 illustrates the current (2022) breakdown of Michigan City’s total population by race and ethnicity. Due to changes in the U.S. Census data collection methods over the past 20 years, comparison by category is not always accurate. However, the recent data collection methodology has improved.

According to the 2018-2022 ACS, 93% of the City’s population is one race. The City has approximately 20,065 persons, or 63% of the population, that identifies as White. In comparison, 8,797 or 28% of its population identifies as Black or African American, while 2,114 or 7% of the City’s population identifies as two or more races. Additionally, 89 persons or, less than 1% of the City’s population identifies as American Indian or Alaskan Native, and 236 persons, or 1% of the City’s population identifies as Asian or Pacific Islander.

Table 2: Racial Distribution

Racial Distribution	2010	Percent of Total Pop., 2010	2015	Percent of Total Pop., 2015	Percent of Total Change , 2010-2015	2022	Percent of Total Pop., 2022	Percent of Total Change , 2010-2022
	#	%	#	%	%	#	%	%
Population of One Race	30,646	97%	30,045	96%	-2%	29,869	93%	-3%
White	20,897	66%	20,509	65%	-2%	20,065	63%	-4%
Black or African American	8,832	28%	8,743	28%	-1%	8,797	28%	0%
American Indian and Alaskan Native	113	0%	78	0%	-31%	89	0%	-21%
Asian or Pacific Islander	321	1%	310	1%	-3%	236	1%	-26%
Two or More Races	967	3%	1,367	4.4%	41%	2,114	7%	-119%
Some Other Race	598	2%	516	1%	14%	654	5%	-9%
Hispanic or Latino	1,465	5%	1,908	6%	30%	2,677	8%	83%
Total Population	31,613	100%	31,412	100%	%	31,983	100%	%

Source: 2010, 2015, 2022 American Community Survey 5-Year Estimates, Table DP05

Since 2010, the Hispanic Origin population has grown significantly in Michigan City. From 2010 to 2022, the City saw a significant increase of 83% in the Hispanic Origin population. LaPorte County and Indiana also experienced an increase in the Hispanic Origin population of 44% and 41%. **Table 3** illustrates the steady decline of the City's White population during this period. Since 2010, Michigan City's African American population decreased slightly 0.4% and the City's White population decreased by 4%. LaPorte County's African American population increased by 0.4%, while the White population decreased by 5%. The State's African American population increased at a faster rate of 12%.

The African American Population Map shows the distribution of African Americans in the City. In five (5) Block Groups (Tract 401 Block Groups 1 and 2, Tract 408 Block Group 2, Tract 409 Block Group 1, and Tract 414 Block Group 2) in the north and south of the City, 39% or more of the population is African American (i.e., 10 percentage points higher than the jurisdiction as whole). The Hispanic Population map

shows that Hispanics are more concentrated on the center of the City and east of Springfield Township. In five (5) Census Block Groups 403.2, 403.3, 407.2, and 430.1, 18% or more of the population is Hispanic (i.e., 10 percentage points higher than the jurisdiction as a whole).

Table 3: Change in Race

Group	2010	2015	2022	2010-2022 % Change
Michigan City				
White	20,897	20,509	20,065	-4.0%
Black or African American	8,832	8,743	8,797	-0.4%
Hispanic Origin	1,465	1,908	2,677	82.7%
LaPorte County				
White	94,684	93,488	89,980	-5.0%
Black or African American	11,947	12,101	11,998	0.4%
Hispanic Origin	5,627	6,635	8,073	43.5%
Indiana				
White	5,461,258	5,529,201	5,426,227	-0.6%
Black or African American	572,352	603,014	640,752	12.0%
Hispanic Origin	361,472	421,206	510,984	41.4%

Source: 2010, 2015, 2022 American Community Survey 5-Year Estimates; Table DP05

Age

According to the 2018-2022 ACS, the population of Michigan City is relatively older with roughly 54% of its population at 35 years of age or older. The median age in Michigan City is 38.2 years of age, which represents an increase of 7% in the median age since the year 2010 when the median age was 35.8 years. The age and gender breakdown are shown in **Figure 1 and Table 4**. Figure 1 displays the percentages of males and females in each age group. It can also be used to display past and future trends in the population. The 2022 population pyramid describes a fluctuating population with a growing aging population, and an aging population that is living longer. Additionally, there was an influx of young adults moving to the community around the ages of 20 to 29.

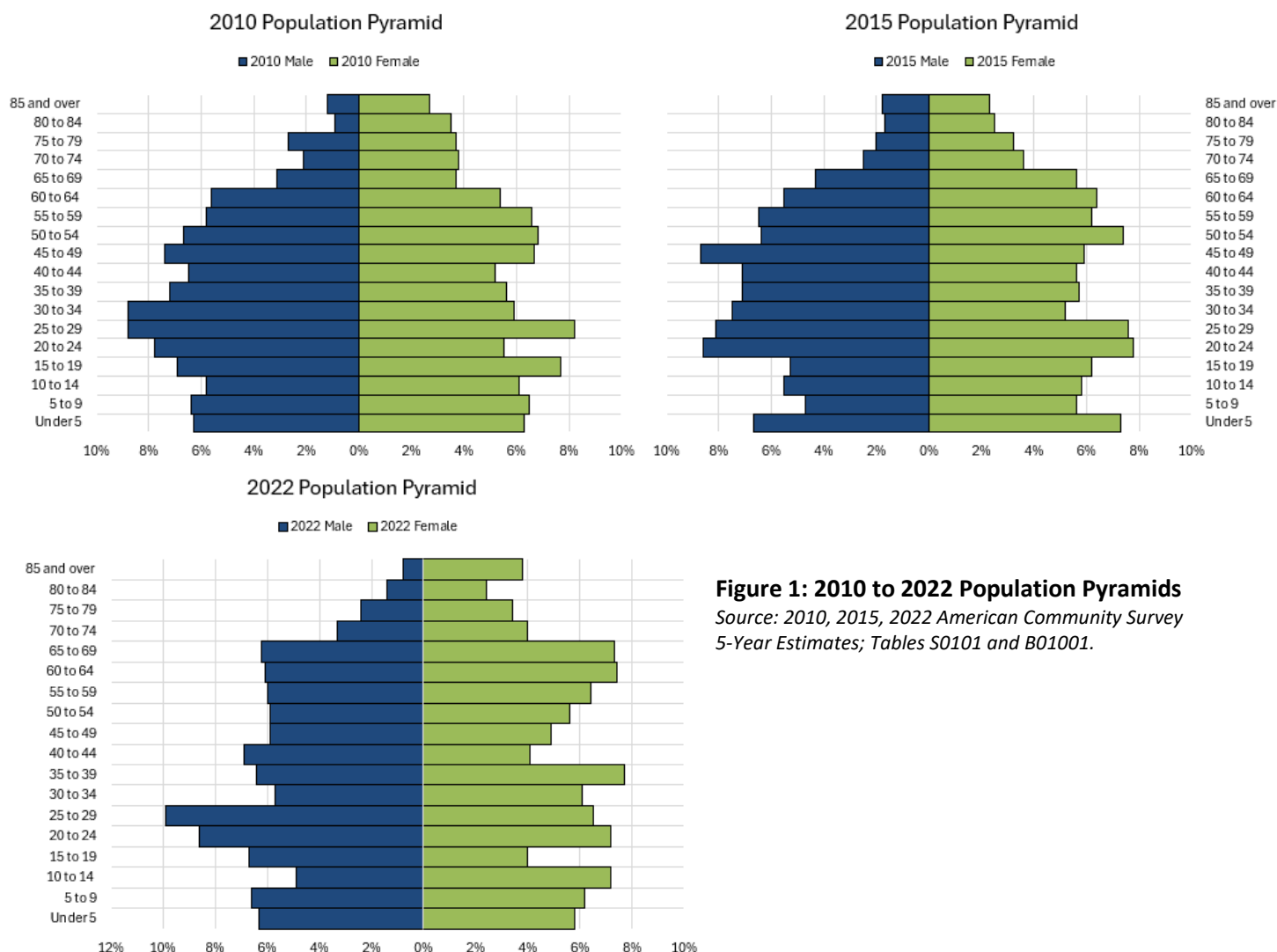


Table 4: Age & Gender Distribution

Age-Cohort	2010			2015			2022		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total Population	16,164	15,449	31,613	15,718	15,694	31,412	16,637	15,346	31,983
Median age (years)	34.6	38.1	35.8	37.7	39.0	38.3	37.1	39.5	38.2

Source: 2010, 2015, 2022 American Community Survey 5-Year Estimates; Tables S0101 and B01001.

Income

According to the 2018-2022 American Community Survey (ACS), the City of Michigan City has a median family income of \$68,608 per year for Michigan City families, with 17% of families falling below the federal poverty level and 21% of individuals falling below the federal poverty level. **Table 5** displays

Michigan City has lower median household and median family incomes, as well as higher percentages of families and individuals below poverty level, when compared to LaPorte County and the State of Indiana.

Table 5: Income and Poverty, 2022 Estimate

Place	Median Household Income	Median Family Income	Per Capita Income	% Families Below Poverty Level	% Individuals Below Poverty Level
Michigan City	\$51,554	\$68,608	\$27,120	17.0%	21.2%
LaPorte County	\$66,854	\$81,110	\$33,048	10.5%	14.7%
Indiana	\$67,173	\$84,657	\$35,578	8.5%	12.3%

Source: 2018-2022 American Community Survey 5-Year Estimates Data Profiles, Table DP03

Poverty

According to the 2018-2022 ACS, Michigan City reported that approximately 21.2% of individuals were living below the federal poverty level. This is 9% higher than the rate of individuals living below the poverty level for the state, and it is 6% higher than the rate of individuals living below the poverty level for the county. It is estimated that approximately 12% of individuals in the State of Indiana are living below the federal poverty level.

Table 6 illustrates the breakdown between race and poverty level in the City of Michigan City, according to the 2018-2022 ACS, provided by the United States Census Bureau. The Asian population in Michigan City has the highest percentage of persons living below the federal poverty level at 41.5%. This is followed by the Two or More Races population at 31.6% and Black or African American population at 29.3%. Approximately 16.5% of the White population in Michigan City is living below the federal poverty level. Those who report as American Indian/Alaska Native or Native Hawaiian/Other Pacific Islander have no population living below the federal poverty level.

Concentrations of populations with Low Income are distributed throughout the City of Michigan City, with the greatest concentration located south U.S. 12 and east of Wabash St, as well as areas between Franklin St and U.S. 20. (see Low Income Concentration Map).

The CDBG Eligible Areas Map, representing both Low- and Moderate-Income populations, indicates that concentrations of low- and moderate-income persons are dispersed throughout Michigan City. A low- and moderate-income person earns less than 80% of the Area Median Income (AMI). HUD defines a low- and moderate-income area as an area where at least 51% of residents are low- and moderate-income persons. Most of the area surrounding the downtown is considered to be areas of low and moderate income with the percentage of low- and moderate-income persons being over 51%.

Furthermore, according to HUD FY 2023 Low- and Moderate-Income Summary Data, the City of Michigan City has an Overall Low to Moderate Income Percentage of 53.5% (approximately 15,125 persons).

Table 6: Race and Poverty

Race and Hispanic Origin	Below Poverty Level	Percent Below Poverty Level
One Race	5,547	20.4%
White	3,077	16.5%
Black or African American	2,230	29.3%
American Indian and Alaska Native	0	0%
Asian	98	41.5%
Native Hawaiian and Other Pacific Islander	0	0%
Some Other Race	150	23.8%
Two or More Races	659	31.6%
Hispanic or Latino Origin	625	24.7%
White Alone, Not Hispanic or Latino	2,929	16.5%

Source: 2018-2022 American Community Survey 5-Year Estimates Subject Tables; Tables S1701 and S1703

Education

The correlation between education, employment, and income, while not necessarily a Fair Housing matter, does affect housing choice. **Figure 2 and Table 7** illustrate the educational attainment for the City of Michigan City, LaPorte County, and Indiana. According to the 2018-2022 ACS, 40.5% of persons 25 and older in the City of Michigan City had at most a high school degree (including equivalencies). This figure is higher than both the rates for LaPorte County (39.1%) and the state of Indiana (33%). However, the City of Michigan City shows a lower percentage of persons who have a bachelor's degree, graduate degree, or professional degree compared to LaPorte County and the State of Indiana.

Table 7: Educational Attainment, 2022 - Population 25 years and older

	Michigan City	LaPorte County	Indiana
Percent High School graduate or Higher	88.9%	89.9%	21.1%
Percent Bachelor's Degree or Higher	18.1%	90.0%	28.2%

Source: 2018-2022 American Community Survey 5-Year Estimates Subject Tables, Table S1501

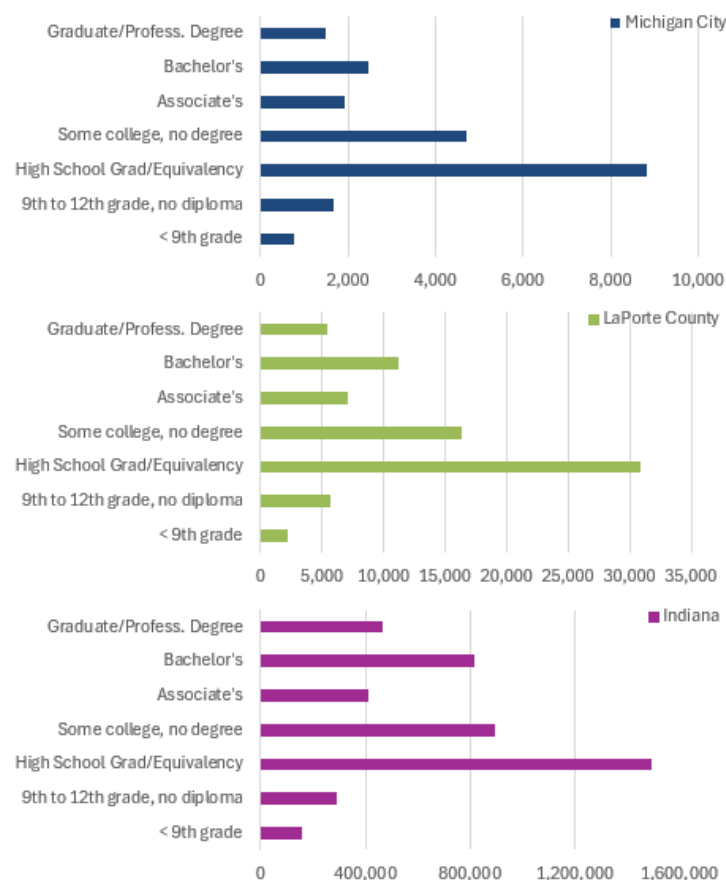


Figure 2: Educational Attainment Distribution 2022 – Population 25 and older

Source: 2018-2022 American Community Survey 5-Year Estimates Subject Tables, Table S1501

Linguistic Isolation

The diversity of students at Michigan City Public Schools is a positive attribute; however, 25 households or 0.2% of Michigan City's total households are limited English-speaking households. The U.S. Census defines "limited English-speaking" household as one in which all members of the household 14 years and older have at least some difficulty speaking English. Michigan City has a slightly lower percentage of limited English-speaking households to LaPorte County and has a lower percentage of limited English-speaking households than the State of Indiana, as shown in **Table 8**. Given that the Hispanic population of the City of Michigan City has been the fastest growing segment of the population, linguistic isolation could be an issue that arises more commonly in the future if trends continue.

Table 8: Limited English-Speaking Households

Jurisdiction	All Households, All Languages	Spanish Language, Limited English	Other Indo-European Language, Limited English	Asian and Pacific Island Language, Limited English	Other Language, Limited English	Total Limited English-Speaking Households	Percent Limited English-Speaking Households
Michigan City	12,408	314	225	103	39	25	0.2%
LaPorte County	43,235	1,554	1,061	360	112	356	0.8%
Indiana	2,653,596	130,355	67,693	43,006	18,423	44,373	1.7%

Source: 2018-2022 American Community Survey 5-Year Estimates Subject Tables, Table S1602

EMPLOYMENT PROFILE

Labor Force

Table 9 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 2010 U.S. Census, Michigan City's unemployment rate was 12% and in 2022 the unemployment rate had lowered to 7.1%. The unemployment rate for ages 16-24 is much higher than for the city. The

unemployment rate for those between the ages of 16-24 is approximately 11% while for ages 25-65 the unemployment rate is approximately 6%.

Table 9: Labor Force

Total Population in the Civilian Labor Force*	13,996
Civilian Employed Population 16 years and over	13,001
Unemployment Rate	7.1%
Unemployment Rate for Ages 16-24	11.2%
Unemployment Rate for Ages 25-65	6.5%

Data Source: 2018-2022 ACS 5-Year Estimates Data Profiles, Table DP03

*Universe: population 16 years and over

Occupations by Sector

Table 10 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 with 3,234 people. Production, transportation, and material moving (3,194); sales and office (2,892); Service (2,714); and natural resources, construction, and maintenance (967) are also well-represented. The least represented occupations in Michigan City are farming, fisheries, and forestry occupations (23) which is within the natural resources, construction, and maintenance sector. Of these occupations, median earnings are highest in the management, business, science, and arts (\$70,053) and natural resources, construction, and maintenance (\$46,021) occupations, whereas median earnings are lowest in the service occupations (\$37,217).

Table 10: Occupations by Sector

Occupations by Sector	Number of People*	Median Earnings
Management, business, science, and art	3,234	\$ 70,053
Sales and office	2,892	\$ 37,217
Service	2,714	\$ 24,555
Natural resources, construction, and maintenance	967	\$46,021
Production, transportation, and material moving	3,194	\$36,884

Data Source: 2018-2022 ACS 5-Year Estimates Subject Tables, Tables S2411, S2401, and B23001

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

Educational Attainment by Employment Status

Table 11 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 (3,803) or those with some college or an associate degree (3,550). A significant number of employed people also have a bachelor's degree or higher (2,235).

Just over 2% of the unemployed population has a bachelor's degree or higher, whereas 14% of the unemployed population never graduated from high school. When looking at the civilian labor force ages 16 years and over, 13,001 are employed, 995 are unemployed, and 11,556 are not in the labor force and are not actively seeking employment.

