

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990 require jurisdictions receiving assistance under the U.S. Department Housing and Urban Development Community Planning and Development programs to prepare and submit an Annual Action Plan and a Consolidated Annual Performance Evaluation Report (CAPER). The Community Division is the lead agency responsible for the coordination and administration of the City's CDBG program. As an entitlement community, the City of Michigan City receives an annual award through the Community Development Block Grant (CDBG) Program which also requires filings of an Annual Action Plan and a Consolidated Annual Performance Report (CAPER).

The 2022 Action Plan describes how Michigan City intends to invest its Community Development Block Grant for the 2022 program year. It also identifies actions that the CDBG program and other local organizations may use to further the strategies in the City of Michigan City Housing and Community Development Consolidated Plan for 2019-2023.

A significant component of each Annual Action Plan is the amount of CDBG funds available to meet Con Plan objectives. Because the City's CDBG annual entitlement (Federal Award) is based upon Congressional appropriation and formula, funding varies from FY to FY. All the activities mentioned in this Action Plan are based on current priorities. All the proposed projects and activities are intended to principally benefit residents of Michigan City (LaPorte County) who have extremely low, low and moderate-incomes, and populations that have special needs, such as the elderly, disabled, and homeless.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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The 2022 Annual Action Plan identifies several objectives and outcomes in the areas of affordable housing, neighborhood improvement, community development needs within low-moderate income neighborhoods and the provision of public services to low-income households.

The City of Michigan City has five objectives and outcomes that plan to be addressed. These include:

1. To maintain the condition of existing housing stock. In order to meet this objective, CDBG funds will be utilized to assist income eligible homeowners with making improvements.
2. To eliminate blighting influences and the deterioration of property by utilizing CDBG funding for code enforcement, to demolish unsafe structures that are unsuitable for rehabilitation, and provide interim assistance.
3. To create suitable living environments for residents through infrastructure upgrades, public park rehabilitation including ADA compliant upgrades and sidewalks improvements in low to moderate income eligible neighborhoods.
4. To provide decent housing and improve affordability of housing for residents. This objective will be met through rehabilitation of existing units and rental or mortgage payment assistance.
5. To assist homeless persons and/or the chronic homeless and seniors with affordable housing which provides new or improved availability or accessibility.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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The 2022 program year will be the seventeenth year for the City of Michigan City as a participant in the CDBG program. Previous activities implemented have generally met the goals established in the Five-Year Consolidated Plan. Overall, the activities have been successful and, in some cases, have exceeded expectations.

The Owner-Occupied Rehabilitation Program or RECAP program continues to be an extremely popular program that will continue during the 2022 program year. Priority is given to the elderly, disabled and families with children under the age of six; low-moderate income households, whether the home resides in one of the target areas which is identified in the Five-Year Consolidated Plan as Westside or Eastport, disabled, elderly and frail elderly.

The QOL Plan developed with the Eastport Neighborhood Association and in collaboration with Purdue University, Franciscan Healthcare and the Emit D Wise Neighborhood Center (North Central Community Action Agencies) includes a community garden located in the Eastport Neighborhood Walker Park. The Walker Park Community Garden in its efforts to fight food insecurity distributed more than 500 pounds of fresh fruits and vegetables to Michigan City area residents.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

##### **CPP Process and Consultation**

The City of Michigan City encourages citizen participation by utilizing several methods including notification via e-mails, advertising public meetings and public hearings in the local newspaper and on the city's website. Notifications for the public hearing(s) were published in the local newspaper LaPorte Herald-Dispatch on December 10th, 2021 and June 24th, 2022, with instructions on when and where the public hearing(s) would be held. E-mail and mail comments are accepted and instructions to do so are included with the notices. All public hearings, as well as, the subrecipient application to request 2022 CDBG Public Service Grant funds are included on the City's website at [www.emichigancity.com](http://www.emichigancity.com)

Citizens are invited to comment on the Consolidated Annual Evaluation & Performance Report and the Annual Action Plan through email, USPS mail, drop box, or by fax via written comments addressed to the Community Development Block Grant Office, Planning & Inspection Department.

The 30-day public comment period for this Action Plan and the Consolidated Annual Performance and Evaluation Report was published in the LaPorte Herald-Dispatch, Michigan City, Indiana.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received.

The City of Michigan City encourages citizen participation by utilizing several methods including notification via e-mails, advertising public meetings and public hearings in the local newspaper and on the city's website. Notifications for the public hearing was published in the local newspaper LaPorte Herald-Dispatch on June 24th, 2022, with instructions on when and where the public hearing would be held. E-mail and mail comments are accepted and instructions to do so are included with the notices. All public hearings, as well as, the subrecipient application to request 2022 CDBG Public Service Grant funds are included on the City's website at [www.emichigancity.com](http://www.emichigancity.com)

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

No public comments were received.

#### **7. Summary**

The City of Michigan City anticipates receiving \$661,693 in CDBG Program funds for the 2022 program year derived from annual entitlement grant funds and unexpended prior year funds. These funds will be used to address anticipated priority needs identified in the Five-Year Consolidated Plan.

In addition to the activities noted in the tables, during FY 2022, Planning and Grant Administration and Fair Housing activities will be undertaken. The amount of funding allocated for these activities is \$133,339. An outcome of this activity is to meet HUD-established planning and reporting, as well as affirmatively furthering fair housing within the City of Michigan City.

