

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 2023 Action Plan describes how Michigan City intends to invest its Community Development Block Grant funds during the upcoming 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.

Summary of objectives and outcomes identified in the Plan.

The 2023 Annual Action Plan identifies goals, 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.

Michigan City has identified five objectives in the Plan to be addressed during PY2023. The five objectives identified in the Five-Year Consolidated Plan are as follows:

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 remove abandoned or unmaintained properties that contribute to public nuisance.
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.

The 2023 program year will be the eighteenth 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 notwithstanding some challenges. Overall, the activities remained in line with the CDBG national objectives, completed numerous infrastructure improvement projects, owner-occupied and emergency home repair housing improvements, and provided funding to community organizations assisting with public service needs.

The Owner Occupied Rehabilitation Program or Residential Exterior Community Appeal Program (RECAP) and the Emergency Home Repair Program are extremely popular programs that are in high demand and will continue during PY2023. Priority is given to extremely low-income households, elderly and frail elderly, disabled persons and families with children under the age of six. Special consideration is also utilized when a home resides in one of the local target areas identified in the Five-Year Consolidated Plan. Michigan City's local target areas are the Eastport and Westside neighborhoods.

The QOL Plan developed the partnership which created two community gardens with one located in the Eastport area at Walker Park and a smaller garden which was developed at SMRT Community Center on the city's Westside. However, the Eastport neighborhood remains a primary beneficiary of the QOL Plan with more than \$440,000 allocated to sidewalk and public park improvements. The Walker Park Community Garden organizers are Purdue University Extension, Franciscan Healthcare and North Central Community Action Agency in cooperation with the Michigan City Parks and Recreation Department continued their efforts in fighting food insecurity, food deserts and reduction of lead-based

paint absorption in children under the age of six through proper nutrition distributed hundreds of pounds of fresh fruit and vegetables along with nutrition education classes to families in need.

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 November 18th, 2022 and June 8th, 2023, 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 2023 CDBG Public Service Grant funds are posted on the City's website at 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 8th, 2023, 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 2023 CDBG Public Service Grant funds are posted on the City's website at 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 \$641,739 in CDBG Program funds for PY2023 derived from annual entitlement grant funds. These funds will be used to address anticipated priority needs identified in the Five-Year Consolidated Plan.

In addition to activities noted in the tables, during FY 2023, planning, grant administration and Fair Housing activities will be undertaken. The amount of funding allocated for these activities is \$129,347. 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. The Activities proposed in this AP have been strategically planned to meet CDBG's national objectives and eligibility criteria. The primary objective remains to develop viable urban communities principally for persons of low- and moderate- income.

Challenges faced in achieving underserved needs resulted from a lack of resources to complete or undertake certain development projects, contractor procurement, subcontractor workforce labor shortage and to a certain degree national supply chain disruptions and/or delays. Michigan City remains committed to exploring new opportunities and strategies to increase economic development through manufacturing expansion, new business investments and recreational activities focusing on a revitalized downtown area that also include an Arts District located in close proximity to lakefront amenities.

Economic Development Initiatives: Current economic development activities in Michigan City include substantial downtown improvements incentivized by local façade grants designed to assist small business owners with exterior property upgrades and is offered through the Redevelopment Authority and Planning Commission. Additionally, the city is excited about new business expansion resulting from the South Shore Line double track project completion. The double track project is one block south of the downtown area. This project involves an electrically powered interurban commuter rail line operated by the Northern Indiana Commuter Transportation District (NICTD) and runs between Millennium Station in downtown Chicago to the South Bend International Airport in South Bend, Indiana. Michigan City is a designated stop on the new South Shore double track line. An increase in train ridership (local foot traffic), new investments which will generate local revenues is projected to occur due to the double track expansion project that will provide a new train station located on W. 11th Street, a newly constructed 500 car parking garage within the same corridor and over 120 new apartments located within the boundaries of W 11th St., Franklin St., W. 10th St., and Pine Street.

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, Analysis of Impediments to Fair Housing and Consolidated Annual Performance Evaluation Reports (CAPER). CDBG 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(l)

1. Introduction

The City of Michigan City Community Development Department coordinates consultation required to complete the 2023 Annual Action Plan and update the Analysis of Impediments to Fair Housing Choice. CDBG department staff reaches out to a broad network of community service providers, stakeholders, housing providers, public officials, business leaders, financial institutions, neighborhood associations, community action agencies, faith-based institutions and residents.