Table 11: Educational Attainment by Employment Status

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,863	65	1,258
High school graduate (includes equivalency)	3,803	217	2,621
Some college or associate degree	3,550	358	1,240
Bachelor's degree or higher	2,235	52	483

Data Source: 2018-2022 ACS 5-Year Estimates Detailed Tables, Table B23006

***Universe:** population 25 to 64 years (Civilian Labor Force)

Major Employment Center & Job Opportunities

According to the Michigan City Economic Development Corporation, major nearby employment centers include the Blue Chip Casino (1,800 employees), Franciscan St. Anthony Health (1,200 employees), Indiana University Health LaPorte Hospital (1,199 employees), and the Westville, IN Corrections Department (1,100 employees).

According to the 2018-2022 ACS, the Michigan City labor force is comprised of approximately 13,996 people, of which approximately 93% are employed and 7.1% are unemployed. The largest employment sectors in Michigan City are manufacturing, retail trade, and healthcare and social assistance.

Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Michigan City are in occupations within the wholesale trade (\$112,575), public administration (\$67,514), and information (\$54,61%). Approximately 89% of Michigan City's population has a high school diploma or some college; however, 18% 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, including:

2. 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.
3. Ivy Tech Community College, 3714 Franklin Street, Michigan City: Public post-secondary institution providing associate degrees and training courses leading to professional certification, as well as continuing education.
4. 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.
5. 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.

To stimulate more local investment, Michigan City also 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.

Proximity of Jobs to Housing

Michigan City's low- and moderate-income neighborhoods are characterized by low-density single-family homes with few employment opportunities, 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. Michigan City's low- and moderate-income areas are also characterized by lack of quality and affordable housing and limited access to public transportation – which limits residents from getting to and/or keeping jobs that are located at the periphery of the city. Although the city continues to support housing rehabilitation and lead abatement in the city's older neighborhoods, quality housing within reach of employment is limited.

Transportation to Employment

As shown in **Table 12**, most 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%). Most Michigan City workers drive to work alone (80%) and 9% carpool. According to 2018-2022 ACS estimates, for those who commute to work the average travel time is approximately 22 minutes one-way, which is shorter than the national average of 27 minutes.

Table 12: 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 5-Year Estimates Detailed Tables, Table B08012
**Universe:* population not working at home

Nearly 80% of Michigan City’s population drives less than 30 minutes to get to work, however 8% of Michigan City’s population drives more than one hour to get to work. This means that most employees work locally or within the Northwest Indiana region.

As previously mentioned, major nearby employment centers include the Blue Chip Casino, Franciscan St. Anthony Health, Indiana University Health LaPorte Hospital, and the Westville, IN Corrections Department, 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.

HOUSING PROFILE

Housing Inventory

According to the 2010 ACS, there were a total of 14,503 housing units in the City of Michigan City, 12,101 or 83% of the units were occupied while about 16% or 2,402 of the units were vacant. More recently, according to the 2018-2022 ACS, there were a total of 14,849 housing units in the City of Michigan City, 12,408, or 84% of these units were occupied. Traditionally, residential vacancy rates have been used as an indicator of equilibrium between supply and demand in any given housing market. **Table 13** illustrates the Housing Tenure in the years 2010, 2015, and 2022. Homeowner and rental vacancy rates have both declined since 2010; however, since 2010, homeowner vacancy rates have

consistently declined significantly, falling from 4.1 to 1.4 (-65.9%) within the last decade. The rental vacancy rate was stagnant and slightly declined from 8 to 7 (-12.5%).

Table 13: Housing Tenure

Housing Tenure	Census 2010	Census 2015	ACS 2022	Change 2010-2022
Owner Occupied	7,291	6,895	7,355	0.9%
Renter Occupied	4,810	5,874	5,053	5.1%
Vacant	2,402	2,061	2,441	1.6%
Homeowner Vacancy Rate	4.1	2.4	1.4	-65.9%
Rental Vacancy Rate	8.0	7.0	7.0	-12.5%
Total Housing Units	14,503	14,830	14,849	5%

Source: 2010, 2015, 2022 American Community Survey 5-Year Estimates Data Profiles, Table DP04

As shown in **Table 14**, the City of Michigan City reported a total of 12,408 occupied housing units within the city. Of 12,408 occupied housing units, 7,355 housing units were owner occupied. Similarly, 5,053 units were renter occupied. More than half (65.7%) of occupied housing units in Michigan City are single-family detached units.

The majority of owner-occupied housing units within the City are single-family detached units (65.7%). In contrast, only a third of renter-occupied housing units in Michigan City are single-family detached units (20.8%), while a third of renter-occupied housing units have 10 or more apartments (31%).

The percent of rental units by Block Group can be seen on the Renter-Occupied Units Map. There are five Block Groups with 50% or more of their housing units that are rentals (Tract 401 Block Group 1, Tract 405 Block Group 3, Tract 414 Block Group 2, Tract 414 Block Group 3, and Tract 430 Block Group 2). These Census Tracts are clustered near the downtown and northwest of Coolspring Township. These are also areas with a high number of low- and moderate-income households, suggesting that homeownership is not a viable option for the residents of these areas.

Table 14: Physical Housing Characteristics for Occupied Housing Units

Units in Structure	Occupied Housing Units	% Occupied Housing Units	Owner	Renter
1, detached	8,158	65.7%	6,456	1,702
1, attached	401	3.2%	293	108
2 apartments	648	5.2%	162	486

3 or 4 apartments	630	5.1%	94	536
5 to 9 apartments	586	4.7%	21	565
10 or more apartments	1,652	13.3%	78	1,574
Mobile Home or other type of housing	333	2.7%	251	82
Total	12,408	100%	7,355	5,053

Source: 2018-2022 American Community Survey 5-Year Estimates Subject Tables, Table S2504

Age of Structure

The age of a dwelling unit is a factor used to evaluate the structural quality of the unit. The average industry standard for the life span of a single-family dwelling is generally 50 years. However, this typical life span often depends on the quality of the original construction and continued maintenance of the unit. Using this standard, some homes found within the City constructed prior to 1969 may be approaching the end of their utility.

Table 15 identifies the age of year-round residential structures. As can be seen, most of the units in the City of Michigan City were built prior to 1980. This is typical of many cities nationwide as the United States experienced a housing boom that began after World War II.

When considering the average life span of a dwelling unit, the homes built before 1970 will have reached their 50-year old life span. Thus, 64% of the City's housing units have reached their life span. These homes require regular maintenance to remain structurally sound.

In **Table 15**, only 3.4%, or 514 housing units were built after 2010. The primary reason for a decrease in construction of new homes in the City is the potential redevelopment of older residential structures. The majority of the City's future population will be served by existing residential units, redevelopment of existing units, and infill housing.

Table 15: Age of Housing Units

Year Built	Total Housing Units	% Total Housing Units
Total Housing Units	14,849	100%
Built 2010 or Later	514	3.4%
Built 2000 to 2009	731	4.9%
Built 1990 to 1999	1209	8.1%

Built 1980 to 1989	1301	8.8%
Built 1970 to 1979	2132	14.4%
Built 1960 to 1969	1805	12.2%
Built 1950 to 1959	2537	17.1%
Built 1940 to 1949	803	5.4%
Built 1939 or earlier	3817	25.7%

Source: 2018-2022 American Community Survey 5-Year Estimate Detailed Tables, Table B25034

Risk of Lead-Based Paint

The risk of lead-based paint hazards within the City of Michigan City is estimated in **Table 16**. 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, **Table 16** 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 2009-2013 CHAS provided by HUD.

As shown in **Table 16**, 5,885 or 80% of owner-occupied housing units in the city were built prior to 1980. It is unknown how many of these units have children present. For renter-occupied housing units, 3,374 units or 67% were built prior to 1980. It is unknown how many of these units have children present.

Table 16: 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%	3,374	67%
Housing Units built before 1980 with children present	N/A	N/A	N/A	N/A

Source: 2018-2022 ACS 5-Year Estimates Subject Tables, Table S2504 (Total Units); 2009-2013 CHAS (Units with Children present)

Number of Households and Types

Table 17 below provides the number and type of households by HUD Area Median Family Income (HAMFI). As the data identifies below, the largest number of households are in the greater than 100% HAMFI group, with 4,500 households. The second largest group is the >50-80% HAMFI group (2,355). The third largest group is the 0-30% HAMFI group, with 2,020 households, which means that 23% of all

households in the City of Michigan City are living below the 30% HAMFI threshold. In addition, there are also large populations in the >30-50% HAMFI group (1,740) and >80-100% HAMFI group (1,450).

Small family households are households that have a family with two to four members. The largest number of small family households reside in the >100% HAMFI group (1,940). The majority of the remaining income groups have a relative distribution of the number of small family households, except for the >80-100% HAMFI group, which has only 450 small family households.

Large family households are households with families with five or more members. Of all the income groups, the >100% HAMFI group contains the largest number of large family households at 405. The next largest group was the >50-80% HAMFI group with 280 large family households. The smallest number of large family households belongs to the >80-100% HAMFI group, with 125 large family households.

Table 17 also provides data on households that contain at least one person considered to be elderly. The largest number of households containing a person over the age of 62 is in the >100% HAMFI group (1,060), followed by the income group that falls between 50% and 80% HAMFI (644). In addition, the >100% HAMFI group also contains the largest number of households containing a person 75 years or older (565).

Finally, data provided in **Table 17** illustrates the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of children 6 years or younger reside in homes with an income of 0-30% AMI (605). The second largest number of households with children 6 years old or younger is within the 50-80% AMI group (459). In short, this means that one-third of households with children 6 years old or younger are living within the lowest HAMFI threshold (less than 30% HAMFI).

Table 17: Number of Households

	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

* The highest income category for these family types is >80% HAMFI

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

Housing Problems

Table 18 displays the number of households with housing problems by tenure and Area Median Income (AMI). As shown in **Table 18**, 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).

Housing Problem categories are defined below:

- “Substandard Housing – lacking complete plumbing or kitchen facilities” 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 18** identifies 95 renter households and no owner households who live in substandard housing.
- The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD:
 - 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.
 - 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
- 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 18**, 155 renter households are experiencing some form of overcrowding while only 40 owner occupied households are experiencing some form of overcrowding.

As shown in **Table 18**, regardless of renter or owner tenure, households within the 0%-30% AMI group are experiencing higher rates of cost burden than those households with higher incomes. Overall, an estimated 1,065 renters are cost burdened greater than 30% of their income and 1,465 renters are burdened greater than 50% of their income.

Renters and owners appear unequally affected by the cost of housing within the City of Michigan City. Of the 1,815 households experiencing a cost burden of greater than 30% of income, 1,065 (59%) are renters and 750 (41%) are owners.

Table 18: Housing Problems

Housing Problems	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, April 2019: 2016-2020 CHAS

Additional Housing Problems

Table 19 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and Area Median Income (AMI). The data source is the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 19**, renter households experience housing problems to a greater extent than owner households. An estimated 1,715 renter households and 724 owner households below 30% AMI experience some form of housing problem. Renters in the 0-30% AMI group experience the highest rate of one or more of housing problems identified (1,065 households). Among owner households, the 0-30% AMI group has the highest number of households (360) with one or more of housing problems. Additionally, a large number of households (260) within the 0-30% AMI group has reported being a household with negative income, but has none of the other four identified housing problems.

Table 19: Additional Housing Problems

	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
Number of Households										
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

Note: Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

Cost Burden > 30% and > 50%

Table 20 and **Table 21** display the number of households with housing cost burdens more than 30% of income and more than 50% of income, respectively, by household type, tenancy, and household income (expressed as a percentage of Area Median Income (AMI)). Households are broken into four categories:

Small related – Family households with two to four related members

Large related – Family households with five or more related members

Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age

Other – All other households

As shown in **Table 20**, the category experiencing the most significant cost burden greater than 30% of income are households defined as “Small Related”. Approximately 1,434 of the “Small Related” households experience a cost burden greater than 30% of income. Most of these are renters (1,125).

For renter households, the 0-30% AMI Income group has the highest number of households with a cost burden greater than 30% of income, with 1,165 households. Among owner households, the >50-80% AMI group has the highest number of households with a cost burden greater than 30% of income, with 500 households.

Table 20: 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
Number of Households								
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	250	4	574	115	80	105	300
Total Need by Income	1,130	910	193	2,233	425	232	267	924

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

As shown in **Table 21**, the category most commonly experiencing severe cost burden greater than 50% of income are households defined as “Small Related”. Approximately 864 of the “Small Related” households experience a cost burden greater than 50% of income. Most of these are renters (745).

For renter households, the 0-30% AMI income group has the highest number of households with a cost burden greater than 50% of income, with 1,015 households. Among owner households, the 0-30% AMI group has the highest number of households with a cost burden greater than 50% of income, with 360 households.

Table 21: 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
Number of Households								
Small Related	530	190	25	745	75	14	30	119
Large Related	45	0	0	45	0	10	0	10
Elderly	145	60	49	254	200	50	70	320
Other	295	205	25	525	85	25	90	200
Total Need by Income	1,015	455	99	1,569	360	99	190	649

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

Crowding

Table 22 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 AMI).

As shown in **Table 22**, overcrowding is occurring primarily in single family households. Approximately 125 single family households experience overcrowding. Renter households experience the highest number of crowding with 125 households.

Among owner-occupied households, the households with incomes between 30-50% AMI are the only group with crowding issues (40). There are no multiple, unrelated family households that experience overcrowding.

Table 22: Crowding

	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
Type of Household	Number of Households									
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

Note: Crowding is more than one person per room

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

Disproportionately Greater Needs: Housing Problems

A disproportionately greater need exists when the members of racial or ethnic group at a certain income level experience housing problems at a greater rate (i.e., 10 percentage points or more) than the jurisdiction 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 case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 24 CFR 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.

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).

0-30% of Areas Median Income

Of all the income levels within the City of Michigan City, households within the 0%-30% AMI group have the highest number of households with one or more of four housing problems (1,615 households). As shown in **Table 23**, when considering race, White households have the highest number of households with housing problems at 800 and Black/ African American households have the second highest with 709 households. In comparison to the jurisdiction as a whole, Hispanic and American Indian/Alaska Native households in the 0-30% AMI group have a disproportionate need.

Table 23: 0% - 30% of Area Median Income

Race	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	1,615	72%	290	13%	340	15%	2,245
White	800	75%	130	12%	140	13%	1,070
Black/African American	709	68%	150	14%	190	18%	1,049
Asian	0	0%	0	0%	10	100%	10
American Indian, Alaska Native	4	100%	0	0%	0	0%	4
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	65	87%	10	13%	0	0%	75

Source:

HUD IDIS Output, April 2019: 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%

30-50% of Areas Median Income

Of all the income levels within the City of Michigan City, households within the 30-50% AMI category have the second highest number of households with one or more of four housing problems (1,250 households). As shown in **Table 24**, when considering race, White households have the highest number of households with housing problems at 805 and Black/African American households have the second

highest with 360 households. In comparison to the jurisdiction as a whole, Black/African American and Asian households in the 30-50% AMI group have a disproportionate need.

Table 24: 30% - 50% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,250	76%	385	24%	0	0%	1,635
White	805	71%	330	29%	0	0%	1,135
Black/African American	360	88%	50	12%	0	0%	410
Asian	15	100%	0	0%	0	0%	15
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	50	83%	10	17%	0	0%	60

Source: HUD IDIS Output, April 2019: 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%

50-80% of Areas Median Income

Of all the income levels within the City of Michigan City, households within the 50-80% AMI category have the third highest number of households with one or more of four housing problems (1,050 households). As shown in **Table 25**, when considering race, White households have the highest number of households with housing problems at 700 and Black/African American households have the second highest with 315 households. In comparison to the jurisdiction as a whole, only American Indian/Alaska Native households in the 50-80% AMI group have a disproportionate need.

Table 25: 50% - 80% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,050	46%	1,230	54%	0	0%	2,280
White	700	49%	715	51%	0	0%	1,415
Black/African American	315	47%	360	53%	0	0%	675
Asian	0	0%	60	100%	0	0%	60
American Indian, Alaska Native	4	100%	0	0%	0	0%	4
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	10	12%	75	88%	0	0%	85

Source:

**The four housing problems are:*

HUD IDIS Output, April 2019: 2016-2020 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80-100% of Areas 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 (340 households). As shown in **Table 26**, when considering race, White households have the highest number of households with housing problems at 285 and Black/ African American households have the second highest with 50 households. In comparison to the jurisdiction as a whole, Black/African American households in the 80-100% AMI group have a disproportionate need.

Table 26: 80% - 100% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	340	26%	955	74%	0	0%	1295
White	285	26%	815	74%	0	0%	1100
Black/African American	50	39%	79	61%	0	0%	129
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	0	0%	4	100%	0	0%	4
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	10	34%	19	66%	0	0%	29

Source: HUD IDIS Output, April 2019: 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%

Summary of Housing Problems by AMI and Race

Of all households in the 0-30% AMI category, 72% have one or more of four housing problems. In terms of disproportionate need, the Hispanic (87%) and American Indian/Alaska Native (100%) ethnic or racial groups have rates of housing problems that are 10 percentage points higher than the jurisdiction as a whole.

Of all households in the 30-50% AMI category, 76% have one or more of four housing problems. In terms of disproportionate need, the Black/African American (88%) and Asian (100%) racial groups have rates of housing problems that are 10 percentage points higher than the jurisdiction as a whole (76%).

Of all households in the 50-80% AMI category, 46% have one or more of four housing problems. In terms of disproportionate need, the American Indian/Alaska Native (100%) racial group has a rate of housing problems that is 10 percentage points higher than the jurisdiction.

Of all households in the 80-100% AMI category, 26% have one or more of four housing problems. In terms of disproportionate need, the Black or African American (39%) racial or group has a rate of housing problems that is 10 percentage points higher than the jurisdiction.

Disproportionately Greater Need: Severe Housing Problems

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the jurisdiction as a whole.

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 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 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0-30% of Areas Median Income

Of all the income levels within the City of Michigan City, households within the 0%-30% AMI category have the highest number of households experiencing severe housing problems (1,425 households). As shown in **Table 27**, when considering race, White households have the highest number of households with severe housing problems at 685 and Black/African American households have the second highest with 654 households. In comparison to the jurisdiction, American Indian/Alaska Native households in the 0-30% AMI group have a disproportionate need.