The Community Development Block Grant is currently the only federal formula grant program covered by Michigan City's Consolidated Plan. Activities proposed by the City meets the objectives and eligibility criteria of CDBG and CDBG-CV legislation. The primary objective remains to develop viable urban communities principally for persons of low- and moderate- income.

Challenges faced in achieving underserved needs is a lack of resources to complete or undertake certain development projects and national supply chain disruptions and/or delays. The City is continually exploring new opportunities and strategies to increase economic development through industrial expansion, new business investments and recreational activities as the result of a natural lakefront boundary which offers a variety of amenities.

The City is looking forward to improving homes in neighborhoods by enhancing curb appeal, fostering community pride by improving the physical appearance and safety of neighborhoods, encouraging resident participation, improving infrastructure, removing blighted buildings to create suitable living environments and increasing investment opportunities.

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MICHIGAN CITY	Planning & Inspection Department

**Table 1 – Responsible Agencies**

### Narrative (optional)

The City of Michigan City is the lead agency for developing the Annual Action Plan and Five-Year Consolidated Plan. The Community Development Department is part of the City's Planning and Inspection Department. The CDBG Department will also be administering the programs covered by the Consolidated Plan including; Analysis of Impediments to Fair Housing and Consolidated Annual Performance Evaluation Reports. The Community Development Department staff provides administrative and planning support for the use of federal funds and acts as the primary staff support to the Citizens Advisory Committee.

### Consolidated Plan Public Contact Information

City of Michigan City, Planning and Inspection Department, Attention: Sherry Wilson, CDBG Program Administrator, 100 E. Michigan Blvd., Michigan City, Indiana 46360. Telephone: 219-873-1419; Fax: 219-873-1580; Email: sherryn@emichigancity.com

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Michigan City Community Development Department coordinates consultation required to complete the 2022 Annual Action Plan and update the Analysis of Impediments to Fair Housing. CDBG department staff reaches out to a wide network of community service providers, stakeholders, housing providers, government officials, business leaders, financial institutions, neighborhood associations, community action agencies, faith-based institutions and residents.

**- Consultation and coordination information and documentation with Resilience agencies whose primary responsibilities include the management of flood prone areas, public land or water resources and emergency management agencies.**

The City of Michigan City currently consults with the Lake Michigan Coastal Zone Management Agency for direction and guidance on housing rehabilitation projects that may be impacted by a flood prone area. In addition, the city coordinates with the Federal Emergency Management Agency of LaPorte County to assure compliance with federal and state floodplain management standards and all rules and regulations of the Indiana DNR; and the Indiana DNR has provided the City with a model ordinance that complies with all federal and state floodplain management standards and rules and regulations of the Indiana Department of Natural Resources. Ordinance number 4645 has been adopted by the Common Council entitled: Repealing and Replacing Article VIII in Chapter 46 in the Michigan City Municipal Code Commonly Known as the "Floodplain" and is attached with this plan as Exhibit A.

**“Consultation and coordination information and documentation with Broadband internet service providers, organizations engaged in narrowing the digital divide.” 24 CFR 91.200 & 91.200(b)(3)**

Michigan City has consulted and coordinated with the following non-profit community partners and broadband service providers in meeting the gaps of those that don't have broadband services:

**Grace Learning Center** is a CDBG public services grant recipient that offers free internet access and computer literacy training. The program also provides free internet and computer technical support to area residents.

**Keys to Hope Day Resource Center** is a CDBG public services grant recipient that offers free internet access, computer literacy training and technical support to the community.

**Michigan City Area Schools (MCAS) STEM Nonprofit** – Bridges Digital Divide with Robotics and Hotspots by offering free internet access to households in the area with active students K-12. In Cooperation w/ Neo Network MCAS installed a new 60 ft tower allowing free broadband internet service to be used by all applicable devices within a one mile radius. The connectivity is enabled by a pre-configured router.

According to New Networks, “The project is a trial run for longer term solutions to broadband access for students.”

**Comcast Next Level Connections Program** – LaPorte County Indiana (Michigan City’s county seat) is actively engaged in this program which was developed to ensure that every Hoosier has access to high-speed internet connection. Comcast is offering affordable internet access, low cost computers and free digital skills literacy training.

**EarthLink** is a local internet service provider who is offering wireless home internet service to its customers in Michigan City’s rural areas. The service connects to the internet using the strongest signal from nearby cell towers providing high-speed 5G or 4G home internet connection . The service offers an advanced high speed router, enabling easy and secure connection to its customers.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The following actions that have been taking place to enhance coordination between public and assisted housing providers, as well as private and governmental health, mental health, and homeless service agencies, which is allowing Michigan City to carry out its strategic plan for addressing community priority needs:

- The La Porte County HOME team promotes and enhances coordination of programs and services in Michigan City. Members of the La Porte County HOME Team include homeless service providers, the Michigan City Housing Authority, health providers, CDBG, Unity Foundation, Salvation Army and a number of other community service providers. HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City. The city of La Porte which is also the county seat is actively engaged.
  - The HOME Team provides leadership on the LaPorte County Plan to End Homelessness and also the establishment of the Single Room Occupancy (SRO) and permanent supportive housing for single men and women. Subcommittees of the HOME Team provide the focus and expertise needed to achieve the goals and projects identified by the HOME Team as critical to meeting the needs of low-income persons and families.
1. The Mayor is the appointing official for the Housing Authority’s Board of Commissioners.
  2. The Housing Authority has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The Housing Authority does try to keep their personnel policies in line with the city’s program.
  3. The City provides garbage collection for the Housing Authority’s developments. Other services are provided on an as needed basis (i.e. ice removal and special inspections).