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(l))

The following actions currently 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 HOME Team of LaPorte County promotes and enhances coordination of homeless need programs and subsequent services in Michigan City. Members of the La Porte County HOME Team consists of a variety of local non-profit public service providers, housing agencies and a number of other community service providers. HOME Team meetings focus on developing a holistic approach to addressing homelessness, ending poverty, transitional housing, supportive services, and permanent affordable housing needs as it pertains to Michigan City and LaPorte County which is the county seat.
 - The HOME Team of LaPorte County provides leadership on the Plan to End Homelessness and also the establishment of Single Room Occupancy (SRO) and permanent supportive housing for single men and women. Subcommittees of the HOME Team provide focus and expertise needed to achieve goals and projects identified by the HOME Team as critical to meeting the needs of low-income persons and households.
1. The Mayor is the appointing official for the Housing Authority's Board of Commissioners.
 2. The local PHA 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 of Michigan City provides garbage collection for PHA's housing developments.
 4. It is the responsibility of the PHA to work with Michigan City's Planning Department and its Zoning Administrator when proposing new housing developments for our community.
 5. The PHA should submit 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 of LaPorte County coordination with other service providers in addressing Continuum of Care (CoC) needs consists of local organizations that meet at least 12 times a year (not including special and committee meetings). The participating community organizations include 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 that focus on 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 resource opportunities, networking with service providers and providing objectivity.

The Michigan City CDBG Department collaborates with the following homeless agencies:

- The Sandcastle Shelter is an emergency overnight extended stay shelter. The Sandcastle Shelter is operated by Citizens Concerned for the Homeless and is an overnight homeless shelter that assists residents with transportation to work (bus passes), job training, housing placement, nutritional education and self-sufficiency classes. The Keys to Hope Community Resource Center is operated by Citizens Concerned for the Homeless and provides day services for homeless persons and works in coordination with the Swanson Center (mental health service provider) to make the most of limited resources for addressing the homeless, case management, chronically homeless accompanied by mental health challenges, substance abuse and those who are at risk for becoming chronically homeless. The center provides showers, laundry services, free haircuts, insurance referrals, housing referrals, free clothing, hygiene products and meals. The center aims to serve the most disenfranchised members of the community by providing a program referred to as the ABC's to Self-Sufficiency: A for Appearance, B for Behavior and C for Case Management and Courage to Change.

The center works with other community partners to act as a central access point for social services and resources including appropriate public aid, health insurance, housing, and a connection to volunteer and job opportunities. The center's collaborations include the following partner agencies: Vocational Rehabilitation, Swanson Center, Covering Kids and Families, Healthlinc, A Hand Up, Goodwill Industries 2nd Chance Program, and many others.

- The Grace Learning Center is a job training center operated by Citizens Concerned for the Homeless and offers computer literacy programs, resume building, career readiness, employment interview training, smoking cessation, mental health services, housing referrals, insurance referrals, G.E.D prep and testing.

- The Swanson Center is a mental health service provider that administers the Projects for Assistance in Transition from Homelessness (PATH) program. This program offers support for homeless individuals impacted with a serious mental illness and/or addictions. Through a partnership with a local network of agencies committed to fighting homelessness in LaPorte County, Swanson Center identifies and coordinates the services necessary to assist homeless persons suffering from serious mental illness and/or a substance abuse disorder. Services through the PATH program include outreach, case management, assistance with entitlements, and referrals to mental health and addiction services. The PATH program also provides linkage to partner agencies for assistance with housing, primary care, and employment.

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

3	Agency/Group/Organization	NORTH CENTRAL COMMUNITY ACTION AGENCY
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was contacted telephonically, via email correspondence and through HOME Team meetings.
4	Agency/Group/Organization	MICHIGAN CITY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - Federal Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was contacted telephonically and via email correspondence.

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 quality of life in the local target area identified as Eastport (Michigan City, IN). The Eastport QOL Plan is a resident-driven plan for Eastport in addressing food insecurities, poverty, reducing homeless, improving quality of life and infrastructure.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Eastport Quality of Life (QOL) Plan is a resident-led collective impact approach to comprehensive community development.

Organizations involved in the QOL Plan support open dialogue between the unit of local government, businesses, investors and residents to empower those who live in the impacted area to become involved in the development and revitalization of their community and to encourage future investments in Eastport which is a local target area. Plans to create a walkable and safe neighborhood include public park upgrades, sidewalk improvements, housing rehabilitation and the addition of a full-service grocery store in an area considered to be a food desert. A majority of Eastport residents suffer from a disproportionate poverty rate and the QOL Plan is to directly address physical and psychological challenges created by insufficient incomes and substandard or poor living conditions.