Table 271: 0-30% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,425	64%	475	21%	340	15%	2,240
White	685	64%	250	23%	140	13%	1,075
Black/African American	654	62%	205	20%	190	18%	1,049
Asian	0	0%	0	0%	10	100%	10
American Indian, Alaska Native	4	100%	0	0%	0	0%	4
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	55	73%	20	27%	0	0%	75

Source: HUD IDIS Output, April 2019: 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%

30-50% of Area Median Income

Of all the income levels within the City of Michigan City, households within the 30-50% AMI category have the second highest number of households experiencing severe housing problems (624 households). As shown in **Table 28**, when considering race, White households have the highest number of households with severe housing problems (409) and Black/ African American households have the second highest number of households (175). In terms of percentage to the jurisdiction, Asian (100%) households have a disproportionately greater need for housing rehabilitation.

Table 28: 30-50% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	624	38%	1,005	62%	0	0%	1,629
White	409	36%	715	64%	0	0%	1,124
Black/African American	175	42%	240	58%	0	0%	415
Asian	15	100%	0	0%	0	0%	15
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	19	35%	35	65%	0	0%	54

Source: HUD IDIS Output, April 2019: 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%

50-80% of Areas Median Income

Of all the income levels within the City of Michigan City, households within the 50%-80% AMI category have the third highest number of households experiencing severe housing problems (320 households). As shown in **Table 29**, when considering race and ethnicity, White households have the highest number of households (235) with severe housing problems and Black/African American households have the second highest number of households (85). When comparing a percentage of the entire jurisdiction, no racial or ethnic group has a disproportionate need.

Table 29: 50-80% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	320	14%	1,960	86%	0	0%	2,280
White	235	16%	1,190	84%	0	0%	1,425
Black/African American	85	13%	590	87%	0	0%	675
Asian	0	0%	60	100%	0	0%	60
American Indian, Alaska Native	0	0%	4	100%	0	0%	4
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	0	0%	85	100%	0	0%	85

Source: HUD IDIS Output, April 2019: 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%

80-100% of Areas 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 experiencing severe housing problems (70). As shown in **Table 30**, when considering race and ethnicity, White and Hispanic households are the only groups affected by severe housing problems, with 60 and 10 households respectively. In terms of a percentage of the jurisdiction, Hispanic households have a disproportionately greater need for housing rehabilitation.

Table 30: 80% - 100% of Area Median Income

Race	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	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	70	5%	1,220	95%	0	0	1,290
White	60	5%	1,035	95%	0	0	1,095
Black/African American	0	0%	124	100%	0	0	124
Asian	0	0%	0	0%	0	0	0
American Indian, Alaska Native	0	0%	4	100%	0	0	4
Pacific Islander	0	0%	0	0%	0	0	0
Hispanic	10	34%	19	66%	0	0	29

Source: HUD IDIS Output, April 2019: 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%

Of all households in the 0-30% AMI group, 64% have one or more severe housing problems. American Indian/Alaska Native (100%) households in the 0-30% AMI group are disproportionately affected by severe housing problems.

Of all households in the 30-50% AMI group, 38% of the total households have one or more severe housing problems. In terms of disproportionate need, Asian (100%) households has a percentage of households experiencing severe housing problems that is much greater than the rest of the jurisdiction.

Of all households in the 50-80% AMI group, 14% have one or more severe housing problems. No racial or ethnic groups in the 50-80% AMI group are disproportionately affected by severe housing problems.

Of all households in the 80-100% AMI group, only 5% has one or more severe housing problems. In terms of disproportionate needs, Hispanic (34%) households has a percentage of households experiencing severe housing problems that is much greater than the entire jurisdiction (5%).

Disproportionately Greater Need: Housing Costs Burdens

Again, a disproportionately greater need exists when the members of racial or ethnic group at a certain income level experience housing problems at a higher rate than the jurisdiction. Specifically, this includes experiencing housing problems at 10% or more than the jurisdiction.

Table 31 displays cost burden information for the City of 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 for this data is the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 31** indicates, there are many households who are cost burdened (spending 30-50% and more than 50% of their income on housing) within their current housing situation (4,335). White households have the highest number of cost burdened households within the City of Michigan City with 2,715 households. Black/African American households have the second highest number of cost burdened households with 1,410 households.

Of the homes that are cost burdened, a very high number of these households are severely cost burdened. There are 2,300 households that are severely cost burdened within the City of Michigan City. Again, White households have the highest number of severely cost burdened households with 1,360 households. Black/African American households have the second highest number of severely cost burdened households with 815 households.

Table 31: Housing Cost Burdens by Race

Race	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	8,075	63%	2,035	16%	2,300	18%	345	3%	12,755
White	6,005	68%	1,355	15%	1,360	15%	140	2%	8,860
Black/African American	1,475	48%	595	19%	815	27%	190	6%	3,075
Asian	110	81%	0	0%	15	11%	10	7%	135
American Indian, Alaska Native	29	78%	4	11%	4	11%	0	0%	37

Pacific Islander	0	0%	0	0%	0	0%	0	0%	0
Hispanic	320	72%	50	11%	74	17%	0	0%	444

Source: HUD IDIS Output, April 2019: 2016-2020 CHAS

Within the City of Michigan City, 63% of households do not presently experience cost burden, while 16% experience cost burden, 18% experience severe cost burden, and 3% have no/negative income.

Of all households in Michigan City, 16% are cost burdened (spending 30-50% of income on housing). In comparison to the jurisdiction as whole, no racial or ethnic group is disproportionately affected by cost burden (i.e., 10 percentage points or more). However, Black/African American (19%) households have a slightly higher percentage of households with cost burden compared to the overall jurisdiction. Furthermore, Black/African American (27%) households have a disproportionately higher rate of severe cost burden (>50% of income on housing) than the overall jurisdiction. No racial or ethnic group is disproportionately affected by no/negative income when compared to the jurisdiction.

Mortgage Activity

Mortgage Based on Income

Table 32 provides information on mortgage applications and originations based on area median income (AMI). It is important to note that this data is created for the Michigan City-La Porte Metropolitan Statistical Area rather than Michigan City itself. In general, a higher percentage of loans were originated for applicants with higher MSA/MD Median Income. The highest percent of loans originated were for the 120% or higher of MSA/MD Median Income groups (67% of applications resulting in loans). While only 52% of loans originated were for the less than 50% of the MSA/MD Median Income.

Table 32: Mortgage Applications and Originations Based on Incomes

Income Applicants	Applications Received		Loans Originated		% Originated
	#	\$000's	#	\$000's	
Less than 50% of MSA/MD Median	958	105,320	494	54,730	52%
50-79% of MSA/MD Median	1,355	160,855	811	95,405	60%
80-99% of MSA/MD Median	381	52,955	240	34,350	63%
100-119% of MSA/MD Median	850	121,640	537	78,835	63%
120% or More of MSA/MD Median	1,540	344,210	1,025	231,505	67%

Total	4,126	679,660	2,613	440,095	63%
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Source: HMDA Aggregate Table 5-Applications by Income, Race, and Ethnicity for Michigan City-LaPorte, Indiana (2021)

Mortgage Based on Race

Table 33 provides information on mortgage applications and originations based on race and ethnicity. In general, White and applicants with race not available had the largest number of applications. The Asian applicants and joint race applicants had the highest rates of loan originations, although there were a small number of applications. While the joint race applications show 100% origination loans, the number of applicants in this group was only three. A total of 424 loans were originated for persons that were White opposed to African American (24), Asian (4), and Joint Race (3). In addition, persons that identified as White had a higher rate of loan origination (54%) opposed to those who are African American (38%).

Table 33: Mortgage Applications and Originations Based on Race and Ethnicity for Incomes less than 50% MSA/MD Median

Race and Ethnicity	Applications Received		Loans Originated		% Originated
	#	\$000's	#	\$000's	
American Indian or Alaska Native	8	710	3	215	38%
Asian	5	1,215	4	860	80%
Black or African American	63	5,205	24	1,850	38%
White	779	86,415	424	46,260	54%
2 or more minority races	1	5	0	0	0%
Joint	3	335	3	335	100%
Race not available	99	11,435	36	5,210	36%
Hispanic or Latino	52	5,510	29	3,275	56%
Total	958	105,320	494	54,730	52%

Source: HMDA Aggregate Table 5-Applications by Income, Race, and Ethnicity for Michigan City-LaPorte, Indiana (2021)

INTEGRATION AND ISOLATION

In order to affirmatively further fair housing, the City of Michigan City must recognize barriers to Fair Housing choice and provide actions to increase choice. An analysis of isolation and integration across the City helps to identify areas where these barriers may exist. Residential isolation produces damaging socioeconomic outcomes for minority and low-income groups. Housing patterns across the United States, and in Michigan City, continue to show lasting areas of separation for certain races and income groups. The social and public policies of our past, like “Jim Crow” laws and the Federal Housing Administration's early redlining policies, brought about much of the segregation in housing that is still seen today. More recent trends in residential isolation are generally attributed to suburbanization, discrimination, and personal preferences.

An analysis of historical U.S. Census data by researchers at Harvard and Duke Universities indicates that racial separation has diminished since the 1960s. That report, published by the Manhattan Institute for Policy Research, indicates that the separation of Black/African American residents from other races is now lower than the national average from 1970. In addition, separation continued to drop over the last decade. The Manhattan Institute published “The End of the Segregated Century: Racial Separation in American’s Neighborhoods, 1890- 2010” which indicated that 522 out of 658 housing markets recorded a decline in segregation.

Despite recent trends in integration, Black/African American households remain the most isolated racial group, and are in fact hyper-separated in many of the largest metropolitan areas, including Baltimore, Chicago, Cleveland, Detroit, Houston, Los Angeles, New Orleans, New York, Philadelphia and Washington, DC according to “A Right to Housing: Foundation for a New Social Agenda,” published by Temple University. Hispanics are the second most isolated racial group, primarily in northern metropolitan areas.

Patterns for income segregation are derived from the National Survey of America's Families, the U.S. Census and Home Mortgage Disclosure Act data, which indicate income segregation grew between 1970 and 1990. Poor families are becoming more isolated. Whereas in 1970 only 14 percent of poor families lived in predominantly poor areas, this number increased to 28 percent in 1990 and continues to rise according to the Urban Institute who published “Residential Segregation and Low-Income Working Families.” Current trends in racial and income based residential isolation are attributed to several factors, including:

Exclusionary Zoning and Land Use Practices

The "separate but equal" laws established in the early part of the 20th Century specified exclusively Black/African American, White/Caucasian, and mixed districts; and legally established segregation in housing opportunities. Many cities, particularly in the South and mid-South, developed and adopted racial zonings between 1910 and 1915. By 1917, the Supreme Court ruled that racial zoning was illegal, but many local governments continued to enforce racial segregation through alternative land use designations. While these actions occurred a century ago, the impact is still felt because of their significant influence on settlement patterns. Today, many jurisdictions adopt land-use zoning regulations such as large-lot zoning, minimum house size requirements, and bans on secondary units which make housing more expensive. This is often called exclusionary zoning. The result is often the exclusion of lower income households from certain communities and/or neighborhoods.

A review of the Comprehensive Zoning Ordinance of Michigan City, Indiana was conducted to determine if City policies limit or exclude housing facilities for persons with disabilities or other housing for homeless people from certain residential areas.

When reviewing existing residential districts located within the City the minimum street frontage, front yard setbacks, side yard dimensions and amenities (e.g. landscaping), there does not appear to be restrictions that may limit new housing development for lower-income residents.

The lack of access to grocery stores and fresh foods has been a common complaint nationwide among residents of low-income neighborhoods. Ultimately, the location of grocery stores or lack thereof may have an impact on where people chose to live.

After review of the table of uses in the City's Zoning Ordinance, we find the following:

- "Grocery Stores/Supermarkets" are permitted in the B-1, B-2, CBD-1, and CBD-2 districts
- "Convenience Stores" in B-1, B-2, B-3, O-1, CBD-1, and CBD-2 districts
- "Pharmacies" are permitted in the B-1, B-2, CBD-1, and CBD-2 districts and as a Special Use in the O-1 districts.

Review of existing zoning districts that allow for food stores show that there appears to be a good distribution of districts adjacent to low-income neighborhoods that permit "convenience stores" and "pharmacies". However, "grocery stores/supermarkets" are scattered throughout the City.

Discriminatory Homeownership Practices

Discriminatory homeownership practices include redlining and steering. In 1944, the Federal Housing Administration adopted maps developed by the federally created the Home Owners' Loan Corporation that coded areas as "credit-worthy" based on race and the age of the housing stock. These maps called Residential Security Maps established and sanctioned "redlining." It became common practice for banks to deny residents in predominately minority neighborhoods long-term mortgages because they lived in redlined areas.

The United States Supreme Court defines steering as a *"practice by which real estate brokers and agents preserve and encourage patterns of racial segregation by either steering members of racial and ethnic groups to certain neighborhoods occupied by similar groups and away from neighborhoods inhabited primarily by members of other races or groups."* Essentially, real estate agents "steer" people of color toward neighborhoods of color, while White/Caucasian homebuyers are directed to primarily White/Caucasian neighborhoods, continually reinforcing separation and isolation. The Fair Housing Act made discrimination in housing illegal. However, there is a belief that steering is still common. For example, some real estate agents may indirectly and possibly unknowingly steer families through using language such as "ethnic mix" or "multicultural."

Attitudes and Preferences Towards Housing Location

Residential preferences of persons of color may, in some instances, be categorized by social-psychological and socioeconomic demographic characteristics. The theory behind social-psychological residential preference is that separation is a result of persons of color choosing to live together because of cultural similarities, maintaining a sense of racial pride, or a desire to avoid living near other groups because of fear of racial hostility. Other theories suggest demographic and socioeconomic factors such as age, gender and social class influence residential choice more than race. Evidence explaining these assumptions are generally limited and anecdotal in nature [Farley, Reynolds; Fielding, Elaine L.; Krysan, Maria (1997). "The residential preferences of blacks and whites: A four-metropolis analysis". Housing Policy Debate 8 (4): 763–800].

Data suggests that foreign-born Hispanics, Asians, and Black/African Americans often have higher rates of isolation than do native-born individuals from these same groups. Separation of immigrants is generally associated with language barriers. Support networks often exist in these enclaves to assist with linguistic isolation. Research on assimilation shows that while new immigrants settle in

homogenous ethnic communities, isolation declines as they gain socioeconomic status and move away from these communities, integrating with the native-born. This provides some support to the idea that socioeconomic status plays a significant role in housing choice, possibly more than race.

Location of Public Housing

Racial separation in public housing occurs when high concentrations of a certain minority group occupy one specific public housing development. Income segregation occurs when high concentrations of public housing are located in one specific area of a community or region. Of the 310 public housing units constructed by the Public Works Administration and the U.S. Housing Authority before World War II, 279 were segregated by race. After World War II, antidiscrimination laws were passed which made segregated public housing illegal. However, the historical pattern was set.

In addition, most of the housing projects built between 1932 and 1963 were located primarily in “slum” areas and vacant industrial sites according to the Urban Land Institute, which published “Residential Segregation and Low-Income Working Families.” This trend continued between 1964 and 1992, when most projects were located in the older parts of core cities that were considered low income. Due to these practices, public housing is concentrated, increasing the density of low-income families in certain parts of communities.

Gentrification

Gentrification is another form of residential separation, generally by class or economic status, and is defined by new higher income residents displacing lower income residents in emerging urban neighborhoods. The most commonly held belief about gentrification is that residential turnover of an area is from one that is predominantly residents of color, to one that is populated by higher income White/Caucasians. However, definitions of gentrification do not typically mention this racial component.

INTEGRATION AND ISOLATION IN THE CITY OF MICHIGAN CITY

Areas of racial integration and isolation can be found in the City of Michigan City. The older neighborhoods within the city are more diverse while neighborhoods developed later in the City’s history tend to be more isolated and have higher concentrations of White households.

Non-White persons make up 34% percent of the total population of Michigan City. Based on this percentage, an assumption can be made that a Census Tract with at least 34% percent people that

identify as non-White would be fairly integrated for Michigan City. Census Tracts with relatively the same percentage share of White to non-White people will present near to 50% minority and 50% White. Census Tracts with percentages much higher or much lower than 34% percent would be considered more isolated for the demographic group that lives in the Census Tract. For example, Census Tract 409 in northeast Michigan City has the lowest percentage of Non-White populations and therefore White persons are more isolated within this neighborhood.

HUD defines racial concentration as an area having more than 50 percent population that is non-White. Within the City of Michigan City, three Block Groups meet or come close to HUD’s definition: Census tracts 401 (58% non-White), 409 (78% non-White), and 414 (44% non-White).

According to the 2018-2022 American Community Survey, the racial and ethnic composition of Michigan City is 63% White, 28% Black/African American, less than 1% American Indian/Alaska Native, 1% Asian, less than 1% Native Hawaiian/Pacific Islander, 5% Some Other Race, 7% Two or More Races, and 8% Hispanic. The Block Groups shown in **Table 34** have a disproportionate (i.e., greater) concentration of minority populations compared to the citywide composition (i.e., 10 percentage points higher than that of the jurisdiction as a whole).

Table 34: Disproportionate Concentrations of Minority Populations by Census Block Group

Census Tract	Block Group	Total Population	Race/Ethnic Group	Total Population of Race/Ethnic Group	% of Total
401	1	2,360	Black/African American	1,051	45%
401	2	1,740	Black/African American	799	46%
408	2	886	Black/African American	451	51%
409	1	2,478	Black/African American	1,474	59%
414	2	1,260	Black/African American	693	55%

Source: 2018-2022 American Community Survey 5-Year Estimates

The most important information gathered from **Table 34** are the high concentrations of Black/African Americans in Census Block Groups 401.1, 401.2, 408.1, 409.1, and 414.2. As indicated earlier in this report, neighborhoods such as Census Block Groups 401.1 and 409.1 are hyper-separated as defined by the book “A Right to Housing: Foundation for a New Social Agenda” or the extent to which Black/African

American residents live in neighborhoods that are all or almost all Black/African American. This can be viewed graphically on the African American Population Map located in the Appendix of this report.

Residents who identified themselves during the 2018-2022 American Community Survey as Black/African American are the second largest racial group in Michigan City at 28%. Based on the assumption that a percentage share like that of the City would indicate a more integrated Census Block Group in Michigan City, Block Groups 403.1 (32%), 406.1 (23%), 414.3 (28%), and 430.2 (28%) are the closest to the 28% total population share.

EVALUATION OF FAIR HOUSING LEGAL STATUS

Findings, Lawsuits, Enforcement Actions, Settlements, or Judgements

According to the City CDBG Administrator, the CDBG Program nor its sub-recipients have documented any fair housing complaints on file. The information is collected through our monitoring visits and monitoring forms.