4. It is the practice of the Housing Authority to work with the Michigan City Zoning and Planning Department when proposing new housing developments for our community.
5. The Housing Authority submits plans to the City for their approval.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The HOME Team consists of many organizations that meet at least 12 times a year (not including special and committee meetings). The collective organizations consist of local units of government, homeless shelters, mental health facilities, health care facilities, housing providers, correction programs, youth service providers, and other community service organizations. The HOME Team has several core functions with efforts consisting of identifying gaps in service, overlapping services and residential needs. Additionally, the team provides focus and direction, system coordination and improvement, strengthening business and community relationships, leveraging resources, networking with service providers and providing objectivity.

The Sandcastle Shelter along with the Keys to Hope Day Resource Center works in coordination with Swanson Center and Grace Learning Center in Michigan City to make the most of limited resources to assist the homeless especially mentally ill persons who are at risk for becoming chronically homeless. Keys to Hope and the Swanson Center's PATH Program plays an essential role in helping the homeless population to obtain access to available resources for persons who are homeless or at risk for being homeless.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Michigan City does not receive ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	STEPPING STONE SHELTER FOR WOMEN
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred telephonically or through HOME Team meetings.
2	<b>Agency/Group/Organization</b>	Citizens Concerned for the Homeless
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Education Services-Employment Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted telephonically and through HOME Team meetings.

3	<b>Agency/Group/Organization</b>	NORTH CENTRAL COMMUNITY ACTION AGENCIES, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Education Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was contacted telephonically and through HOME Team meetings.

### Identify any Agency Types not consulted and provide rationale for not consulting

All agencies were contacted directly if more information was needed. If agencies did not respond, research was completed to establish anticipated outcomes.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Michigan City, IN	The goal of this plan overlaps with the goals of the Five-Year Consolidated Plan by increasing the quality of life in the target community of Eastport (Michigan City, IN). The Eastport QAOL Plan is a resident-driven plan for the Eastport neighborhood in addressing food insecurities.

**Table 3 – Other local / regional / federal planning efforts**

### Narrative (optional)

Annual Action Plan  
2022

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The Eastport Quality of Life (QOL) Plan is a resident-led collective impact approach to comprehensive community development. The QOL is based on a more traditional grassroots neighborhood revitalization process. The plan utilizes SMAART (specific, measurable, aggressive yet achievable, relevant, and timebound) goals and action plans to articulate a common agenda and shared performance measures. Organizations involved in the QOL support open and continuous communication with residents and stakeholders in the Eastport neighborhood which is a local target area. The addition of a community garden helps to provide healthier food choices for residents and is available to individuals or families in the greater Michigan City area. The Eastport neighborhood has also been classified as a “food desert” that is inundated with corner stores housed within gas stations. Residents rely on these type of convenience stores due a lack of full-service grocery stores, their close proximity and ready to eat foods as a primary source of nutrition.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

As noted in the Citizen Participation Plan, public input is encouraged through timely public notices, public hearings and publication of information relating to proposed Community Development Block grant activities. Notices are published at least seven days before the date of all public meetings. All meetings are held at City Hall, telephonically or virtually due to the ongoing coronavirus national health emergency social distancing mandate. If special accommodations are necessary for participation of a physically disabled or non-English speaking person during public meeting or public hearing events the city will provide the appropriate accommodations if the request is received at least 48 prior to the meeting/hearing time. The City has an understanding with Citizens Concerned for the Homeless to provide language translation services when needed.

A public hearing was held prior to the submission of the 2022 Annual Action Plan to HUD to allow for public comment on community development needs, housing priorities, neighborhood revitalization plans, infrastructure projects, public social services, and fair housing needs within the City of Michigan City. The public hearing was held on July 15th, 2022, and provided an opportunity for citizens, community groups and/or agencies to comment on housing and community development needs identified in the Consolidated Plan as well as fair housing issues in the community and before submission of the final Annual Action Plan on or after July 28th, 2022.

A public hearing was held prior to the submission of the 2020 Consolidated Annual Performance and Evaluation Report (CAPER) to allow for public comment on assessment of expenditures and accomplishments, investment of available resources, geographic distribution and location of investments, actions taken to Affirmatively Furthering Fair Housing, and other actions indicated in the Consolidated and Annual Action Plan. The public hearing was held on December 23rd, 2021 prior to the submission of the final CAPER on December 10th, 2021.

The Citizen Participation Plan process impacts goal-setting by helping the City to identify goals, strategies and national objectives that will form detailed local objectives, create a performance measure standard by which those objectives will be measured at the end of the program year and encourage community involvement. The process also helps to develop narratives that responds to HUD regulations and how the Annual Action Plan addresses affordable housing, homelessness, community development, and non-homeless special needs that may otherwise be

missed when gathering data to determine community needs. Other impacts include updated reports on homelessness, identifying affordable housing barriers, and the Continuum of Care strategy improvements.

#### **Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Public Hearing	Non-targeted/broad community	Public hearing(s) were held on December 10th, 2021 and on July 15th, 2022 to allow for public comment.	There were no public comments received.	There were no comments not accepted.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The resources available are utilized to the fullest extent possible including any CDBG funds received. The demand for services exceeds annual funding amounts.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	661,693.00	0.00	0.00	661,693.00	661,693.00	All prior year resources from PY2021 will be reallocated to projects during PY2022.
General Fund	public - local	Other	0.00	0.00	0.00	0.00	0.00	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Economic Development Housing Public Services Other	0.00	0.00	0.00	0.00	0.00	

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City will look to leverage funds, if available, from State and Federal grants, City departments, public or social service providers, or other sources against CDBG dollars. Additionally, the city will look to leverage funds, if available, from Community Housing Development Organizations (CHDO's), Michigan City Public Housing Authority (PHA), or other agencies and programs against CDBG dollars. CDBG funds are used to leverage code enforcement funds for the removal of blighted structures for demolition. Demolition funds are approximately \$100,000. There are no match requirements for CDBG.