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- Consultation and coordination information and documentation with Broadband internet service providers, organizations engaged in narrowing the digital divide.

The Michigan City CDBG Program currently does not fund new construction or substantial rehabilitation of multifamily rental housing. The local CDBG program provides funding for single family owner-occupied rehabilitation and emergency home repair projects.

- 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 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 Department of Natural Resources (DNR). 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 DNR. 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". Ordinance# 4645 was previously submitted along with the 2022 Annual Action Plan.

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

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. Public meetings are held at City Hall, telephonically or virtually dependent upon unforeseen circumstances that may dictate social distancing. If special accommodations are necessary for participation of a physically disabled or non-English speaking person during a public meeting or hearing 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 2023 Annual Action Plan to HUD to allow public comment on community development needs, housing priorities, neighborhood revitalization plans, infrastructure projects, public social services, and fair housing needs within the city. The public hearing was held on June 8th, 2023 and provided an opportunity for citizens, community groups and/or agencies to comment on housing and community development needs identified in the Five-Year Consolidated Plan as well as fair housing issues in the community and before submission of the final Annual Action Plan on or after July 25th, 2023.

A public hearing was held prior to the submission of the 2021 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 November 18th, 2022 prior to the submission of the final CAPER on December 9th, 2022.

The CPP process impacts goal-setting by helping the city strategic plans in line with CDBG 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. Additionally, the process 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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Public hearings were held on November 18th, 2022 and on June 8th, 2023.	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 city currently receives entitlement funds as an anticipated resources and allocates those funds to identified community needs.

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	641,739.00	0.00	0.00	641,739.00	641,739.00	All prior year resources from PY2022 will be reallocated to PY2023.

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: \$		
General Fund	public - local	Other	0.00	0.00	0.00	0.00	0.00	These funds were allocated as a required municipal match for the lead hazard control grant. The grant was rescinded by the Mayor cancelling the match requirement.
Other	public - federal	Admin and Planning Economic Development Housing Public Services Other	0.00	0.00	0.00	0.00	0.00	These funds are to prevent, prepare for and respond to Coronavirus.
Other	public - federal	Other	0.00	0.00	0.00	0.00	0.00	This grant was rescinded by the Mayor as part of the Lead Hazard Control and Healthy Homes Supplemental Grant. The city does not expect any resources from this grant.

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 with State and Federal resources , city departments, public social service providers, or other sources against CDBG dollars. CDBG funds are used to leverage code enforcement funds for spot demolitions to reduce the number of blighted

structures throughout the city. More than \$100,000 has been allocated towards demolitions.

CDBG funds will be leveraged with Land & Water Conservation Funds (LWCF) to rehab Water Tower Park. This is a public park located in the Eastport Neighborhood a local target area. CDBG currently has an MOU with the Michigan City Parks & Recreation Department for the rehabilitation of a 5.5 acre park that serves the northeast section of Michigan City. Action items according to the Park Master Plan is to remove or replace tennis courts, ADA and safety upgrades to play equipment, replace outfield fencing, replace player benches, replace entrance sign, crack seal and stripe basketball courts and replace surface mount picnic table. Other activities include installing a new drinking water fountain, pathways/sidewalk improvements and removing obstructionary damaged fencing.

Total funds for this project are CDBG: \$425,000 and LWCF: \$250,000 = \$775,000

The project has experienced starting delays to the Coronavirus national health emergency and meeting budget requirements. Project cost estimates were calculated pre-pandemic and did not allow for unknown increases in contractual labor, supplies and materials.

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 PY2023 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 concurrently with CDBG Program funded activities.

Discussion

Michigan City will use every opportunity to partner with local organizations and agencies to leverage funds in order to carry out activities identified in the Five-Year Consolidated Plan. 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	Housing acquisition, rehab and construction Removal of barriers to affordable housing Lead-based paint hazard control/reduction	CDBG: \$231,739.00	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
2	Reduced Lead-Based Paint Hazards	2019	2023	Affordable Housing	Citywide	Lead-based paint hazard control/reduction	CDBG: \$22,000.00	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	Reduced Homelessness	2019	2023	Homeless	Citywide	Healthcare and mental health counseling Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds	CDBG: \$63,000.00	Homeless Person Overnight Shelter: 300 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Quality of Life	2019	2023	Non-Housing Community Development	Citywide	Land Assembly and infrastructure Public facilities (parks, community centers, etc.) Public improvements (sidewalks, roads, etc.)	CDBG: \$315,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
5	Provision of Needed Services	2019	2023	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Assistance to persons with special needs Homeless Self Sufficiency/Case Management Special needs case management and counseling	CDBG: \$10,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted

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	

Projects

AP-35 Projects – 91.220(d)

Introduction

Michigan City has identified 15 projects that will be implemented during PY2023 to address the five (5) strategic goals listed in the consolidated plan. These projects benefit very-low, low-income, and moderate-income households. Priority is given to residents who live within the two locally identified target areas known as the 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 who are severely mentally ill and/or suffering with substance abuse challenges, unsheltered persons, chronic homelessness, abused or neglected children and administration of the CDBG program have been identified in this year's Annual Action Plan.

Projects

Table 7 - Project Information

Projects

#	Project Name
1	CDBG Admin
2	RECAP
3	Eastport Infrastructure
4	Dunebrook
5	Keys to Hope
6	North Central Community Action Agency
7	Walker Park Community Garden
8	Stepping Stone
9	Fair Housing
10	Emergency Home Repair
11	Grace Learning Center
12	Sandcastle
13	Spot Demolitions
14	Swanson Center
15	Salvation Army

Table 7 - Project Information

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

needs

The rationale for allocation priorities is to address underserved needs of very- low, low- and moderate-income persons. Qualifying persons who reside within one of the local target areas with greater than 51% poverty and whose community is negatively impacted by older deteriorating housing stock, chronic homelessness and are also identified as 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.

The City does not anticipate that there will be any particular obstacles in addressing underserved needs other than insufficient available resources and program staffing in order to accomplish all the stated goals. However, due to limited funding and/or lack of available resources efforts may 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, identify service gaps and establish new priorities as needed in addressing underserved needs within local communities.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Admin
	Target Area	Westside Eastport
	Goals Supported	Affordable Housing
	Needs Addressed	Removal of barriers to affordable housing
	Funding	CDBG: \$127,347.00
	Description	CDBG planning and administration. This pays for staff and other activities to administer the grant.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 37 LMI households will benefit from the proposed activities.
	Location Description	Michigan City, Indiana
	Planned Activities	Planning and administration of community development block grant activities. 24 CFR 570.206 Matrix Code: 21A
2	Project Name	RECAP
	Target Area	Westside Eastport Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing acquisition, rehab and construction Lead-based paint hazard control/reduction
	Funding	CDBG: \$56,392.00
	Description	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).
	Target Date	9/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 15 LMI households will benefit from the proposed activities for this project.
	Location Description	Michigan City, Indiana
	Planned Activities	These funds will be used to provide grants / deferred loans to LMI homeowners requiring owner-occupied rehabilitation. Funding for this project may be used for exterior rehabilitation of properties that have fallen into disrepair due to lack of maintenance. Repairs include new roofs, windows, doors, siding, decks, wheelchair ramps, tree removal and sewer repair. 24 CFR 570.202(a)(i); Matrix Code: 14A; National Objective: LMH
3	Project Name	Eastport Infrastructure
	Target Area	Eastport
	Goals Supported	Quality of Life
	Needs Addressed	Land Assembly and infrastructure
	Funding	CDBG: \$300,000.00
	Description	These project will provide funding for infrastructure and public park improvements including ADA upgrades in the Eastport neighborhood. A local target area.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 2,500 LMI persons will benefit from the proposed activities.
	Location Description	Michigan City, Indiana
	Planned Activities	This project is a public park rehabilitation of Water Tower Park and the adjacent sidewalks. The park upgrades will include ADA compliant updates and improved play equipment. 24 CFR 570.201; Matrix Code: 03F; National Objective: LMA
4	Project Name	Dunebrook
	Target Area	Citywide
	Goals Supported	Provision of Needed Services
	Needs Addressed	Youth Programs and Services

	Funding	CDBG: \$14,000.00
	Description	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.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 25 children will benefit from the child abuse prevention program.
	Location Description	Michigan City, Indiana
	Planned Activities	The project will provide counseling for children and families to prevent child abuse. 24 CFR 570.208 (a)(2); Matrix Code: 05N; National Objective: LMC
5	Project Name	Keys to Hope
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeless Self Sufficiency/Case Management
	Funding	CDBG: \$5,000.00
	Description	Funds will be used to assist with operating costs of a homeless resource 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.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 200 extremely low income homeless persons will benefit from the proposed activity.
	Location Description	Michigan City, Indiana
	Planned Activities	The activities for this project include case management services, insurance referrals, mental health referrals, laundry services, showers, clothing, hygiene products, free haircuts and housing placement. 24 CFR 570.201 (e); Matrix Code: 03T; National Objective: LMC