State or Local Fair Housing Laws

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

Indiana Fair Housing Act (1990)

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

Michigan City Fair Housing Ordinance (1969)

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

Michigan City Human Rights Ordinance (1992)

The City's Human Rights Ordinance serves to prohibit all forms of discrimination, including but not specific to housing. The Human Rights Ordinance addresses discrimination in education, employment, and access, as well as housing. This ordinance also protects persons with disabilities and familial status. Similar to the Fair Housing Ordinance, the Human Rights Ordinance also forms a Human Rights Commission that hears complaints of discrimination and enforces the ordinance.

Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

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

City of Michigan City Departments

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

The Department of Planning and Inspection coordinates and makes referrals on issues related to fair housing.

Michigan City Human Rights Commission

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

Indiana Civil Rights Commission (ICRC)

Complaints that are reported to Michigan City Human Rights Commission are sent to ICRC for investigation. ICRC is the state agency that enforces Civil Rights Law and the Fair Housing Act.

ICRC also houses the state's Fair Housing Task Force, which provides education and outreach activities to fair housing choice to communities and citizens statewide and administers a new testing program to detect housing discrimination.

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

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

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

Other Fair Housing Agencies and Organizations

HUD Office of Fair Housing and Equal Opportunity (FHEO)

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

Denver or brought to HUD's attention by Michigan City Human Rights Commission or ICRC. HUD's Chicago office then investigates the allegations.

Impediments & Conclusions



Impediments to Fair Housing & Conclusions

After identifying Fair Housing issues and impediments, the City must establish specific Fair Housing conclusions and recommendations. Fair Housing impediments and recommendations set within the AI will affect and be incorporated into subsequent planning processes, including the strategies, actions, and funding priorities established in the City’s Consolidated Plan. Fair housing actions must be measurable, tracked, and ultimately, must affirmatively further fair housing.

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

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

HUD defines “Meaningful Actions” actions to be:

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

FAIR HOUSING IMPEDIMENT NO. 1 – DISPARITIES IN ACCESS TO OPPORTUNITY

Conclusion

There remain racially/ethnically concentrated areas of poverty near Hitchcock Street/Willard Avenue in the western portion of the City of Michigan City. Because of the concentration of poverty within this

area, this area has become racially and economically isolated, and access to housing opportunity is limited.

Recommendation

In general, the City of Michigan City should continue to assess the “Westside” neighborhood for CDBG-funded activities, including housing rehabilitation, public services, and Fair Housing outreach. The City should continue to implement its Residential Exterior Community Appeal Program (RECAP) in the Westside neighborhood. Moreover, the City should utilize the awarded HUD Lead-Based Hazard Control and Healthy Homes Supplemental grants, and General Fund Match, to address lead hazards in qualifying older housing units such as those in the Westside neighborhood.

Metrics and Milestones

Annually through 2028, the City of Michigan City will provide at least three (3) housing opportunities to income-qualifying households in the most underserved areas of the city through housing rehabilitation. Annually through 2028, the City of Michigan City will provide Fair Housing outreach and/or public service activities to at least 50 persons in the Westside neighborhood.

FAIR HOUSING IMPEDIMENT NO. 2 – LACK OF ACCESS TO QUALITY AFFORDABLE HOUSING

Conclusion

Most of the City is characterized by older housing units that require maintenance and/or lead-based paint remediation for safety. These older units are widespread but intersect areas of low- and moderate-income most in the Westside and Eastport neighborhoods, which were identified as Target Areas in the City’s 2024-2028 Consolidated Plan.

Recommendation

The City should continue to implement its Residential Exterior Community Appeal Program (RECAP) citywide to income-qualifying.

Metrics and Milestones

Annually through 2028, the City of Michigan City will provide at least 15 housing opportunities citywide to income-qualifying households through housing rehabilitation, lead-based paint hazard control, rental assistance, housing counseling or other assistance.

FAIR HOUSING IMPEDIMENT NO. 3 – LACK OF FAIR HOUSING OUTREACH AND ACCESS TO EDUCATIONAL MATERIALS

Conclusion

There is a lack of Fair Housing education and outreach, particularly regarding landlords, as well as residents, realtors, lenders, and service providers. Moreover, based on citizen input, protected classes continue to experience discrimination in access to housing within the City of Michigan City.

Recommendation

The Planning and Redevelopment Department should continue to provide citywide Fair Housing outreach. The City should coordinate with other local agencies and organizations to provide critical information about Fair Housing practices for those seeking housing.

Additionally, research on the City's website shows a lack of information pertaining to Fair Housing. Ordinance 3283 is provided on the City website along with access to the City's most recent AI.

Metrics and Milestones

Annually through 2028, the City of Michigan will provide Fair Housing education and outreach to at least 50 persons to promote access to housing regardless of race, color, religion, sex, disability, familial status, or national origin.

Also, the City will post fair housing educational material on the City website and have this information available at the CBDG Department.

FAIR HOUSING IMPEDIMENT NO. 4 – LACK OF FORMALIZED FAIR HOUSING COMPLAINT PROCEDURE

Conclusion

Although the City makes referrals for those who have experienced discrimination related to fair housing choice, the City does not have a formal fair housing complaint procedure.

Recommendation

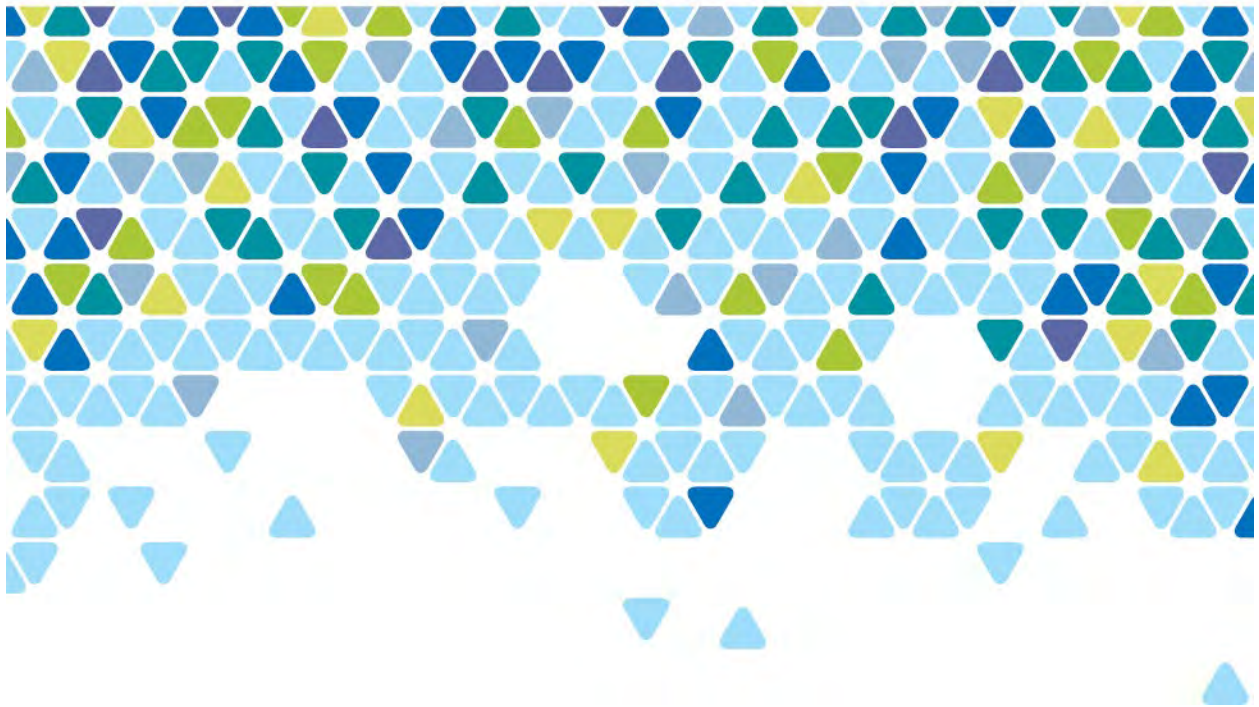
Work to prepare a formalized fair housing complaint procedure to allow for a clear and defined path for those experiencing housing discrimination.

Metrics and Milestones

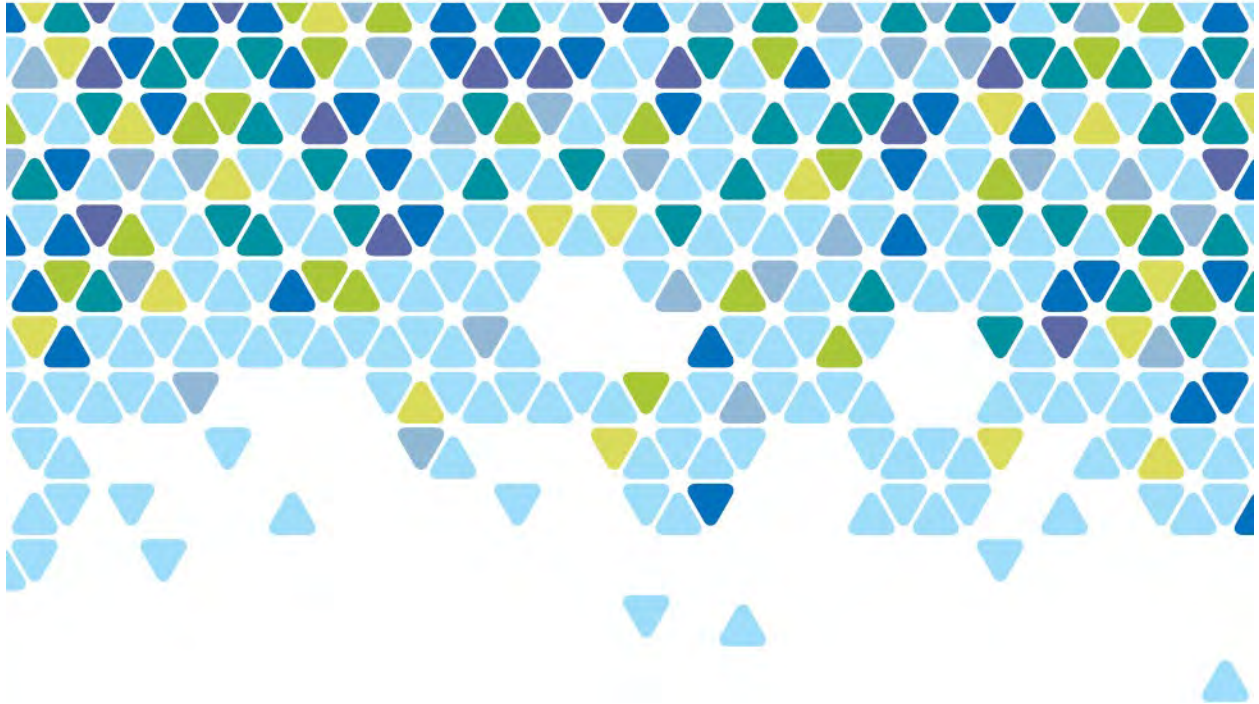
Within two (2) years, CDBG should work with the Human Rights Commission and other relevant staff to prepare to procedure for filing fair housing complaints from residents. Additionally, the City make this procedure and any resulting forms and documents available to participating agencies and interested parties.

Appendix

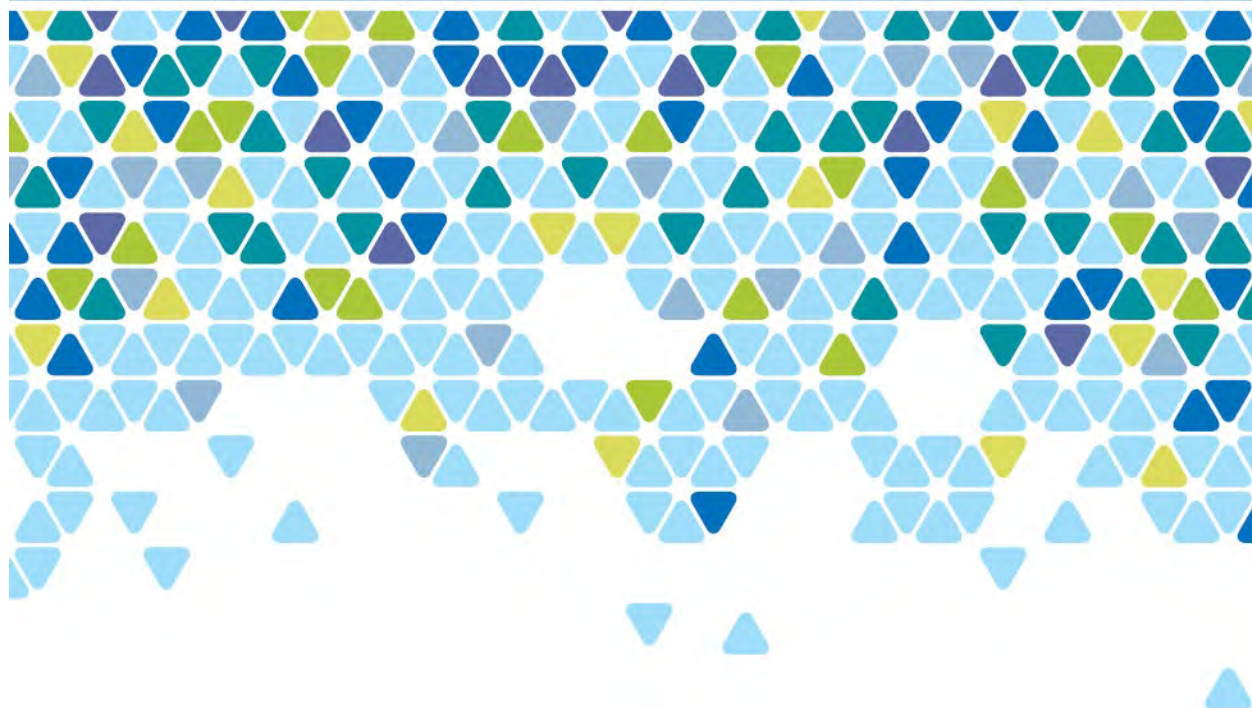
1. Public Notices and Meetings
2. Maps
3. Ordinance 3283



1. Public Notices and Meetings



2. Maps



Housing Cost Burden

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent Households
with Cost Burden
(Paying >30%)
by Census Tract



Less than 20%



20% - 29.9%



30% - 39.9%



40% or Greater



Municipal Boundaries



Bodies of Water

Streets

State and U.S.
Highways

Railroads

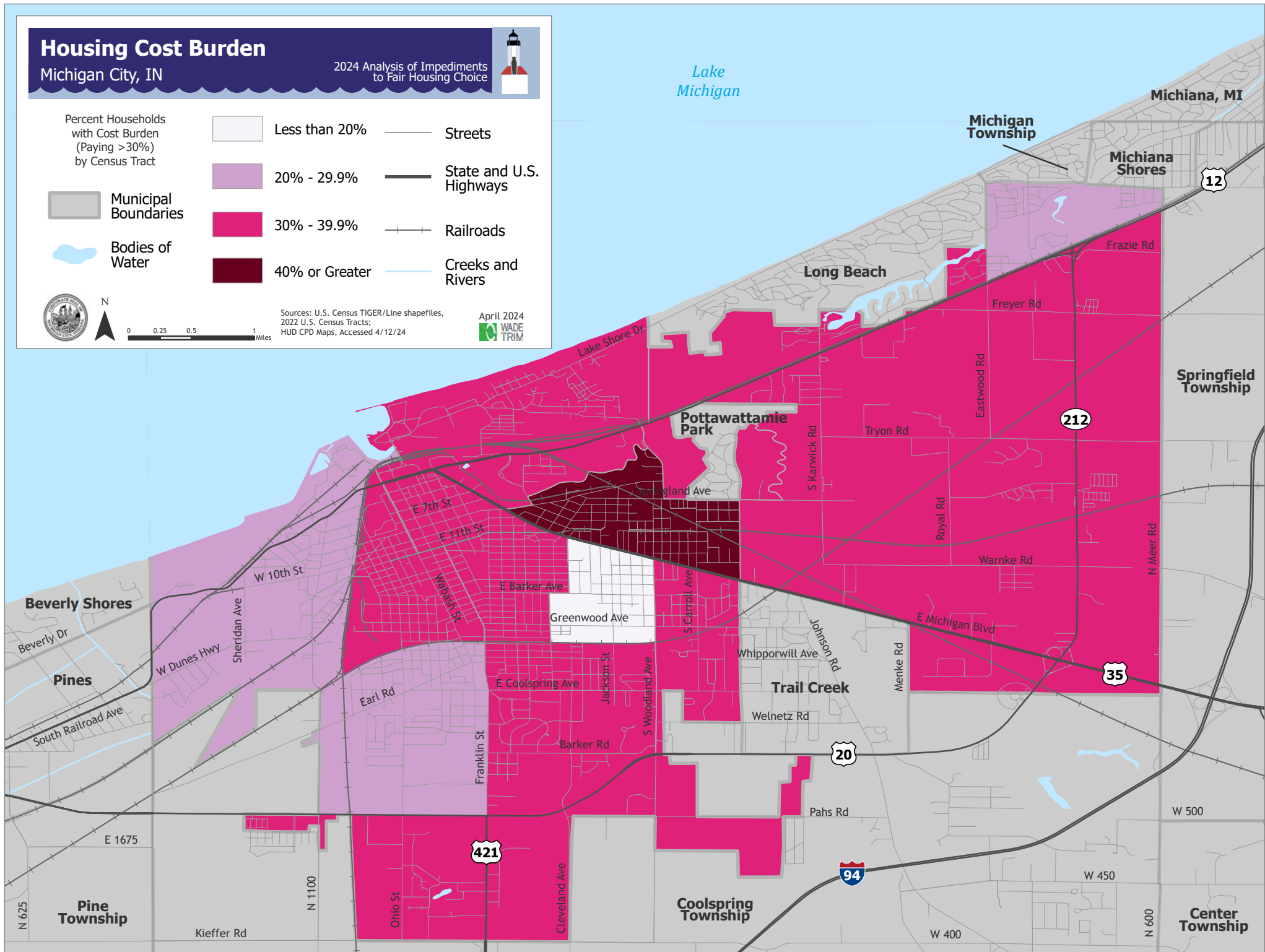
Creeks and
Rivers



0 0.25 0.5 1
Miles

Sources: U.S. Census TIGER/Line shapefiles,
2022 U.S. Census Tracts;
HUD CPD Maps, Accessed 4/12/24