While there are no specific matching requirements for the CDBG program, leveraging of private and public funds with CDBG Program funding will be tracked and reported annually through the Consolidated Annual Performance Evaluation Report (CAPER).

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Going into PY2022 the City of Michigan City (through its Redevelopment and Planning Commission) does not intend to use publicly owned land to address priority needs identified in the plan. However, there may be some limited use of CDBG Program funds for small-scale capital improvement projects such as sidewalk repairs and/or neighborhood park improvements within low-moderate income neighborhoods. In such cases, city owned public street right-of-way and parkland may be utilized concurrent with CDBG Program funded activity.

**Discussion**

The City of Michigan City will use every opportunity to partner with local organizations and agencies to leverage funds in order to carry out activities identified. If the opportunity arises, the City will apply for new grant funding to accomplish high priority needs.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2019	2023	Affordable Housing Fair Housing	Citywide	Development of quality affordable housing Homeowner/Renter self-sufficiency Housing acquisition, rehab and construction Removal of barriers to affordable housing Rental rehab and assistance Lead-based paint hazard control/reduction	CDBG: \$223,854.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduced Lead-Based Paint Hazards	2019	2023	Affordable Housing	Citywide	Housing acquisition, rehab and construction Lead-based paint hazard control/reduction	CDBG: \$25,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Reduced Homelessness	2019	2023	Homeless	Citywide	Homeless Self Sufficiency/Case Management Homeowner/Renter self-sufficiency	CDBG: \$69,000.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 175 Beds
4	Quality of Life	2019	2023	Non-Housing Community Development	Eastport	Land Assembly and infrastructure Public facilities (parks, community centers, etc.)	CDBG: \$176,500.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
5	Provision of Needed Services	2019	2023	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Special needs case management and counseling	CDBG: \$20,000.00	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
6	Administration/Planning	2019	2023	Program Administration	Citywide	Development of quality affordable housing	CDBG: \$132,339.00	Other: 1 Other

**Table 6 – Goals Summary**

## Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	
2	Goal Name	Reduced Lead-Based Paint Hazards
	Goal Description	
3	Goal Name	Reduced Homelessness
	Goal Description	
4	Goal Name	Quality of Life
	Goal Description	
5	Goal Name	Provision of Needed Services
	Goal Description	
6	Goal Name	Administration/Planning
	Goal Description	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Michigan City has identified 15 projects during PY2022 to implement the 5 goals of the Strategic Plan. These projects benefit very-low, low-income, and moderate-income households. Priority is given to residence who live within the two locally identified target areas known as the Westside and Eastport Neighborhood(s). Projects with citywide benefit such as owner-occupied rehabilitation, rental assistance/housing self-sufficiency counseling and services for at-risk families child abuse prevention, seniors, youth, victims of domestic violence, persons with mental illness or substance abuse challenges, unsheltered persons, chronically homeless persons, infrastructure and Quality of Life projects have been identified in this year's Annual Action Plan.

#### Projects

#	Project Name
1	CDBG Administration
2	Dunebrook
3	North Central Community Action Agency
4	Keys to Hope
5	Swanson Center
6	Fair Housing Outreach
7	Emergency Repair Program
8	Eastport Community Garden
10	Michigan City Public Infrastructure / Water Tower Park
14	Interfaith Community PADS Program
15	Stepping Stones Shelter
16	Sandcastle Shelter
17	Demolitions
18	Grace Learning Center
19	RECAP

**Table 7 - Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The reasons for allocation priorities is to address underserved needs of very- low, low- and moderate-income persons. Qualifying persons who reside within the local target areas and whose communities are impacted by higher rates of poverty, homelessness and identified food deserts are given priority when

scoring applications and determining public service grants. Residents who are affected at a disproportionate rate when compared to the national average of poverty are invited to attend public meetings and hearings to offer input on CDBG funding allocations and to help identify "missed or overlooked" service gaps in the community.

All funds are expected to be available from federal resources and will be directed in the areas of priority needs during implementation of the plan. The City does not anticipate there will be any particular obstacles in addressing underserved needs other than lack of resources and staff in order to accomplish all of the goals established. However, due to limited funding and/or lack of available resources efforts may be meet resistance in meeting all of the needs for those requesting public service assistance. CDBG takes into consideration unforeseeable obstacles that may be incurred due to extenuating circumstances beyond the program's control. The City will work with community based organizations to streamline efforts in addressing underserved needs of residents.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Administration/Planning
	<b>Needs Addressed</b>	Development of quality affordable housing
	<b>Funding</b>	CDBG: \$130,839.00
	<b>Description</b>	CDBG planning and administration.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of families to benefit from the proposed project is 35.
	<b>Location Description</b>	Michigan City, Indiana
	<b>Planned Activities</b>	The overall planning and administration functions for the Community Development Block Grant program.
2	<b>Project Name</b>	Dunebrook
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Needed Services
	<b>Needs Addressed</b>	Special needs case management and counseling
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	This project will provide supportive services for at-risk abused or neglected children including but not limited to; healthcare, housing service, victim advocacy counseling, permanent housing placement, daycare, nutritional services, and assistance in gaining access to local, state and federal assistance.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 15 families will be assisted by this project though family counseling, child abuse prevention and intervention.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	The prevention of child abuse and neglect, referral services and family counseling.