6	Project Name	North Central Community Action Agency
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeowner/Renter self-sufficiency
	Funding	CDBG: \$22,000.00
	Description	The project will provide funding for rental housing assistance to LMI households for security deposits, first month's rent and self-sufficiency training to prevent homelessness.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 22 LMI households will benefit from the proposed activities.
	Location Description	Michigan City, Indiana
	Planned Activities	This project will assist LMI households with first month's rent or security deposits. 24 CFR 570.204; Matrix Code:05Q; National Objective: LMH
7	Project Name	Walker Park Community Garden
	Target Area	Eastport
	Goals Supported	Quality of Life
	Needs Addressed	Lead-based paint hazard control/reduction Public facilities (parks, community centers, etc.)
	Funding	CDBG: \$5,000.00
	Description	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.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 350 LMI persons will be benefit from the proposed activities for this project.
	Location Description	Michigan City, Indiana

	Planned Activities	Activities under this project include maintenance of a community garden, 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 lead level (BLL) reduction in children under the age of six years by consuming foods that aid in the reduction or prevention of lead absorption. The project will also offer live cooking demonstrations with tutorials on how to prepare nutritious meals as part of the nutritional education program. 24 CFR 570.201(c); Matrix Code: 03F; National Objective: LMA
8	Project Name	Stepping Stone
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds Transitional or permanent supportive housing
	Funding	CDBG: \$15,000.00
	Description	Stepping Stones Shelter provides 24/7 crisis intervention, emergency shelter and transitional housing to those who are victims of homelessness due 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.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 50 persons will benefit from the proposed activities.
	Location Description	Michigan City, Indiana
	Planned Activities	Activities under this project will include emergency shelter for victims of domestic violence, sexual assault and stalking. The shelter will also offer assistance with child daycare, victim advocacy, transitional housing, case management and transportation for residents requiring a way to work. 24 CFR 570.201(e); Matrix Code: 05G; National Objective: LMC
	Project Name	Fair Housing

9	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Removal of barriers to affordable housing
	Funding	CDBG: \$1,000.00
	Description	These funds will be used to tract the performance activities related to strategies in addressing impediments to Fair Housing Choice and barriers to Affordable Housing Development.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 15 LMI persons will benefit from the proposed activities.
	Location Description	Michigan City, Indiana 46360
	Planned Activities	Activities under this project will provide community outreach regarding affirmatively further fair housing, fair housing literature including trainings and workshops. 24 CFR 570.206; Matrix Code: 21D
10	Project Name	Emergency Home Repair
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing acquisition, rehab and construction
	Funding	CDBG: \$46,000.00
	Description	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.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 10 LMI households will benefit from the proposed activities.
	Location Description	Michigan City, Indiana

	Planned Activities	Planned activities for this project include emergency home repairs involving failed roofs, inoperable furnaces during an extreme cold event, inoperable air conditioning during an extreme heat event and failed hot water heaters. 24 CFR 570.202(a)(i); Matrix Code: 14A; National Objective: LMH
11	Project Name	Grace Learning Center
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Employment and legal assistance
	Funding	CDBG: \$5,000.00
	Description	These funds will be used to assist LMI persons with job searches, self-sufficiency budget workshops, resume building, housing and health insurance referrals, General Equivalency Diploma classes and testing, smoking cessation assistance and transportation in the form of bus passes. The program also provides food pantry services for the community which includes donated produce from major grocers and local community gardens.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 150 persons will benefit from the proposed activity.
	Location Description	Michigan City, Indiana
12	Planned Activities	This project will assist LMI persons to develop job training skills, computer literacy, resume building, G.E.D. classes and testing, insurance referrals, housing referrals and employment placement. 24 CFR 570.201(e); Matrix Code: 05H; National Objective: LMC
	Project Name	Sandcastle
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds
	Funding	CDBG: \$15,000.00