April 2024
WADE
TRIM



Educational Attainment

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent of Persons, Over
25 Years of Age, Without
a High School Diploma
by Census Block Group



Less than 10%



10% - 14.9%



15% - 24.9%



25% or Greater

Streets

State and U.S.
Highways

Railroads

Creeks and
Rivers

Municipal
Boundaries

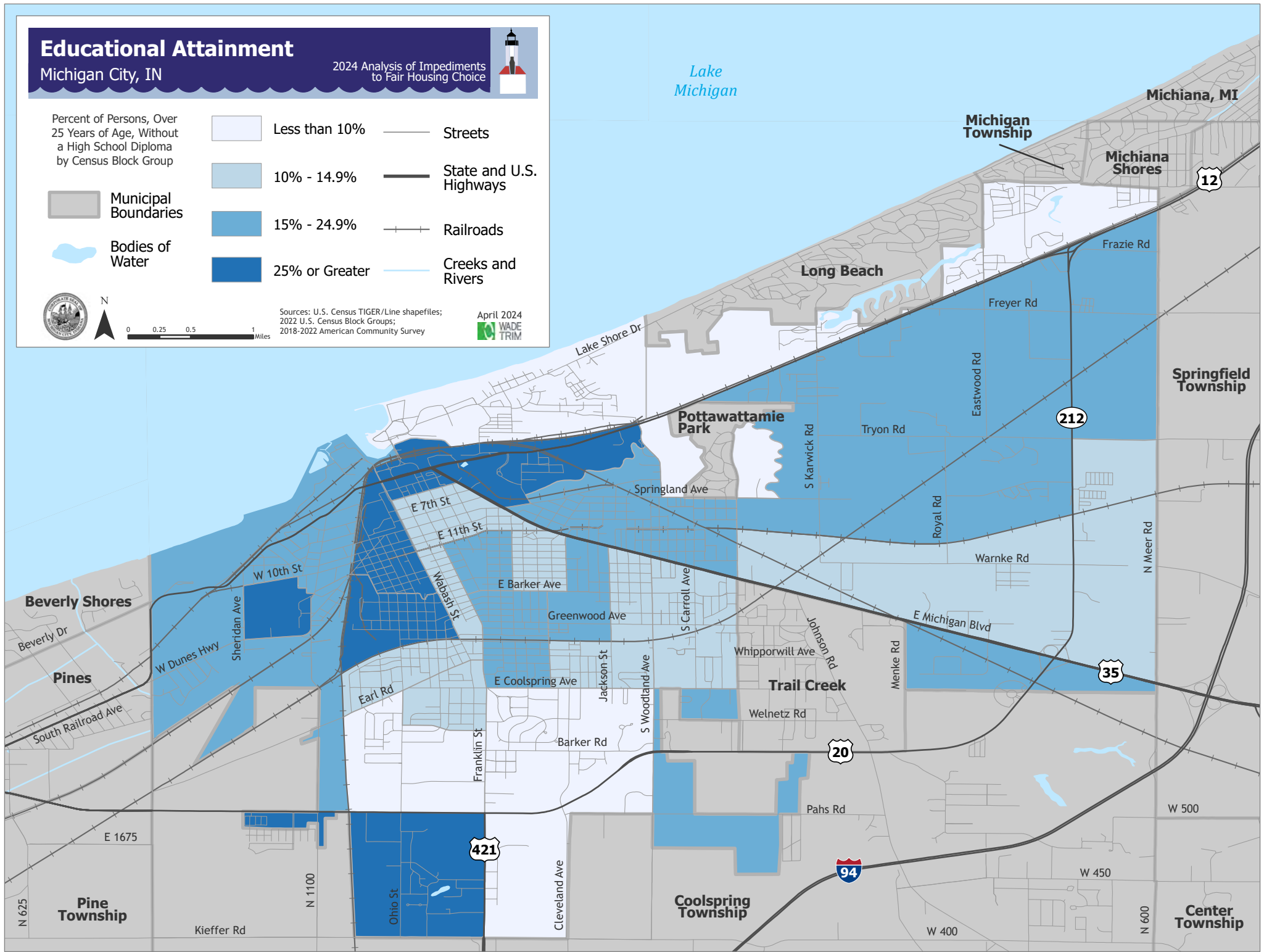
Bodies of
Water



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



Hispanic Population

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Population Reporting as
Hispanic, by Census
Block Group

Less than 5%

5% - 9.9%

10% - 14.9%

15% or Greater

Streets

State and U.S.
Highways

Railroads

Creeks and
Rivers

Municipal
Boundaries

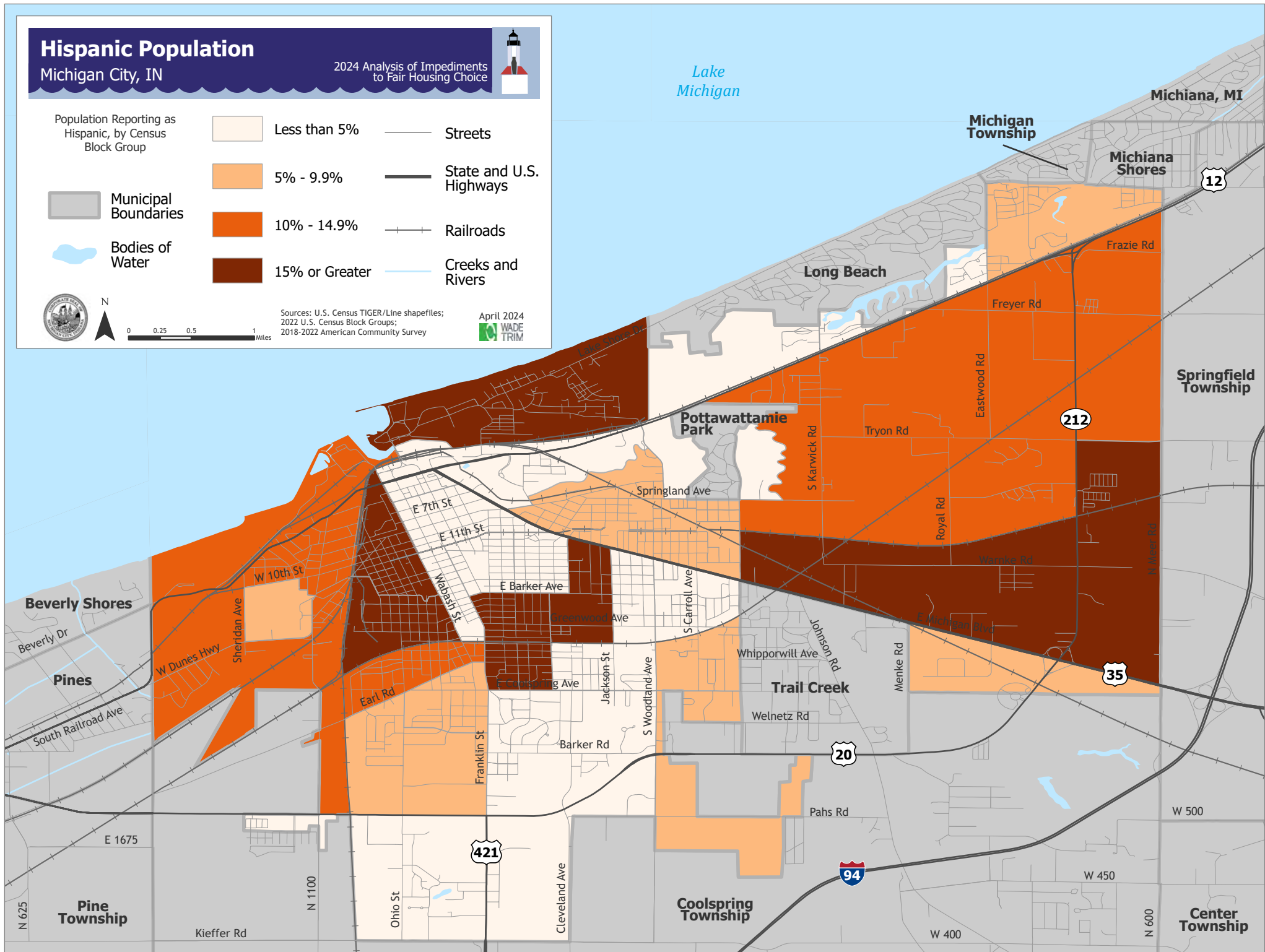
Bodies of
Water



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



Housing Age, 54 Years or Older

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent of Housing
Built in 1969 or Earlier
by Census Block Group

Less than 40%

40% - 59.9%

60% - 79.9%

80% or Greater

Streets

State and U.S.
Highways

Railroads

Creeks and
Rivers

Municipal
Boundaries

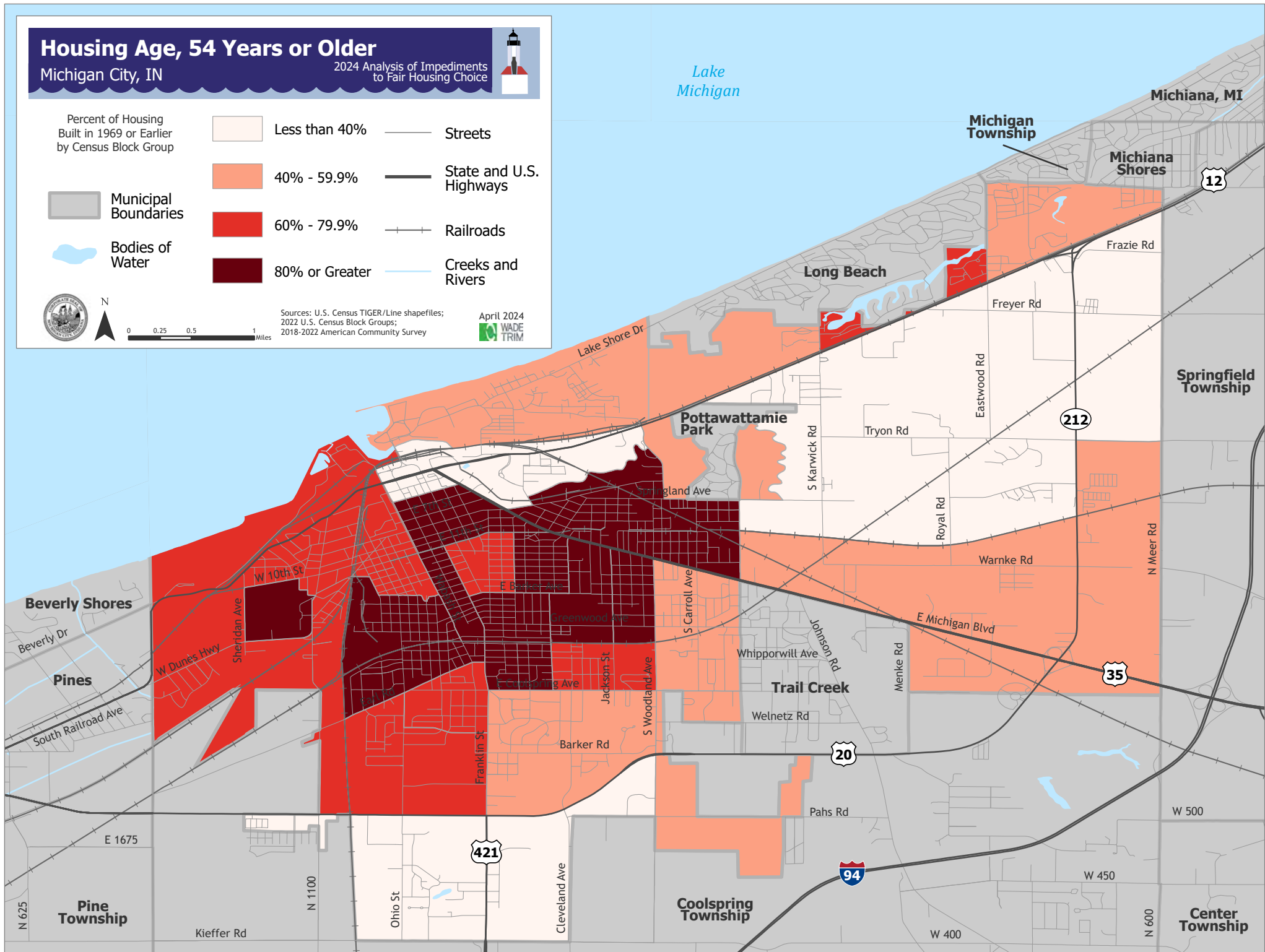
Bodies of
Water



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



Renter-Occupied Units

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent Renter-Occupied Units by Census Block Group

Less than 25%

Streets

25% - 49.9%

State and U.S. Highways

50% - 74.9%

Railroads

75% or Greater

Creeks and Rivers

Municipal Boundaries

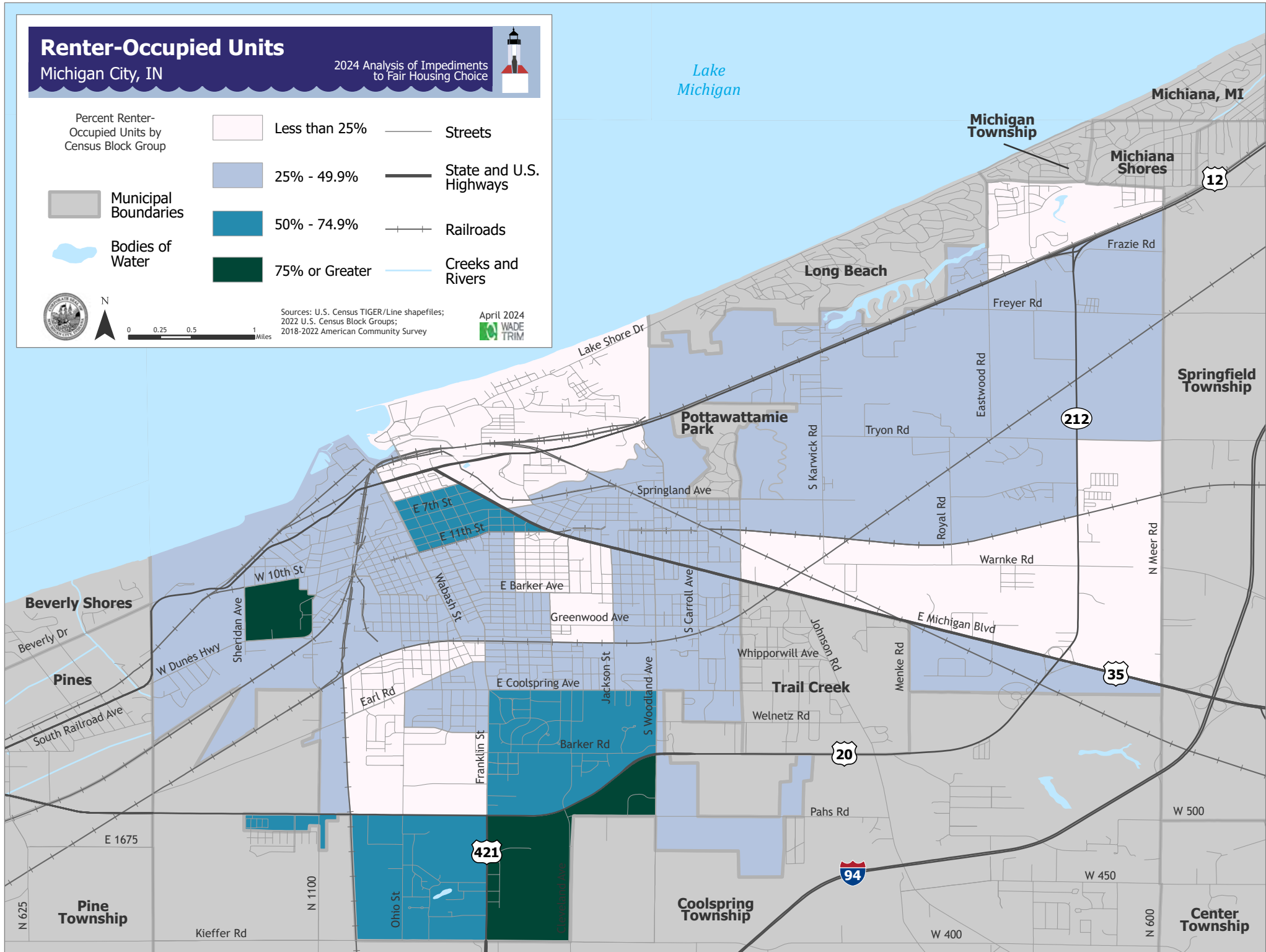
Bodies of Water



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



Severe Housing Cost Burden

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent Households
with Cost Burden
(Paying >50%)
by Census Tract