3	<b>Project Name</b>	North Central Community Action Agency
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeowner/Renter self-sufficiency
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	The program provides housing assistance to LMI households to assist with security deposits, first month's rent and self-sufficiency training to prevent homelessness.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 10 LMI households will benefit from the proposed activities.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used for first month's rent or security deposits.
4	<b>Project Name</b>	Keys to Hope
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeless Self Sufficiency/Case Management
	<b>Funding</b>	CDBG: \$8,000.00
	<b>Description</b>	Funds will be used o assist with operating costs of a homeless day center. Activities include intensive case management, housing assistance, shower accessibility, laundry services, hygiene product distribution, personal items (socks and underwear), free haircuts and phone/internet access.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 175 individuals will benefit from the proposed activities.
	<b>Location Description</b>	Michigan City, IN



	<b>Planned Activities</b>	These funds will be used to assist with operating costs of a homeless day center. Activities include case management, housing assistance, shower accessibility, laundry services, hygiene product distribution, shower accessibility, laundry services, personal items (socks and underwear), insurance and mental health referrals, free hair cuts and phone/internet access.
<b>5</b>	<b>Project Name</b>	Swanson Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Needed Services
	<b>Needs Addressed</b>	Healthcare and mental health counseling
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	These funds will be used to assist with operating cost of a mental health treatment center. The program will provide outreach services to individuals with serious mental health issues, substance abuse disorders and chronic homelessness.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 35 at-risk individuals will benefit from the proposed activities.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used to assist with operating costs of a mental health center, housing and insurance referrals, providing bus passes for clients and substance abuse counseling.
<b>6</b>	<b>Project Name</b>	Fair Housing Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Removal of barriers to affordable housing
	<b>Funding</b>	CDBG: \$1,500.00
	<b>Description</b>	These funds will be used to track the performance activities related to strategies in addressing impediments to Fair Housing Choice and barriers to Affordable Housing Development.
	<b>Target Date</b>	9/30/2023

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 18 individuals will benefit from the proposed Fair Housing activities.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used to track the performance activities related to strategies in addressing impediments to Fair Housing Choice and barriers to Affordable Housing Development.
<b>7</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Needed Services
	<b>Needs Addressed</b>	Housing acquisition, rehab and construction
	<b>Funding</b>	CDBG: \$83,854.00
	<b>Description</b>	These funds will be used to help LMI homeowners with emergency repair services for failed air conditioning units during an extreme heat event, failed furnaces during an extreme cold event, inoperable water heaters and failed roofs.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 7 families will benefit from the proposed emergency home repair activities.
	<b>Location Description</b>	Michigan City, IN
<b>8</b>	<b>Planned Activities</b>	These funds will be used for emergency repairs of inoperable central air units that fail during an extreme heat event, inoperable or poorly functioning furnaces that fail during an extreme cold event or present a hazard to the homeowner, plumbing repair for non-functioning drainage/sewers which threaten public health and safety, water heater and roof replacement for damages that threaten the integrity of the structure.
	<b>Project Name</b>	Eastport Community Garden
	<b>Target Area</b>	Eastport

	<b>Goals Supported</b>	Reduced Lead-Based Paint Hazards Quality of Life
	<b>Needs Addressed</b>	Public facilities (parks, community centers, etc.)
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	These funds will be used for the maintenance of a community garden. Activities include the planting and harvesting of fresh fruits and vegetables as part of the QOL and Food Insecurities program. The garden also address lead-based paint absorption in children under the age of 6 through nutritional education classes.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 350 LMI households will benefit from community garden nutrition educational activities.
	<b>Location Description</b>	Michigan City, IN (Eastport)
	<b>Planned Activities</b>	These funds will be used for the maintenance of a community garden. Activities include the planting and harvesting of fresh fruits and vegetables as part of the QOL and Food Insecurities Program. The project will also support lead-based paint prevention through nutrition education on LBP blood level reduction in children under the age of six years by consuming appropriate foods. Live cooking demonstrations with tutorials on how to prepare nutritious meals will be offered as part of the nutritional education program.
9	<b>Project Name</b>	Michigan City Public Infrastructure / Water Tower Park
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public facilities (parks, community centers, etc.) Public improvements (sidewalks, roads, etc.)
	<b>Funding</b>	CDBG: \$125,500.00
	<b>Description</b>	Infrastructure public works projects including parks, sidewalks, street resurfacing, lighting and ADA curb cut compliance.
	<b>Target Date</b>	9/30/2023

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 350 people will benefit from public infrastructure improvement activities.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used for the improvement of sidewalks, public parks, streets and lighting.
<b>10</b>	<b>Project Name</b>	Interfaith Community PADS Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Shelter facilities or Shelter Beds
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	These funds will be used for the operation of an emergency overnight shelter for men, women and children.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 45 unsheltered persons will benefit from this project.
	<b>Location Description</b>	Michigan City, IN (Westside)
	<b>Planned Activities</b>	These funds will be used to assist with operating costs of an emergency overnight shelter for men and women.
<b>11</b>	<b>Project Name</b>	Stepping Stones Shelter
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Shelter facilities or Shelter Beds
	<b>Funding</b>	CDBG: \$15,000.00