	Description	These funds will be used for operating costs associated with an extended stay emergency shelter. The program assists residents with childcare, job training, housing placement, health insurance enrollment, nutrition education and smoking cessation.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 50 Extremely Low and Low- Income persons will benefit from the proposed activity.
	Location Description	Michigan City, Indiana
	Planned Activities	Activities for this project are overnight and extended emergency shelter beds for homeless persons. Activities include providing meals, nutritional education, childcare services, job placement, insurance referrals, transportation assistance (bus passes), case management, smoking cessation and substance abuse case management services. 24 CFR 570.201(e); Matrix Code: 05T; National Objective: LMC
13	Project Name	Spot Demolitions
	Target Area	Citywide
	Goals Supported	Quality of Life
	Needs Addressed	Elimination of Slum and Blight
	Funding	CDBG: \$10,000.00
	Description	These funds will be used to address slum/blight at various locations throughout Michigan City.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 5 blighted structures will be demolished by this proposed activity benefitting LMI neighborhoods.
	Location Description	Michigan City, Indiana
	Planned Activities	The demolition of 5 blighted structures throughout the city. 24 CFR 570.201(d); Matrix Code: 04; National Objective: SBS
14	Project Name	Swanson Center
	Target Area	Citywide
	Goals Supported	Provision of Needed Services

	Needs Addressed	Special needs case management and counseling
	Funding	CDBG: \$10,000.00
	Description	Swanson Center is a mental health facility that provides outreach services to individuals with serious mental illness or a substance abuse disorder who are homeless or at imminent risk of becoming homeless. Homeless persons comprise approximately 80% of the clients and the remaining at-risk make up an estimated 20% of program beneficiaries. The purpose of engaging those individuals in needed support services is pursuant to the guidance in Public Health Service Act, Part C- Projects for Assistance in Transition from Homelessness (PATH) Program.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 30 Extremely Low- and Low- income persons with severe mental health challenges, chronic homelessness and substance abuse challenges will benefit from the proposed activity.
	Location Description	Michigan City, Indiana
	Planned Activities	Activities for this project will include mental health counseling services, housing referrals and placement, job placement, substance abuse counseling and homelessness prevention. 24 CFR 570.201(e); Matrix Code: 050; National Objective: LMC
15	Project Name	Salvation Army
	Target Area	Citywide
	Goals Supported	Reduced Homelessness
	Needs Addressed	Youth Programs and Services
	Funding	CDBG: \$10,000.00
	Description	These funds will be used to provide case management services for families with children under the age of 18. The program is for youth services of families living in poverty to desire to take action. Case management will be provided for up to 12 months.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 35 LMI households will benefit from the proposed activity.

	Location Description	Michigan City, Indiana
	Planned Activities	These funds will be used to provide case management services for families with children under the age of 18 that are living in poverty to take action in becoming self-sufficient. The program will also provide case management services for children in crisis that suffer from stress caused by loss of primary household income, death of a caregiver or social anxiety disorders that negatively impact academic success. 24 CFR 570.201(e); Matrix Code: 05D; National Objective: LHM

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 2023 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) 20%

Eastport Neighborhood 45%

Westside Neighborhood 15%

Administration 20%

Total distribution = 100%

Geographic Distribution

Target Area	Percentage of Funds
Westside	15
Eastport	45
Citywide	20

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 lack of resources and/or program 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. Other eligible 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 15 projects during PY2023 to implement the 5 goals of the Strategic Plan during the fifth year of the 2019-2023 Consolidated Plan. These projects benefit low- and moderate-income residents 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 persons, abused or neglected children and the city's administration of the CDBG program.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although entitlement dollars are limited, Michigan City has allocated \$1,000 in CDBG funds for the preservation and development of Fair Housing literacy, activism and outreach activities.

The city will continue to support PHA's role to provide affordable housing units, North Central Community Action Agency's rental assistance program, utility disconnect prevention and security deposit payments. The program will continue to collaborate with the Human Rights Department regarding its Fair Housing outreach initiatives and activities. In addition, the city's owner-occupied rehabilitation program will continue to address deteriorating housing stock by providing grants / deferred loans to homeowners that will increase property values, improve quality of life, and provide safe, decent, energy efficient affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	15
Total	37

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	22
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	37

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

Discussion

CDBG will address identified community needs through public service grants for the purpose of housing assistance for LMI households and to award funds for homelessness prevention, energy assistance and housing rehabilitation.

The stated goals are estimates only and the city does anticipate updating information as data becomes 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 appliance upgrades.

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 for very low- and low income tenants. The PHA has more than 270 active Section 8 Choice Vouchers in utilization.

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

MCHA is tasked with encouraging public housing residents to become more involved in their respected communities and to participate in homeownership through the following activities:

- Developing more inclusive programs that foster dialogue to address poverty, quality of life, aging in place, self-sufficiency and homeownership with the assistance of its Resident Council members.
- The PHA continues to network with other agencies regarding areas of safe, decent and affordable housing for LMI persons, barriers to Fair Housing Choice, disabled and elderly persons requiring special accommodations.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The PHA is currently not designated as troubled.