Less than 10%



10% - 14.9%



15% - 19.9%



20% or Greater



Municipal
Boundaries



Bodies of
Water



Streets



State and U.S.
Highways



Railroads



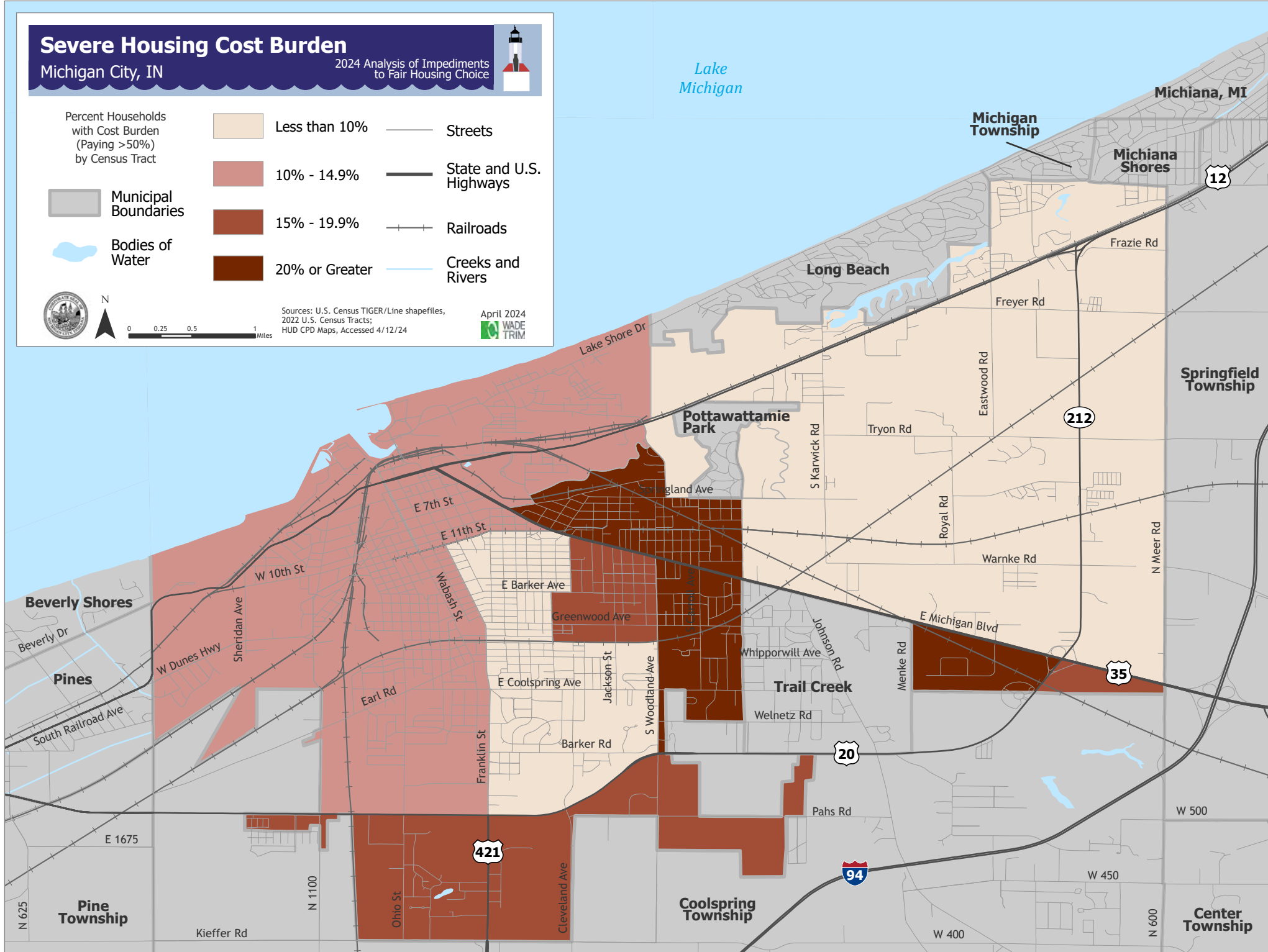
Creeks and
Rivers



0 0.25 0.5 1
Miles

Sources: U.S. Census TIGER/Line shapefiles,
2022 U.S. Census Tracts;
HUD CPD Maps, Accessed 4/12/24

April 2024
WADE
TRIM



Unemployment Rate

Michigan City, IN

2024 Analysis of Impediments
to Fair Housing Choice



Percent Persons 16 Years
and Over in the Labor
Force and Unemployed
by Census Tract

Less than 6%

6% - 11.9%

12% - 17.9%

18% or Greater

Streets

State and U.S.
Highways

Railroads

Creeks and
Rivers

Municipal
Boundaries

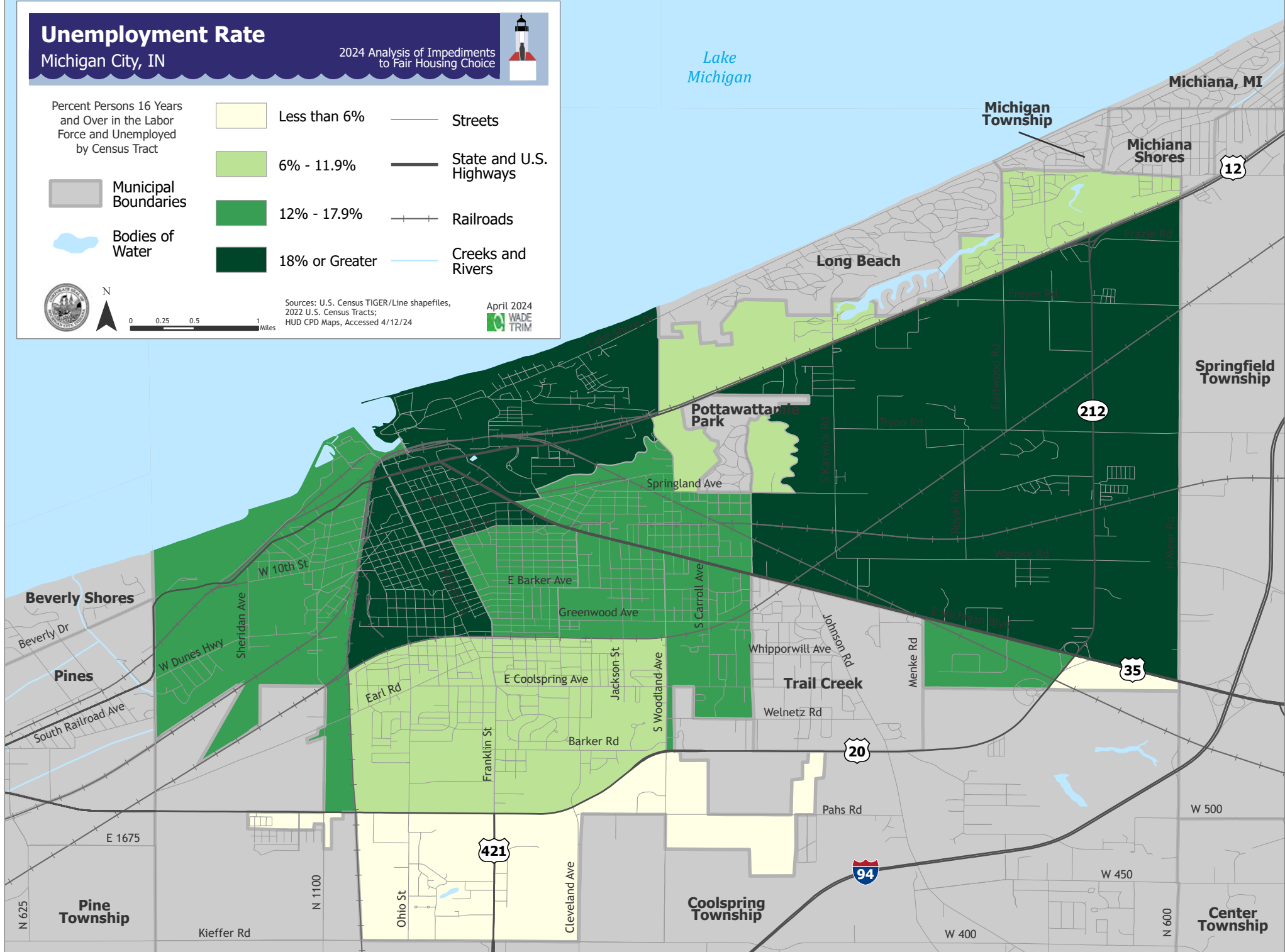
Bodies of
Water



0 0.25 0.5 1
Miles

Sources: U.S. Census TIGER/Line shapefiles,
2022 U.S. Census Tracts;
HUD CPD Maps, Accessed 4/12/24

April 2024
WADE
TRIM



Michigan City, IN

2024/2025 Program Year



Creeks and Rivers

Less than 10%

 Municipal Boundaries

Streets

10% - 24.9%

State and U.S.
Highways

25% - 49.9%

—+— Railroads

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

Lake Michigan

Michiana, MI

Michigan Township

Michiana Shores



Long Beach

Springfield Township

212

Pottawattamie
Park

Springland Ave

Beverly Shores

Pines

Coolspring Township

Center Township

Low & Moderate Income Areas

Michigan City, IN

2024/2025 Program Year



Percent Persons Below
the Low Income Threshold
by Block Group

Creeks and
Rivers

Streets

State and U.S.
Highways

Railroads

Low & Moderate
Income Areas
(Block Groups
> 51%)

All Other
Block Groups

Municipal
Boundaries

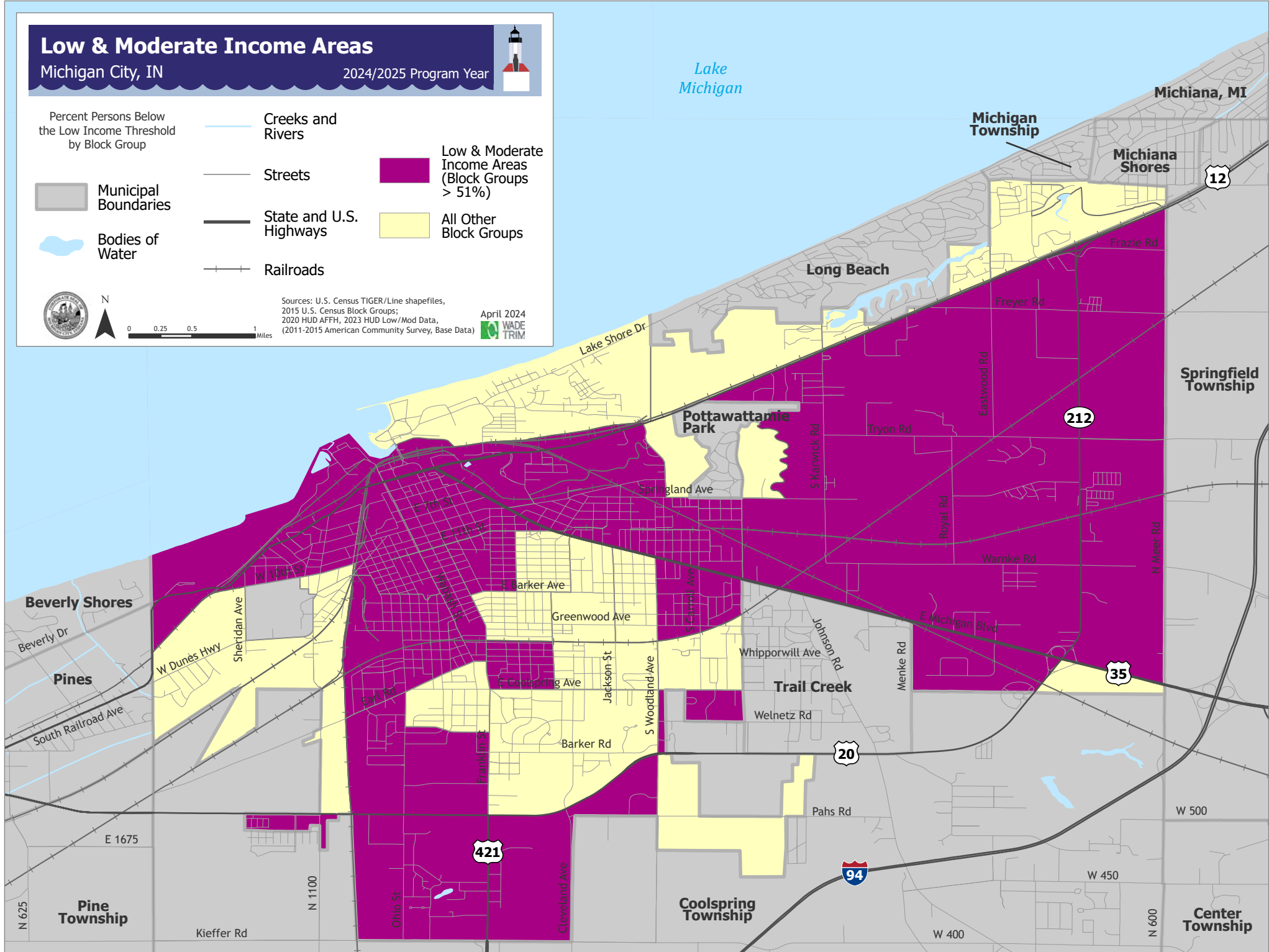
Bodies of
Water



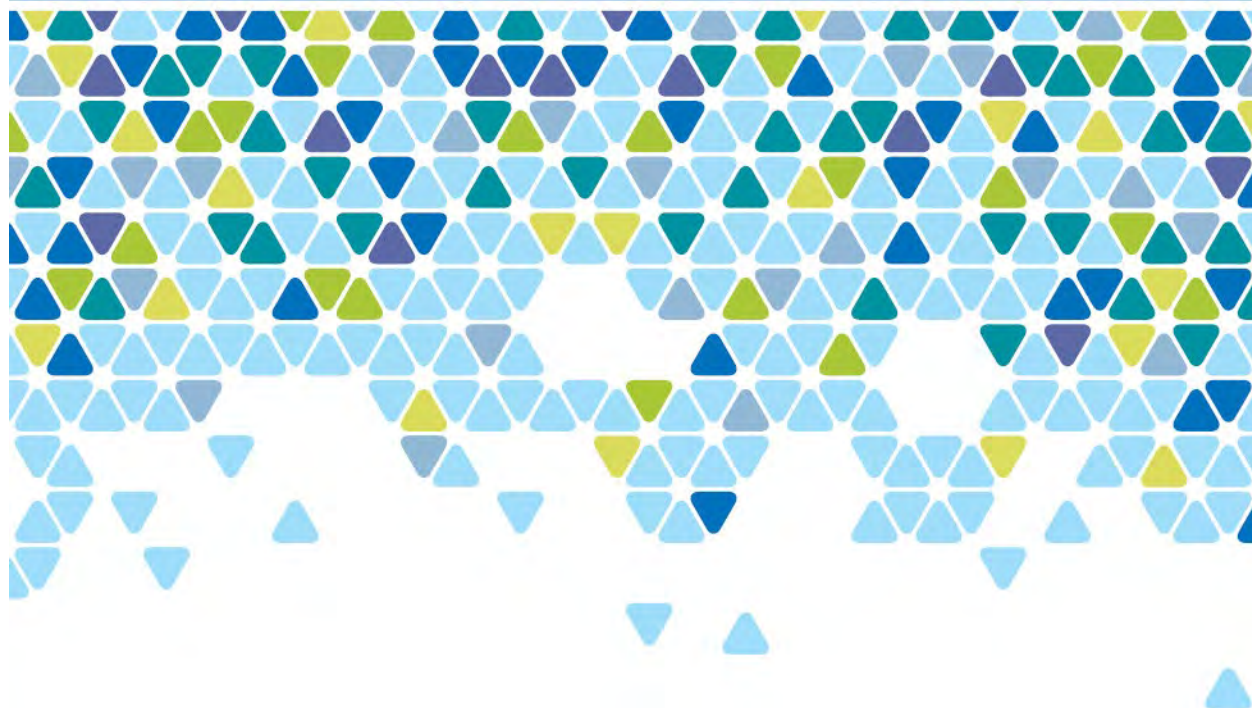
0 0.25 0.5 1
Miles

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



3. Ordinance 3283



ORDINANCE NO. 3283 MICHIGAN CITY HUMAN RIGHTS ORDINANCE

An ordinance creating a Human Rights Commission and extending to all of the residents of the City of Michigan City equal opportunity for education, employment, access to public accommodations and conveniences and acquisition through purchase or rental of real property.

WHEREAS, the present Ordinance should be re-enacted to comply with and as authorized by the requirements of the Indiana Civil Rights Act.

WHEREAS, the Common Council should be notified of the pendency of all public hearings; and

WHEREAS, discrimination in employment, housing, public accommodations, education and other areas of civil rights exist;

NOW THEREFORE BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF MICHIGAN CITY THAT ORDINANCE NUMBER 2266 is hereby repealed and following Human Rights Ordinance is hereby adopted:

SECTION 1. MICHIGAN CITY HUMAN RIGHTS ORDINANCE - TITLE #3283

This ordinance shall be known and may be cited and referred to as the "MICHIGAN CITY HUMAN RIGHTS ORDINANCE".

SECTION 2. PURPOSE

It is the public policy of the city of Michigan City, Indiana to provide all of its citizens equal opportunity for education, employment, access to public conveniences and accommodations and acquisition through purchase or rental of real property including but not limited to housing, and to eliminate segregation or separation based solely on race, religion, color, sex, national origin, ancestry, handicap, or familial status since such segregation is an impediment to equal opportunity; and

WHEREAS, equal educational and employment opportunities and equal access to and use of public accommodations and equal opportunity for acquisition of real property, to the extent that remedies for the prevention of their denial are herein provided are hereby declared to be civil rights. The practice of denying these rights to persons by reason of the race, religion, color, sex, national origin, ancestry, handicap, or familial status of such person is contrary to the principles of freedom and equality of opportunity and is a burden to the objectives of the public policy of this city, and are hereby declared to be unlawful discriminatory practices. The promotion of equal opportunity without regard to race, religion, color, sex, national origin, ancestry, handicap, or familial status through reasonable methods is the purpose of this Ordinance.

WHEREAS, it is also the public policy of the city of Michigan City to protect employers, labor organizations, employment agencies, property owners, real estate brokers, and lending institutions from unfounded charges of discrimination.

SECTION 3. DEFINITIONS

As used in this Ordinance unless the context clearly requires otherwise:

A. The term "COMMISSION" shall mean the Michigan City Human Rights Commission hereinafter created.

B. The term "DIRECTOR" shall mean the director of the Michigan City Human Rights Commission. The director shall be appointed by the Commission with the approval and consent of the Mayor.

C. The term "COMMISSION ATTORNEY" shall mean the city attorney, or such other attorneys as may be engaged for the Commission by Commission.

D. The term "PERSON" includes one or more individuals, the City and any subdivisions thereof, partnerships, associations, organizations, corporations, labor organizations, cooperatives, legal representatives, mutual companies, joint stock companies, unincorporated organizations, trustees, trustees in bankruptcy, receivers, fiduciaries, and other groups and persons. The foregoing includes members, representatives, officers, directors and agents.

E. The term "EMPLOYER" includes any person employing ten (10) or more employees within the city and includes the city and any subdivision thereof; except that the term "EMPLOYER" does not include any not-for-profit corporation or association organized exclusively for fraternal or religious purposes, or any school, educational or charitable religious institution owned or conducted by or affiliated with a church or religious institution, nor any exclusively social club, corporation or association that is not organized for profit, but shall include any governmental unit, agency or employee as to which the city has the power to legislate.

F. The term "EMPLOYEE" includes any person employed by another for wages or salary; provided, however, that it shall not include any person employed by his or her parents, spouse, or child.

G. The term "LABOR ORGANIZATION" includes any organization, which exists for the purpose, in whole or in part, of collective bargaining or of dealing with employers concerning grievances, terms of conditions of employment, or for other mutual aid or protection in relation to employment.

H. The term "OWNER" includes the lessor, sub-lessor, assignor, managing agent, or other person having the right to sell, rent, or lease any real property.