	<b>Description</b>	Stepping Stones Shelter provides 24/7 crisis intervention and transitional housing to those who are victims of homelessness to to domestic violence, sexual assault or stalking. In addition to emergency shelter the program offers life skills training, and financial education by way of group or individual workshop sessions. Clients which are referred to the transitional housing facility receive job readiness and technology training.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 20 persons will benefit from this project.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used to assist with an emergency shelter for victims of domestic violence, rape and stalking.
<b>12</b>	<b>Project Name</b>	Sandcastle Shelter
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Shelter facilities or Shelter Beds
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	These funds will be used for operating costs associated with an extended stay emergency shelter. The program assists beneficiaries with childcare, job training, housing placement, health insurance enrollment, nutrition education and smoking cessation.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 25 persons will benefit from this project.
	<b>Location Description</b>	Michigan City, IN (Westside)
	<b>Planned Activities</b>	These funds will be used to assist with operating costs for an overnight, extended shelter for women and children.
	<b>Project Name</b>	Demolitions

13	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Elimination of Slum and Blight
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	These funds will be used to address slum/blight at various locations throughout Michigan City.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 5 blighted buildings will be demolished with these funds.
	<b>Location Description</b>	Michigan City, IN
	<b>Planned Activities</b>	These funds will be used to demolish slum and blighted buildings.
14	<b>Project Name</b>	Grace Learning Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Employment and legal assistance
	<b>Funding</b>	CDBG: \$7,000.00
	<b>Description</b>	These funds will be used to assist LMI and homeless persons with job searches, self-sufficiency and budget workshops, resume building, housing and health insurance referrals, GED classes and smoking cessation assistance. The program also provides food pantry services for the community which includes donated produce from local community gardens.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 60 LMI persons will benefit from this project.
	<b>Location Description</b>	Michigan City, IN (Westside)

	<b>Planned Activities</b>	These funds will be used to assist LMI persons with job training, G.E.D. classes, smoking cessation, internet / phone usage services, computer literacy training, housing and insurance referrals.
15	<b>Project Name</b>	RECAP
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing acquisition, rehab and construction
	<b>Funding</b>	CDBG: \$165,000.00
	<b>Description</b>	This program assists very low- , low- and moderate income homeowners with minor exterior repair work on their homes. Repair work includes: roof, windows, doors, siding, tree removal, handicap ramps, foundation sealing and building code violation correction (if applicable). Funding for this program allows a baseline of \$40,000 in grant assistance per eligible household. Priority is given to the elderly, disabled, extremely low-income households (0-30%) AMI and households with children under the age of six (6).
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 10 LMI persons will benefit from the proposed activity.
	<b>Location Description</b>	Michigan City, Indiana
	<b>Planned Activities</b>	These funds will be used to assist LMI homeowners with cost prohibitive exterior repairs including new roofs, vinyl insulated siding, windows, entrance doors, excessive tree overgrowth removal, plumbing and drainage repairs and ADA bathroom upgrades and modifications.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

For the 2022 Annual Action Plan, Michigan City will direct assistance to low- and moderate-income areas of the City including, but not limited to, two (2) Target Areas and citywide CDBG- eligible populations. These Target Areas are the Westside and Eastport Neighborhoods respectively. Assistance will also be made available citywide to persons meeting the CDBG eligibility requirements for low- and moderate— income benefit.

#### **Geographic Distribution**

Citywide (All eligible areas and populations) 24%

Eastport Neighborhood 36%

Westside Neighborhood 20%

Administration 20%

Total distribution = 100%

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Westside	20
Eastport	36
Citywide	24

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

All funds are expected to be available from federal resources and will be directed in the areas of priority needs during implementation of the plan. The City does not anticipate there will be any particular obstacles in addressing underserved needs other than lance of resources and possibly staff in order to accomplish all of the goals established.

All other activities will benefit any person meeting the CDBG eligibility requirements for low- and moderate-income benefit, including residents of other neighborhoods not targeted. These other activities include rental assistance/counseling and services for at-risk families, seniors, youth, victims of domestic violence, persons with mental illness or substance abuse challenges, the homeless, persons



affected by coronavirus, as well as the City's administration of the CDBG program.

## **Discussion**

Michigan City has identified 12 projects during PY2022 to implement the 5 goals of the Strategic Plan including the CARES Act project during the first year of the 2019-2023 Consolidated Plan. These projects benefit low- and moderate-income persons citywide and within the City's two (2) Target Areas: Westside and Eastport Neighborhood(s). Projects with citywide benefit such as rental assistance/counseling and service for at-risk families, seniors, youth, victims of domestic violence, persons with mental illness or substance abuse challenges, homeless, abused or neglected children, victims of coronavirus, as well as the City's administration of the CDBG program.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The owner-occupied rehabilitation projects and public social services grant commitments are the primary programs for addressing affordable housing in Michigan City. CDBG in collaboration with the Michigan City Human Rights Department helps in assisting these programs with Fair Housing trainings, Affirmatively Furthering Fair Housing workshops, community outreach and Fair Housing public updates.

Although entitlement dollars are limited, Michigan City does anticipate expending \$1,500 of allocated funds on the preservation and development of Fair Housing literacy, activism and activities.

The City plans to continue efforts in providing affordable housing through the Public Housing Authority, the North Central Community Action Agency and the Human Rights Department and the CDBG Residential Exterior Community Appeal Program with the actions of rehabilitating dilapidated homes and distressed properties.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 10** and are inclusive of the affordable housing activities indicating the number of households to be supported through specific activities, including rental assistance and rehabilitation of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	30
Special-Needs	10
Total	40

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0

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One Year Goals for the Number of Households Supported Through	
Total	40

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The CDBG Program will provide funding through owner-occupied rehabilitation and public social service grants to subrecipients that provide homelessness prevention, rapid rehousing and tenant based rental assistance.