Discussion

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.

The PHA has a resident council that represents tenants that are a part of their public housing program.

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

Introduction

Michigan City has identified in its Five-Year Consolidated Plan goals and objectives to actively participate in the Continuum of Care (CoC) and its efforts to address homelessness in the community. All actions proposed in the Plan regarding CoC are to address homelessness during PY2023 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 monitor and collect data provided by organizations that perform walk audits to obtain homeless count estimates. This data is documented locally and shared nationally with the Continuum of Care COC community. This updated data can be located within the Consolidated Annual Performance Report (CAPER) and Annual Action Plan (AP).

The Consolidated Plan outlines local government efforts to directly engage with public service providers that undertake initiatives to address ending homelessness and provide information on referral programs. These public service programs include health insurance referrals, substance abuse assistance, chronic homelessness interventions, housing placement and mental health services. Through the implantation of public service activities organizations can connect people in need with necessary emergency resources. CDBG remains dedicated to partnering with community public service providers that connect homeless persons and families with beneficial quality of life improvement programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

CDBG has planned to award public service grants that will assist local organizations with initiatives to reduce homelessness through direct assistance such as first month rent assistance, security deposit payments, case management, utility assistance, job training classes, G.E.D. prep and testing, and self-sufficiency training. Other public service funds intended to directly assist homeless persons that have been diagnosed with severe mental illness, case management, homeless families, single men and women that 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, permanent supportive or transitional housing.

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 public service grants to community organizations that provide various assistance to homeless persons or those who are 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 the homeless or unsheltered 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.

Even with the Plan to End Homelessness in place the unsheltered population continues to rise within the city. This determination is based in part on walk audit counts consisting of (parking lots, homeless shelters, public parks, local woods and other known congregational areas). Also, local business owners (specifically in the downtown area) have reported an increase in homeless person interactions and/or incidents requiring law enforcement intervention.

The city meets regularly with its Code Enforcement/Inspection Department regarding registered complaints that are filed by "long-term tenants" of local motels who view their living arrangements as a final housing option before complete homelessness. The city's code enforcement department has reported a definitive increase in room occupancy rates including families often accompanied by small children who reside at certain area motels for more than several consecutive weeks.

A recently opened homeless shelter for men and women known as the Interfaith PADS is now open 7 days a week, 24 hours a day. It is currently the only shelter that allows men and women occupancy within the city. The shelter is unique as it allows both men and women occupancy but is not sufficient to meet the needs of a growing homeless crisis.

The HOME Team of LaPorte County is actively engaged in the on-going crises of homelessness and the Plan to End Homeless and poverty. The city is also developing plans to provide more affordable housing units and is currently engaged in contract negotiations that will utilize tax deferment revenues to provide more affordable housing options for LMI households.

Discussion

The homeless population in Michigan City, Indiana continues to be a growing and persistent priority

need effecting the city. CDBG plans to more than \$60,000 during PY2023 in the form of public service grant(s) to various homelessness prevention organizations and their efforts to reduce homelessness.

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

Introduction:

Michigan City has developed strategic plans that involve partnering with community organizations to create a platform that fosters affordable housing opportunities. The program will include plans to remove barriers to Fair Housing Choice by providing more affordable housing and the reopening of closed public housing units that have been unavailable due to required maintenance and needed repair work.

Additionally, plans to budget new tax deferred dollars for the purpose of housing rehabilitation, develop more affordable housing inventory along with repairing presently shuttered public housing units are all initiatives being undertaken by the city to remove barriers 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

Actions planned by the city to remove or ameliorate the negative effects of public policies include the hiring of 3 new city inspectors to help enforce building code violations and 1 additional CDBG staff person to assist with the housing rehab program. The hiring of additional personnel is contingent upon a successful municipal budget to be approved by the city council later this year.

The city has developed the following new strategies to be undertaken during the plan year to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land controls, tax policies effecting land, etc. are as follows:

- A proposal to expand existing TIF districts to capture tax revenues for future land development.
- New housing developments on under utilized lots.
- A review of available vacant lots for the purpose of building in-fill housing to create more single-family and multi-family apartment inventory.

Discussion:

The 2023 program year is also a general election year for the city of Michigan City and potential challenges in meeting stated goals will be the appointment of new council members in January 2024 and possibly a new mayor depending on the outcome of this year's election to be held in November 2023. Goals and objectives regarding public policies can be delayed, changed, challenged, modified or impeded by new public official appointments.