I. The term "REAL ESTATE OPERATOR" includes any person partnership, association, or corporation who for a fee or other valuable consideration, sells, purchases, exchanges or rents, negotiates or offers or attempts to negotiate, the sale, purchase, exchange, or rental of the real property of another, or holds himself out as engaged in the business of selling purchasing, exchanging, or renting the real property to another, or collects rental for the use of real property of another.

J. The term "REAL PROPERTY" includes any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as a residence by one or more persons, transient or non-transient, and includes improved and unimproved commercial real estate, office buildings, lands tenement apartments, single-family multi-family dwellings, mobile homes, facilities, corporeal and incorporeal and property owned, leased or managed by the city or any subdivision thereof, including but not limited to publicly assisted housing.

K. The term "FAMILIAL STATUS" includes one or more individuals (who have not attained the age of 18 years) being domiciled with -

1. A parent(s) or another person(s) having legal custody of such individual or individuals; or

2. The designee of such parent(s) or other person(s) having such custody, with the written permission of parent(s) or other person(s).

The protections afforded against housing discrimination on the basis of familial status shall apply to any person(s) who is pregnant or is in the process of securing legal custody of any individual(s) who has not attained the age of 18 years.

L. The term "EDUCATIONAL INSTITUTION" includes all public and private schools and training centers except those affiliated with religious institutions that may give preference to members of their religious group in selecting their students.

M. The term "EMPLOYMENT AGENCY" includes any person undertaking with or without compensation to procure, recruit, refer, or place employees.

N. The term "DISCRIMINATORY PRACTICE" shall mean the exclusion of a person by another person from equal opportunities because of race, religion, color, sex, national origin, ancestry, handicap, or familial status; or the promotion of racial segregation or separation in any manner, including but not limited to, the inducing or, or attempting to induce, for profit any person to sell or rent any dwelling by representations regarding the entry or prospective entry in the neighborhood of a person or persons of a particular race, religion, color, sex, national origin, ancestry, handicap, or familial status. Every discriminatory practice relating to the acquisition or sale of real property, education, public accommodations or employment shall be considered unlawful unless it is specifically exempted by this Ordinance.

O. The term "PUBLIC ACCOMMODATION" means any establishment that caters or offers its services or facilities or goods to the general public.

P. The term "COMPLAINANT" means any individual charging on his/her own behalf to have been personally aggrieved by a discriminatory practice, or the director, or staff member or a commissioner of the Michigan City Human Rights Commission charging that a discriminatory practice was committed against a person, other than himself, or a class of people, in order to vindicate the public policy of the city of Michigan City as defined in Section 2 of this Ordinance.

Q. The term "CONSENT AGREEMENT" shall mean a formal agreement entered into in lieu of adjudication.

R. The term "AFFIRMATIVE ACTION" shall mean those acts that the Commission deems necessary to assure compliance with the Michigan City Human Rights Ordinance.

S. The term "SEX" as it applies to segregation or separation shall apply to all types of employment, education, public accommodations, and housing; provided, however, that (1) it shall not be a discriminatory practice to maintain separate restrooms or dressing rooms; and that (2) it shall not be an unlawful employment practice for an employer to hire and employ employees, for an employment agency to classify, or refer for employment any individual, or for an employer, labor organization, or joint labor management committee controlling apprenticeship or other training or retraining programs to admit or employ any individual in any such program on the basis of sex in those certain instances where sex is a bona fide occupational operation of that particular business or enterprise; and that (3) it shall not be a discriminatory practice for a private or religious educational institution to continue to maintain and enforce a policy of admitting students of one sex only.

T. The term "HANDICAP" means (1) physical or mental impairment which substantially limits one or more of a person's major life activities, or (2) a record of such an impairment and includes (3) a person who is regarded as having such an impairment (4) this term does not apply to drug or alcohol abuse or addiction.

U. The term "FINANCIAL INSTITUTION" means banks, banking organizations; mortgage company, insurance company, or other lender to whom applications made for financial assistance for the purchase lease acquisition, construction, rehabilitation, repair, maintenance, or improvement of real property, or an individual employed by or acting on behalf of any of these.

V. The term "COMPLAINT" means any written grievance filed by a complainant pursuant to the provisions of this Ordinance.

SECTION 4. COMMISSION CREATED - MEMBERSHIP TERMS

A. There is hereby created a Commission to be known as the Human Rights Commission (hereinafter referred to as the "COMMISSION"), which shall be composed of twelve (12) members each who shall be a resident of the City, who shall be appointed by the Mayor, by and with the advice and consent of the Common Council. Commissioners shall be appointed for terms of four (4) years each, except that any individual appointed to fill a vacancy shall be appointed only for the unexpired term of the member whom he or she shall succeed. Any member of the Commission may be removed by the Mayor upon notice and hearing for neglect of duty or malfeasance in office, but for no other reason.

B. A vacancy on the Commission shall not impair the right of the remaining members to exercise all the powers of the Commission and seven (7) members of the Commission shall at all times constitute a quorum.

C. The Commission shall establish a principal office in the City of Michigan City, but it may meet and exercise any or all of its powers at any other place in any part of the city.

D. The next meeting of the Commission shall be called within thirty (30) days after the effective date of this Ordinance, providing that at least seven (7) members have been duly qualified to serve on the Commission. At its next meeting and each annual meeting held thereafter the Commission shall organize by the election of a chairperson and vice-chairperson, each of whom, except those elected shall serve for a term of one year and until his successor is elected. E. The expenses for carrying on the Commission's activities maybe budgeted for and paid out of the funds in the city treasury and appropriated by the city council for such purposes pursuant to the laws of the State of Indiana; however, the Commission shall also have the authority to accept gifts or bequests, or other payments, public or private, to help finance its activities.

SECTION 5. UNLAWFUL DISCRIMINATORY PRACTICES

The exclusion of a person from or failure or refusal to extend to a person equal opportunities because of race, religion, color, sex, national origin, ancestry, handicap, or the promotions of racial segregation in any manner, are hereby declared to be unlawful discriminatory practices and are hereby declared to be illegal. Unlawful discriminatory practices shall include, but are not limited to the following:

A. Unlawful Housing Practices. It is an unlawful discriminatory practice for any owner or any real estate operator, or an individual employed by or acting on behalf of any real estate operator;

1. to refuse to sell, exchange, rent or lease or other- wise deny to or withhold real property including mobile homes from any individuals because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status;

2. to discriminate against any individuals because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status, in the terms, conditions, or

privileges of the sale, exchange, rental or lease of real property including mobile homes or in the furnishing of facilities or services in connection therewith;

3. to refuse to receive or transmit a bona fide offer to purchase, rent or lease real property including mobile homes from any individual because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status;

4. to refuse to negotiate for the sale, rental, or lease of real property including mobile homes to any individuals because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status;

5. to represent to any individuals that real property including mobile homes is not available for inspection, sale, rental, or lease when in fact it is so available, or to refuse to permit any individuals to inspect real property including mobile homes because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status;

6. to print, circulate, post or mail or cause to be printed, circulated, posted or mailed an advertisement or sign, or to use a form or application for the purchase, rental or lease of real property, including mobile homes or to make a record of inquiry in connection with the prospective purchase, rental or lease of real property, including mobile homes which indicates directly a limitation, specification, or discrimination as to race, religion, color, sex, national origin, ancestry, handicap, or familial status, or an intent to make such a limitation, specification, or discrimination;

7. to offer, solicit, accept, use or retain a listing of real property including mobile homes for sale, rental or lease with the understanding that an individual may be discriminated against in the sale, rental or lease of the real property including mobile homes or in the furnishing of facilities or services in connection therewith because of his race, religion, color, sex, national origin, ancestry, handicap, or familial status;

8. to otherwise deny or withhold real property including mobile homes from any individuals because of their race, religion, color, sex, national origin, ancestry, handicap, or familial status;

9.

a. To discriminate because of a handicap by providing that it is a discriminatory housing practice for a person to discriminate in the sale or rental or otherwise make unavailable or deny a dwelling to any buyer or renter because of a handicap of: that buyer or renter; a person residing, in or intending to reside in, that dwelling after it is sold, rented, or made available; or any person associated with that buyer or renter;

b. To discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling or in the provision of services of facilities in connection with the dwelling because of a handicap of: that person; a person residing in or intending to reside

in that dwelling after it is sold, rented, or made available; or any person associated with that person.

c. Discrimination includes:

(1) refusal to permit, at the expense of the handicapped person, reasonable modifications of existing premises occupied or to be occupied by the person if the modifications may be necessary to afford the person full enjoyment of the premises;

(2) a refusal to make reasonable accommodations in rules, policies, practices, or services, when the accommodations may be necessary to afford the person equal opportunity to use and enjoy a dwelling;

(3) in connection with the design and construction of covered multifamily dwellings for first occupancy after March 13, 1991, a failure to design and construct those dwellings in a manner that:

(a) the public use and common use parts of the dwellings are readily accessible to and usable by handicapped persons;

(b) all the doors are designed to allow passage into and within all premises within the dwellings and are sufficiently wide to allow passage by handicapped persons in wheelchairs; and

(c) all premises within the dwellings contain the following features of adaptive design: an accessible route into and through the dwelling; light switches, electrical outlets, thermostats, and other environmental controls in accessible locations; reinforcements in bathroom walls to allow later installation of grab bars; and usable kitchens and bathrooms so that an individual in a wheelchair can maneuver about the space;

d. as used in subsection c, "covered multifamily dwellings" means: buildings consisting of four (4) or more units if the buildings have one (1) or more elevators and; ground floors units in other buildings consisting of four (4) or more units;

e. compliance with the rules of the fire prevention and building safety commission that incorporate by reference the appropriate requirements of the American National Standard for buildings and facilities providing accessibility and usability for physically handicapped people (ANSI A117.1) satisfies the requirements of subsection c (3)(c);

f. this section does not require that a dwelling be made available to an individual whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.

B. Exemptions to Unlawful Housing Practices. Subsection "A" does not apply to the following:

1. The sale or rental of a single-family house sold or rented by an owner if: a. the owner does not own more than three (3) single-family houses at any one (1) time; or own any interest in, nor is there owned or reserved on the owner's behalf, under any express or voluntary agreement, title to, or any right to any part of the proceeds from the sale or rental of more than three (3) single-family houses at any one (1) time; and

b. the house was sold or rented without the use of the sales or rental facilities or services of a real estate broker, an agent, or a licensed salesman, or of an employee or agent of a licensed broker, an agent, or a salesman, or the facilities or services of the owner of a dwelling designed or intended for occupancy by five (5) or more families; or the publication, posting, or mailing of a notice, a statement, or an advertisement prohibited by subsection A-6.
2. The sale or rental of rooms or units in a dwelling containing living quarters occupied or intended to be occupied by no more than four (4) families living independently of each other if the owner maintains and occupies one (1) of the living quarters as the owner's residence.
3. The exemption listed in subsection B-1 above applies to only one (1) sale or rental in a twenty-four (24) month period if the owner was not the most recent resident of the house at the time of the sale or rental.
4. Subsection A does not prohibit a religious organization, an association, or a society or a nonprofit institution or an organization operated, supervised, or controlled by or in conjunction with a religious organization, an association, or a society from: limiting the sale, or occupancy of dwellings that it owns or operates for other than a commercial purpose to persons of the same religion; or giving preference to person of the same religion, unless membership in the religion is restricted because of race, color, or national origin.
5. Subsection A does not prohibit a private club not open to the public that, as an incident to the club's primary purpose, provides lodging that the club owns or operates for other than a commercial purpose from limiting the rental or occupancy of that lodging to the members or from giving preference to the members, unless membership in the club is restricted because of race, color, or national origin.
6. The Provisions relating to familial status do not apply to housing for older persons. "Housing for older persons" means housing: that the commission determines is specifically designed and operated to assist elderly persons under a federal or state program; intended and operated for occupancy by persons at least sixty-two (62) years of age; or intended and operated for occupancy by at least one (1) person at least fifty-five (55) years of age in each unit as determined by Commission rules.
7. Subsection A does not prohibit a person engaged in the business of furnishing appraisals of real property from taking into consideration factors other than race, religion, color, sex, national origin, ancestry, handicap, or familial status.

8. Subsection A does not affect a reasonable local or state restriction on the maximum number of occupants permitted to occupy a dwelling or restriction relating to health or safety standards; nor does it affect a requirement of non-discrimination in any other state or federal law.

C. Unlawful Financial Practices. It is an unlawful discriminatory practice for a financial institution or an individual employed by or acting on behalf of a financial institution;

1. to discriminate against any individuals because of the race, religion, color, sex, national origin, ancestry, handicap, or familial status, of the individual or the prospective owner, tenant or occupant of the real property including mobile homes or of a member, stockholder, director, officer, employee, or representative of any of these, in the granting, withholding, extending, modifying or renewing, the rates, terms, conditions privileges, or other provisions of financial assistance or in the extension of financial assistance or in the extension of services in connection therewith; or

2. to use a form of application for financial assistance or to make or keep a record of inquiry in connection with applications for financial assistance which indicate directly a limitation, specification or discrimination as to race, religion, color, sex, national origin, ancestry, handicap, familial status, or an intent to make such a limitation, specification, or discrimination;

3. to discriminate because of race, color, religion, sex, national origin, ancestry, handicap or familial status against any applicant in the fixing of amount, interest rate, duration or other terms or conditions of a loan or other financial assistance, or to make a lower appraisal evaluation because of race, religion, color, sex, national origin, ancestry, handicap, or familial status of any applicant or of any person associated with any applicant in connection with such loan or other financial assistance.

D. Block Busting. It is an unlawful discriminatory practice for any owner or any real estate operator, a real estate salesman, a financial institution, an employee or any of these, for the purpose of inducing a real estate transaction from which he may benefit financially:

1. to represent that a change has occurred or will or any may occur in the composition with respect to race, religion, color, sex, national origin, ancestry, handicap, familial status, or of the owners or occupants in the block, neighborhood, or area in which the real property, including mobile homes is located; or

2. to represent that this change will or may result in the lowering of property values, an increase in criminal or anti-social behavior, or a decline in the quality of schools in the block, neighborhood, or area in which the real property, including mobile homes is located.

E. Employers Discrimination. It is an unlawful discriminatory practice for an employer:

1. to fail or refuse to hire, promote, or upgrade, or to discharge any individuals, or otherwise to discriminate against any individuals with respect to their compensation, tenure, terms, conditions, or privileges of employment, because of such individuals' race, religion, color, sex, national origin, ancestry, handicap; or
2. to limit, segregate, or classify their employees in any way which would deprive or tend to deprive any individuals of employment opportunities or otherwise adversely affect their status as an employee, because of such individual's race, religion, color, sex, national origin, ancestry, handicap; or
3. to publish or cause to be published any notice or advertisement with respect to employment which indicates any specification, limitation, preference or discrimination based on race, religion, color, sex, national origin, ancestry or handicap; or
4. to fail to provide reasonable accommodation to a known physical or mental limitation of an otherwise qualified handicapped employee or prospective employee or to fail to make reasonable accommodation to the religious observance or practice of any employee or prospective employee unless an employer can demonstrate that the accommodation would impose an undue hardship on the conduct of an employer's business.

F. EXCEPTIONS UNDER HANDICAPPED PROVISIONS

1. The prohibition against discrimination in employment, because of handicap does not apply to failure of an employer to employ or to retain as an employee any person who because of a handicap is physically or otherwise unable to efficiently and safely perform, at the standards set by the employer, the duties required in that job.
2. After a handicapped individual is employed, the employer shall not be required under this Ordinance to promote or transfer such handicapped person to another job or occupation unless, prior to such transfer, such handicapped person by training or experience is qualified for such job or occupation.

G. Labor Organization Discrimination. It is unlawful discriminatory practice for labor organization:

1. to exclude or to expel from its membership, or otherwise to discriminate against, any members or applicants for membership because of their race, religion, color, sex, national origin, ancestry, or handicap;
2. to limit, segregate, or classify its membership, or to classify or fail or refuse to refer for employment any individuals, in any way which would deprive or tend to deprive these individuals of employment opportunities or otherwise adversely affect their status as employees or as applicants for employment, because of such individual's race, religion, color, sex, national origin, ancestry, or handicap;

3. to cause or attempt to cause an employer to discriminate against an individual in violation of this action;

4. to discriminate against any individuals or to limit, segregate or qualify its membership in any way which would tend to deprive such individuals of employment opportunities, or would limit their employment opportunities or otherwise adversely affect their status as employees or as applicants for employment or would affect adversely their wages, hours of employment conditions because of such individual's race, religion, color, sex, national origin, ancestry, or handicap.

H. Apprenticeship or Training Discrimination. It is an unlawful discriminatory practice for an employer, labor organization or joint labor management committee controlling apprenticeship or other training or retraining, including on-the-job training programs to discriminate against any individuals because of their race, religion, color, sex, national origin, ancestry, or handicap, in admission to or employment in any program established to provide apprenticeship or other training.

I. Employment Agencies Discrimination. It is an unlawful discriminatory practice for an employment agency to fail or refuse to classify properly, refer for employment or otherwise to discriminate against any individual because of his race, religion, color, sex, national origin, ancestry, or handicap, or to conduct business under a name which directly expresses any limitation, specification or discrimination as to race, religion, color, sex, national origin, ancestry, or handicap.

J. Public Accommodations. It is an unlawful practice for any person who is the owner, lessor, proprietor, manager, superintendent, or employee of any place of public accommodation, or amusement:

1. to discriminate against any person because of such individuals race, religion, color, sex, national origin, ancestry, or handicap directly, by refusing, withholding or denying to such person any of the services, accommodations, or amusement, by setting different rates or charges therefore, or by placing or attempting to place any person in a separate section or area of the premises or facilities of the public accommodation, or amusement;

2. to publish, circulate, issue, display, post or mail, directly, any written or printed communication, notice or advertisement to the effect that any of the services, accommodations, advantages, facilities or privileges of any place of public accommodations, or amusement, will be refused, withheld, or denied to any person on account of race, religion, color, sex, national origin, ancestry, or handicap or that the patronage of any person of a particular race, religion, color, sex, national origin, ancestry, or handicap or is unwelcome, objectionable or not acceptable, desired, or solicited, or that any person is required or requested to use a separate section or area of the premises or facilities of the place of public accommodation, or amusement, because of race, religion, color, sex, national origin, ancestry, or handicap.

K. Educational Institutions. It is an unlawful discriminatory practice for any educational institution to deny admittance to any prospective student or enrollee, or to deny any service offered by such institution to any person, otherwise qualified for such service, on the ground of race, religion, color, sex, national origin, ancestry, or handicap.