The stated goals are estimates only and the city does anticipate updated data when available.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The public housing units in Michigan City are considered to be in good condition and at full capacity. The units were reported to have been recently updated by way of an energy audit and updates.

### **Actions planned during the next year to address the needs to public housing**

Public housing is administered by the Michigan City Housing Authority (MCHA) or Public Housing Authority (PHA). The MCHA currently provides affordable rental housing opportunities through an estimated 191 public housing rental units and an estimated 287 Housing Choice Vouchers.

The PHA administers four programs that deliver affordable housing to low- and moderate-income person.

1. Section 8 Choice Voucher rental assistance.
2. Public Housing Rental Assistance (turnkey units).
3. Homeownership (i.e., rent to own) programs
4. Elderly housing a.k.a. Boulevard Gardens

Combined, these programs incorporate approximately 500 housing units in the Michigan City area.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

MCHA is tasked with encouraging public housing resident to become more involved in management and participate in homeownership through the following activities:

- Working with Boulevard Garden’s Resident Council to develop a productive relationship in changing the community and addressing concerns. The local PHA currently does not have a Resident Council at the Boulevard Garden site due to an extended closure of the community room where meetings are generally conducted. The agency plans to restart the Residency Council as soon as possible.
- The PHA continues to network with other agencies for assistance in other areas of expertise.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The City of Michigan City works with the PHA to reduce the possibility of net losses to existing public

housing and other assisted units.

The city provides assistance through public services grants for low- and moderate-income wage earners to assist with security deposits, first month rent, emergency rental assistance and utility bill payments.

### **Discussion**

The City of Michigan City will seek opportunities to work with public housing residents to enhance affordable housing opportunities within the city.

The PHA is responsible for the administration of public housing in the greater Michigan City area and recently announced the agency has satisfied the federal requirements to exit from its troubled status earlier than anticipated.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Michigan City has identified in its Five-Year Consolidated Plan plans to actively participate in the Continuum of Care and its efforts to address homelessness in the community and all actions proposed in the Plan regarding the CoC are to address homelessness during FY 2022 and subsequent years.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Consistent with the Five-Year Consolidated Plan the City will continue to monitor homeless persons by conducting walk audit(s) to obtain local unsheltered persons count and to collect necessary data regarding local homeless population. This data is documented locally and shared nationally with the Continuum of Care COC community. This updated data can be located in the Consolidated Annual Performance Report (CAPER) and the Annual Planning (AP) Report(s). Additionally, as noted in the Consolidated Plan, CDBG staff will continue to directly engage with homeless persons service providers and provide information on referral programs, insurance referrals, substance abuse and mental health services that connect people in need with necessary emergency resources. CDBG staff will also continue to work collaboratively with the staff of the service providers to connect homeless families with school-aged children with temporary tenant based rental assistance.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Public Services grant funds have been allocated to assist local organizations in efforts to reduce homelessness through direct assistance for rental assistance, case management, utility assistance, educational assistance, and self-sufficiency classes. Other public services funds directly assist severely mentally ill and homeless persons, case management for single men, homeless families, and single women who are residing in homeless shelters. The funding is being provided as a portal to individualized support services related to homelessness prevention such as eviction prevention and other community-based services to assist persons in need.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

## **recently homeless from becoming homeless again**

The City does not provide direct services through its CDBG program for homelessness but does provide CDBG funds to public service agencies that provide various assistance to homeless persons or persons in imminent risk of becoming homeless. The City engages with the HOME Team, PHA and community action agency in planning and implementation efforts to improve the outcomes of services provided to homeless persons in the community.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

reducing homelessness through self-sufficiency classes, job training, mental health counseling, case management, and other activities to prevent homelessness.

Due to the increased numbers in homeless persons (despite the city's best efforts) the Interfaith Men's Shelter operated by volunteers and which previously rotated from church to church is now in a permanent location. The Interfaith PADS program now includes men and women at the new shelter and is open 7 days a week, 24 hours a day. The LaPorte County HOME Team actively pursues different alternatives to address the evolving crisis. The acquisition of permanent supportive housing for single men and women as well as families with children continues to present challenges for a growing number of persons at imminent risk of becoming homeless or have become homeless due to loss of income. Community homeless service providers are actively involved in developing policies and procedures intended to improve the outcome of persons discharged from various institutions to prevent further homelessness.

## **Discussion**

The homeless population in Michigan City, Indiana continues to be a growing and persistent priority need effecting the city. CDBG plans to allocate approximately \$66,000 during PY2022 in the form of public service grant(s) to various homeless prevention organizations in addressing this issue and improving outcomes for unsheltered persons.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City continues its collaborations and strategic planning with local organizations to create a platform that fosters affordable housing opportunities. Part of the planning process includes restarting homebuyer education programs to assist area low to moderate income residents become homeowners. The programs directives will focus on families interested in becoming homeowners by providing them with the necessary tools such as; financial literacy and self-sufficiency to reduce barriers and increase access to affordable housing.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City will continue to implement incentives, waive fees (where applicable), pursue in-fill housing programs and consult adjacent communities in an effort to eliminate barriers to affordable housing. Efforts to continue to enforce building codes and update zoning codes (as needed) will be continued during the FY2022 program year.