L. Nothing contained in this section shall be construed to prevent the termination of the employment of any person who is unable to perform satisfactorily his duties.

M. It is an unlawful discriminatory practice for any person, including but not limited to any employer, employment agency, labor organization, educational institution, financial institution, or any owner or any real estate operator to discharge, expel or penalize any individuals in any manner because they have filed a complaint, assisted, or participated in any manner in an investigation, proceeding, or hearing under this Ordinance.

N. Other Unlawful Practices:

1. It is an unlawful discriminatory practice for any person to aid, abet, incite, compel or coerce the doing of any act declared unlawful by this Ordinance;

2. It is an unlawful discriminatory practice for any person to knowingly obstruct the fair, equal and lawful enforcement of this Ordinance by coercing or intimidating any complainant or prospective complainant, or any witness to any act made unlawful herein, or by destroying or altering any records, documents or other evidence relevant to any alleged unlawful discriminatory practice as defined herein, after such person had received actual notice of a discrimination complaint or has been served notice of a complaint filed;

3. It is an unlawful discriminatory practice for any person, including but not limited to any employer, employment agency, labor organization, education institution, lending institution or real estate broker to discharge, expel or penalize any person in any manner because of filing a complaint, assisting or participating in any manner in an investigation, proceeding or hearing under this Ordinance.

SECTION 6. POWERS AND DUTIES

A. The Commission shall have the following powers and duties:

1. investigate, conciliate and hear complaints;

2. subpoena and compel the attendance of witnesses or production of pertinent documents and records;

3. administer oaths;

4. examine witnesses;

5. appoint hearing examiners or panels;
6. make findings and recommendations;
7. issue cease and desist orders or orders requiring remedial action;
8. order payment of actual damages, except these damages to be paid as a result of discriminatory practices relating to employment shall be limited to lost wages, salaries, commissions or fringe benefits;
9. institute actions for appropriate legal or equitable relief in a circuit or superior court;
10. adopt procedural rules and regulations;
11. initiate complaints, except that no person who initiates a complaint may participate as a member of the agency in the hearing or disposition of the complaint; and
12. conduct programs and activities to carry out the public policy of City of Michigan City, as provided, in Section 2 of this Ordinance, within the territorial boundaries of the City of Michigan City.

B. to administer this Ordinance. To establish and maintain a permanent office in the city of Michigan City. To create subcommittees and advisory committees as in its judgment will aid in effectuating the purposes of this Ordinance. To establish an adequate staff as authorized by the Commission and as approved for in the budget.

C. to adopt, promulgate, amend, and rescind rules and regulations to effectuate the purpose of this Ordinance and to make more specific the procedures deemed necessary for orderly and equitable disposition of complaints. Such rules and regulations shall be adopted by the Commission in accordance with the provisions of the Municipal Code of the City of Michigan City as may hereafter be amended. The rules and regulations of the Commission shall be available to the public at the office of the Commission.

D. to issue such publications and such results of investigation and research as in its judgment will tend to minimize or eliminate discrimination because of race, religion, color, sex, national origin, ancestry, handicap, or familial status.

E. to prepare and issue a report annually to the City Council and Mayor, describing in detail the investigations and conciliation proceedings it has conducted and their outcome, the progress made and any other work performed and achievements made towards the elimination of discrimination.

F. to formulate policies to effectuate the purposes of this ordinance and make recommendations to the city and its subdivisions to effectuate such policies. The several departments, commission, boards, authorities, divisions, bureaus, and officers of the city

and its subdivisions shall furnish the Commission, upon its requests, all records, papers, and information in their possession relating to any matter before the Commission.

G. if the respondent fails to comply with the request to attend a hearing or to produce the necessary records and documents, the Commission may subpoena such attendance or witnesses and production of pertinent records and documents. The Commission through the City Attorney or Commission Attorney shall have the power to institute actions for appropriate legal or equitable relief in a circuit or superior court to obtain enforcement of any Commission order or subpoena. All subpoenas and orders emanating from the Commission shall be served pursuant to the Indiana Rules of Civil Procedure applicable to service in civil actions. Provided that no Commissioner shall take part in a hearing on a complaint in which said Commissioner is the complainant.

H. to reduce the terms of conciliation agreed to by the parties to a writing to be called a Consent Agreement which the parties and a majority of the Commissioners shall sign. When so signed the Consent Agreement shall have the same effect as a cease and desist order. If the Commission determines that a party to a Consent Agreement is not complying with it. The Commission may obtain enforcement of the Consent Agreement in a Circuit or Superior Court upon showing that the party is not complying with the Consent Agreement and that the party is subject to the Commission's jurisdiction and resides or transacts business within the City of Michigan City.

I. at all appropriate times the confidentiality of the material collected by the Commission shall be respected by the Commission and staff.

J. after a complaint has been administratively closed by the Commission, the Commission shall be required to retain all material, papers, documents, reports and the like for at least two (2) years.

SECTION 7. PROCEDURE - ENFORCEMENT

A. No complaint may be accepted by the Commission unless it substantially complies with the following requirements:

1. The complaint must sufficiently show the full name and address of the complainant; the full name and address of the person, employer, employment agency, labor organization, real estate broker, financial institution or educational institution against whom the complaint is made; the alleged discriminatory practice and a statement of particulars thereof; the date or dates of the alleged discriminatory practice and if the alleged discriminatory practice is of a continuing nature, the dates between which said continuing acts of discrimination are alleged to have occurred; and a statement as to any other action, civil or criminal, instituted in any other forum based upon the same grievance as is alleged in the complaint, together with a statement as to the status or disposition of such other action.

2. The original complaint must be signed and verified before a notary public or any other person duly authorized by law to administer oaths and take acknowledgements. Notice of the charge, including the date, place, and circumstances of the alleged unlawful discrimination, shall be served upon the respondent within ten (10) days of the filing with the Commission.

3. No employment or public accommodations complaint shall be valid unless filed within 90 days from the date of the occurrence of the alleged discriminatory practice.

4. No housing discrimination complaint shall be valid unless filed within one (1) year from the date of the occurrence of the alleged discriminatory practice.

B. The Commission shall make a prompt and full investigation of each complaint that is properly filed. The Commission may by its rules and regulations authorize such an investigation by an individual Commissioner, by any committee or subcommittee of the Commission, by the director of the Commission, or by such staff members of the Commission as may be designated.

C. If a subcommittee composed of three (3) Commissioners determines that probable cause exists for the allegations made in the complaint, it shall first attempt to resolve the alleged discriminatory practice by means of conciliation. The subcommittee shall not make public the details of any conciliation and/or consent agreement except when so authorized by the person against whom the complaint was made or when a party to the conciliation and/or consent agreement has not complied with the agreement. The members of this subcommittee will not later sit as members at any subsequent public hearing in the same case.

D. If the subcommittee shall determine, either on the face of the complaint or after investigation, that said complaint should be dismissed, the subcommittee shall dismiss the complaint and notify the parties by mail of its determination and of the complainant's rights to apply to the Commission for a reconsideration of such dismissal as provided in these rules.

E. In any case of failure to resolve the alleged discriminatory practice charged in the complaint by means of conciliation or persuasion, the Commission with at least five (5) members being present shall hold a public hearing to determine whether or not an unlawful discriminatory practice has been committed. The Commission shall serve upon the person charged of the discriminatory practice hereinafter referred to as the respondent, a statement of charges made in the complaint and a notice of the time and place of the hearing. At such time said notice shall also be served upon the Common Council of the city of Michigan City. The hearing shall be held not less than fifteen (15) days after the service of the statement of charges. The respondent shall have the right to file an answer to the statement of charges, to appear at the hearing in person or to be represented by an attorney or any other person and to examine and cross-examine witnesses.

F. Complaints may be amended at any time prior to hearing provided that no hearing may be held on an amended complaint within fifteen (15) days after the filing of such amended complaint and notice to the adverse party thereto, no less than five (5) days prior to said public hearing.

G. If upon all the evidence presented, the Commission finds that the respondent has not engaged in any unlawful discriminatory practice, shall state in writing its findings of fact, dismiss the complaint and so notify respondent.

H. If upon all the evidence presented the Commission finds that respondent has engaged in an unlawful discriminatory practice, it may cause to be served on such respondent a written order requiring such person to take such further affirmative action as will effectuate the purpose of this Ordinance including the awarding of damages. If the Commission subsequently determines that the respondent upon whom the order has been served is not complying with such order, or is making no effort to comply with such order, the Commission may certify the noncompliance, or lack of effort, to the City Attorney or Commission Attorney, who may seek and obtain a decree of court for the enforcement of its order in the Circuit or Superior Court provided that a failure to comply with a Consent Agreement shall be considered as a failure to comply with a cease and desist order.

I. Any evidence may be introduced at any hearing on a complaint provided that such evidence is relevant and material to the subject matter of said complaint. The Commission shall rule on all objections to the introduction of any evidence provided that the Commission may by motion or rule designate a member or members to so rule prior to the commencement of any hearing.

SECTION 9. PENALTIES

Any person who engages in an unlawful discriminatory practice as defined in this Ordinance, shall be ordered to pay actual damages, except these damages to be paid as a result of discriminatory practices relating to employment shall be limited to lost wages, salaries, commissions or fringe benefits. Any who engages in unlawful housing practices as defined in the Ordinance, shall be subject to a civil action in a circuit or superior court by the aggrieved person where the court may award to the prevailing party actual and punitive damages, reasonable attorney fees, court costs; any permanent or temporary injunction; temporary restraining order, or other order, including an order enjoining the defendant from engaging in the practice or ordering appropriate affirmative action. In accord with IC 22-9.5-7.

Any person who engages in unlawful housing practice as defined in this Ordinance may also be guilty of a Class A misdemeanor in accord with IC 22-9.5-10.

SECTION 10. JUDICIAL REVIEW

Judicial review of such orders or other affirmative action or damages as referred to in this Ordinance shall be obtained in accordance with the provisions of Burns Indiana Statute Ann. SS.63-3001-63-3030 as may hereafter be amended. If no proceedings to obtain judicial review is instituted within thirty (30) days from receipt of notice by a respondent that such order has been made by the Commission, the Commission, it determines that the respondent upon whom the cease and desist order has been served is not complying or is not making effort to comply, may obtain a decree of a court for the enforcement of such order in the LaPorte County Court or any other court of competent jurisdiction upon showing that such respondent is subject to the Commission's jurisdiction and resides or transacts business within the county in which the petition for enforcement is brought.

SECTION 11. CITY EMPLOYMENT AND CITY CONTRACTS:

CONTRACTORS

The City shall not engage in any of the discriminatory practices set forth in this Ordinance in any of its departments, divisions, bureaus, or through any of its officials or employees. Every contract to which the City or any of its political or civil subdivisions is a party, including franchises granted to public utilities, shall contain a provision requiring the contractor and his sub-contractors not to discriminate against any employee or applicant for employment, or promotion who is to be employed in the performance of such contract with respect to hire, tenure, terms, conditions or privileges of employment because of his race, religion, color, sex, national origin, ancestry, or handicap. The contractor shall obligate himself and his subcontractors to comply with all provisions of this Ordinance. Breach of this covenant or provision may be considered a material breach of the contract.

SECTION 12. PENDING SUITS

This Ordinance shall not be construed or held to repeal a former Ordinance whether such former Ordinance is expressed repeal or not as to any offense committed against such former Ordinance, or as to any act done, any penalty forfeiture or punishment so incurred, or any right accrued or claim arising before the new Ordinance takes effect, save only that the proceedings thereafter shall conform to the Ordinance in force at the time of such proceeding, so far as practicable. If any penalty, forfeiture or punishment be mitigated by any provision of a new Ordinance, such provision may be by the consent of the party affected, applied to any judgment announced after the new Ordinance takes effect. Nothing contained in this or the preceding section shall be construed as abating any action now pending under or by virtue of any general Ordinance of the city herein repealed or as discontinuing, abating, modifying or altering any penalty accrue, or as affecting the liability of any person, firm or corporation, or as waiving any right of the City under any Ordinance or provision thereof in force at the time of passage of this Ordinance.

SECTION 13. SEVERABILITY

The provisions of this Ordinance are severable and, if any provision, sentence, clause, section or parts thereof is held illegal, invalid, unconstitutional or inapplicable, it shall not affect or impair any of the remaining provisions, sentences, clauses, sections, or part of the Ordinance or their application to other person or circumstances. It is hereby declared to be the legislative intent that this Ordinance would have been adopted if such illegal, invalid, or unconstitutional provisions, sentences, clause, section, or part had not been included therein.

SECTION 14.

This Ordinance shall be in full force and effect from and after its passage, approval and publication according to the laws of the State of Indiana. All other Ordinances or parts of Ordinances in conflict herewith are hereby repealed.

INTRODUCED BY /s/ Shelia M. Bergerson, Councilwoman PRESIDING OFFICER

/s/ ATTEST:/s/ Thomas F. Fedder - CITY CLERK

SEAL

Presented by me to the Mayor of the City of Michigan City, Indiana, this

day , 19 /s/ Thomas F. Fedder - CITY CLERK

Approved and signed by me this 3rd day of March, 1992

/s/ Robert J. Behler Jr.

MAYOR OF MICHIGAN CITY, INDIANA

Human Right Department Requirements, Policies, and Procedures

Equal Employment and Affirmative Action

The [Affirmative Action Ordinance #2297](#) prohibits discrimination in municipal government on the basis of race, religion, national origin, sex, and disability. It covers all employment practice, including hiring, working conditions, benefits and privileges of employment, compensation, training, and appointments for advancements. It also includes upgrading and promotions, transfers and terminations, lay-offs and recalls for all employees

This ordinance also created the EEO Officer's position and outlines duties of the same, along with the role of other city officials responsible for the plan's successful

implementation and indicates the city's active support of the principle of equal employment opportunity.

Policy

To effectuate a policy of employment of city personnel without discrimination, the city voluntarily resolves to assume a program of affirmative action. It is the city's policy to provide equal employment opportunity to all persons.

The equal employment opportunity objective of the city is to achieve, within a reasonable amount of time, an employee profile with respect to race and sex in every major job category. This objective calls for achieving full utilization of minorities and women at all levels of employment, including management.

In-House Complaint Procedure

If you feel that you have been a victim of discrimination as it applies to our policy, you should contact the EEO Coordinator of your department or the EEO office in the Human Rights Department at city hall. The EEO in-house complaint procedure was developed and implemented with the intent to resolve any in-house problems before they reach proportions warranting individuals to file formal charge which would bring about the involvement of a civil rights agency. You should also be aware that it is against the law for your employer to retaliate against you for having been involved in the complaint process in any way.

Complaint Process

The complaint of discrimination is not a lawsuit but an administrative procedure under Michigan City Human Rights Ordinance #3283. The Commission does not represent either side but represents the law and will investigate the complaint in a fair and impartial manner. All complaints are fully investigated and each side's position is given thorough consideration. At the close of the investigation, a finding will be made in favor of either the complainant or the respondent. At any time in the process, the two sides may reach a settlement.

I. The Complaint

A Commission staff member will hear the complaint and will determine whether it is within the Commission's jurisdiction.

The Commission will help draft the working of the complaint and prepare it in legal form for review, approval and notarized signature.

The complaint will receive a docket number and will be investigated by an assigned staff member, who will keep the complainant and the respondent advised of the progress of the case.

II. The Investigation

The commission's staff investigator will interview the respondent and other witnesses, and will review pertinent records and documents.

The staff investigator may ask to clarify some aspects of the complaint in the light of any new information. Any additional information should be reported to the staff investigator immediately.

The Commission's investigation may find:

1. No probable cause and move to dismiss the complaint; or
2. Probable cause and act to correct the discrimination and its effects.

III. The Conciliation

If the investigation substantiates the charges, then the respondent is required to:

1. Cease and desist from the specific discriminatory act or practice.
2. Implement whatever actions, and/or compensation the commission deems necessary to end the discrimination uncovered in the investigation.

The actual adjustment of the complaint will take place as soon as possible. The complainant and the respondent will be informed by mail of the Commission's official disposition of the case.

IV. The Public Hearing and Final Order

When there is no satisfactory conciliation, the Commission may convene a public hearing at which testimony under oath is heard, a decision rendered and an enforceable final order issued. Any party aggrieved by the final order made by the Commission shall have the right to appeal this order to the Courts for judicial review.

V. Penalties

Any respondent that engages in an unlawful discriminatory practice as defined by the Commission shall be ordered to pay actual damages.

Any person who engages in an unlawful housing practice may be subject to civil and/or criminal penalties in accordance with Indiana law.

VI. Judicial Review

If after 30 days from receipt of the Commission's findings and no request for judicial review has been requested by the respondent, and the Commission determines the respondent is not complying with its orders, the Commission may obtain a decree of a court for the enforcement of such order.

Rights and Responsibilities As A Complainant

YOU HAVE A RIGHT:

To file and pursue a charge without being harassed, intimidated or retaliated against.

To have a clear, coherent written statement of the charge.

To know the status of your case.

To have an attorney present at any stage of the process at your own expense.

To have written notice of any hearing or final action related to your case.

To appeal any Probably Cause Committee decision only if newly discoverable evidence is presented.

To obtain a full remedy, if discrimination is found.

In employment cases only, to request a Right to Sue from EEOC six months after the initial filing date. A Right To Sue can also be obtained after the issuance of the Commission's ruling.

YOU HAVE A RESPONSIBILITY:

To keep all appointment with the Commission's staff.

To supply and explain all relevant information, date, or papers to the investigator upon request.

To answer all telephone or mail inquiries from the Commission. Your case may be dismissed if you don't. These will be as convenient and as infrequent as possible.

To attend all meetings, hearings, or fact-finding conferences. The Commission will try to accommodate your schedule, if possible.

To follow your case, keep in touch, leave us all new addresses or phone changes. Inquire if there are undue delays.

As A Respondent

YOU HAVE A RIGHT:

To have a clear, coherent written statement of the charge.

To know the status of the case and who is working on it.

To have an attorney present at any stage of the process, at your own expense.

To appeal any Probable Cause Committee final decision.

YOU HAVE A RESPONSIBILITY:

To answer all Commission correspondence in the designated time frame.

Make all requests for extension of time to respond to allegations in writing.

To supply witnesses, produce and explain all relevant information, data or papers to the investigator upon request.

Not to retaliate against any individual who files a complaint or assists in an investigation of a complaint.