CDBG staff will continue to actively learn and participate in local workshops that address affordable housing issues. Staff will also continue to collaborate with local lenders who may offer creative financing options to low-income persons in order to remove the traditional barriers to home ownership.

The following strategies will be undertaken during the plan period to address affordable housing:

1. Continue to collaborate with the Human Rights Department and the PHA partnership and other regional initiatives to address affordable housing issues throughout the City of Michigan City.
2. Pursue opportunities to facilitate affordable rental housing by partnering with housing developers, providing CDBG funding and/or tax abatement through the Economic Development Corporation.
3. Annual reviews of development regulations, fees and other city code requirements that may create barriers to affirmatively furthering fair housing choices.
4. Continue to allocate CDBG Program funding to support the provision of public social services programs that provide public services to very low, low- and moderate-income households.

### **Discussion:**

The CDBG program staff actively seeks new opportunities in the best interest of residents served by this program through Fair Housing education and affordable housing objectives.



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City continues to collaborate and partner with local organizations to enhance coordination efforts between public housing agencies and private housing landlords. The city also works with local health and social service agencies seeking to reduce homelessness and poverty

### **Actions planned to address obstacles to meeting underserved needs**

Actions planned by the city in addressing obstacles to meeting underserved needs include helping residents to obtain education and job skills that increase the chance of obtaining employment that provides a living wage. Michigan City has a high number of low-income jobs due to the prevalence of hospitality, restaurant and entertainment businesses. Wages have improved somewhat over the past year but not enough to keep up with the increases in cost of living for the area. This affects resident's ability to afford rent and/or the purchase and maintenance of a home in the City. Some plans taking place for the area that will assist in these obstacles include; new workforce housing development, job creation opportunities and education growth assistance. The downtown area has seen significant improvements through the City's façade program and new business investments, renovation of some vacant buildings transformed into restaurants and boutiques. The City has also seen an expansion in multiple industries including health, dental, hotels and recreation creating construction and trade jobs for area businesses.

### **Actions planned to foster and maintain affordable housing**

The biggest impact will be the expansion of the homeowner rehabilitation program which will assist elderly and low-income persons with needed updates to homes that have fallen into disrepair due to cost prohibitive maintenance.

### **Actions planned to reduce lead-based paint hazards**

Michigan City has implemented a lead-based paint remediation program into its owner-occupied rehabilitation program that allows for the testing of all units undergoing home renovation. All applicants receive a copy of the brochure "Protect Your Family From Lead In Your Home" published by the Environmental Protection Agency (EPA), which gives important information to families. Applicants for housing rehabilitation are requested to participate in the process for the testing of their home and elimination of the lead hazards. The homeowner is given a copy of the completed report which identifies the hazards found in the home. The information is incorporated into the work specifications for the home improvements to ensure the lead-based paint hazards are addressed and remedied. Once the

home improvements are complete, the home is then tested again and provided a clearance certificate.

### **Actions planned to reduce the number of poverty-level families**

CDBG program staff will continue to collaborate with a variety of agencies to reduce the number of households living below the poverty line. These agencies cover a wide range of areas including: public transportation which plays an integral part for people being able to get to and from work in and outside of the area with its Triangle bus service to the adjacent city of LaPorte also the county seat by providing low cost or no cost fares to allow people to get to shopping areas, school, work, doctor's appointments, etc., North Central Community Action Agency which provides tenant based rental assistance and Citizens Concerned for the Homeless which provides job training and resume writing services through its Grace Learning Center. All partnering agencies provide needed services to the community including housing, educating, case management, employment, job skills and insurance referrals.

### **Actions planned to develop institutional structure**

CDBG program staff will continue to collaborate, network and form partnerships with respect to neighborhood development, institutional structure and sustainability of neighborhoods. The CDBG program is very active in infrastructure improvements, park rehabilitation with ADA upgrades, demolitions the removal of blighted structures and housing rehabilitation in the City.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Michigan City plans to improve upon its social media outreach to area business, landlords and housing programs and in coordinating more meetings that allow public input to help identify housing concerns in communities.

### **Discussion:**

Michigan City plans to continue addressing issues in meeting the needs of the underserved. There are two projects currently in place that aim to reduce or abate lead-based paint hazards especially for poverty-level families.

The Walker Park Community Garden concentrates its efforts to reduce lead absorption in children through nutrition and nutritional education. The Residential Exterior Community Appeal Program also known as owner-occupied rehab includes lead inspection risk assessments and remediation in homes that are approved for rehabilitation. Furthermore, the City is continuously developing plans and actively seeking coordinated partnerships through private investments and federal grants to assist local organizations in fighting homelessness, poverty, domestic violence and child abuse, mental health issues and employment training.

## **Program Specific Requirements**

### **AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

#### **Introduction:**

This section addresses the program specific requirements for the Annual Action Plan.

Michigan City anticipates no program income to be available during the program year. The City has not identified funds for urgent need at this time. However, the estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit is based on a consecutive period of five years according to the Consolidated Plan used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. The Consolidated Plan specifies the years that includes this Annual Action Plan.

The annual entitlement for PY2022 is \$661,693. Any unexpended funds available at the end of PY022 will also be allocated for expenditures on CDBG projects during the subsequent program year(s).

The total allocated amount for FY2020 CDBG-CV1: \$394,911

The total allocated amount for FY2021 CDBG- CV3: \$218,424

Total CARES Act funding allocation(s): \$613,335

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

##### **Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Overall benefit - 80% of CDBG funds are projected to benefit persons of low and moderate income. The three years covered to determine including this Annual Action Plan are 2021, 2022 and 2023.