AP-85 Other Actions – 91.220(k)

Introduction:

The city consults with community organizations, public service providers, housing agencies and stakeholders to enhance coordination efforts between the PHA and private housing landlords. The city also works with local health agencies and community advocates in seeking to reduce chronic homelessness, substance abuse 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 develop new job skills, offer computer literacy programs with technical training and continuing education classes to increase employability and earning opportunities that provide a living wage. Michigan City, Indiana has a poverty rate of 21.2% which is the most recent data available from the U.S. Census Bureau and it has a current unemployment rate of 4.7% which is above the national average according to the Bureau of Labor Statistics and the National Conference of State Legislatures. Local wages have improved somewhat post the Covid-19 but the income growth remains disproportionate depending on employment type. However, despite a small increase in income for LMI wage earners wages did not stay in line with cost-of-living increases for the area. Low wage paying jobs have a substantial impact on the worker's ability to afford rent especially at the current fair market value and/or to become homeowners.

Actions planned to foster and maintain affordable housing

Plans to utilize new tax deferment dollars that will assist homeowners with rehabilitation costs are currently under negotiations. The Michigan City Economic Development Corporation has been offered the opportunity to administer a new Affordable Housing Act program. This program seeks to capture rehabilitation applicants that fall through the cracks of CDBG's Residential Exterior Community Appeal Program (RECAP) due to current condition of property or project feasibility, income ineligibility or other disqualifiers. The funding approval for this program is pending successful contract negotiations and a city council vote later this year that finalizes the Mayor's budget.

Actions planned to reduce lead-based paint hazards

Michigan City offers lead-based paint (LBP) abatement or remediation through its owner-occupied rehabilitation program. Activities include a Lead-Based Paint Risk Assessment (LIRA), Lead Inspection Risk Reports and lead hazard abatement or remediation. Approved RECAP applicants receive a copy of the Environmental Protection Agency (EPA) "Protect Your Family From Lead In Your Home" pamphlet. In the event a home rehab project tests positive for LBP an environmental rehab is included as part of the rehabilitation process. The homeowner is given a copy of the LIRA report which identifies lead hazards found in the home. This information is incorporated into the Work Specifications per approved project

and ensures that lead-based paint hazards are addressed abated or remediated. Upon completion of the rehab project the home is tested a final time and an environmental clearance certificate is issued. The city has allocated more than \$100,000 in owner-occupied rehabilitation and emergency home repair funds LBP hazard reduction.

Actions planned to reduce the number of poverty-level families

The HOME Team of La Porte County along with community organizations, Michigan City Housing Authority, health providers, community organizations, community advocates and public service providers are working together in developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs for persons in need. Other efforts include the development of more affordable housing units, multi-family housing units and expanding TIF districts to attract new business to stimulate economic growth and new opportunities for employment.

Actions planned to develop institutional structure

CDBG program staff will continue to collaborate, network and form partnerships with respect to community development, community organization institutional structure and sustainability of neighborhoods. The CDBG program strives to allocate funds annually for infrastructure improvements, park rehabilitation with ADA upgrades, demolition of blighted/slum structures, public social services and housing rehabilitation projects within the City.

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

Michigan City will continue working with local non-profits, stakeholders, community advocates, other local units of government, local businesses and its city departments to enhance coordination between public and private housing and social service agencies.

Discussion:

Michigan City has a vested interest in the development of more affordable housing stock to meet current housing needs. Strategies to improve, increase and create more available housing inventory is now a part of community development, redevelopment and revitalization round table discussions. The city encourages input from housing boards, resident councils and their committees regarding ways to reduce the number of poverty-level families. Efforts include LMI family advocacy and outreach strategies. The city continues to hold multiple meetings throughout the year with local businesses, financial institutions, investors and residents to discuss ideas on ways to stimulate economic development, ending homelessness, reducing poverty, affordable housing development and generating more local tax revenue to achieve stated goals and objectives.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Michigan City does not expect program income to be available during the program year. The City has not identified funds for urgent need at this time. 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 80% of CDBG funds is used to benefit persons of low and moderate income. The Consolidated Plan specifies program years that include this Annual Action Plan.

The annual entitlement for PY2023 is \$641,739. Any unexpended funds available at the end of PY2023 will be allocated for expenditures on CDBG projects during the subsequent program year(s).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in 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
Total Program Income:	0

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 LMI persons. The three years covered to determine overall benefit including this Annual Action Plan are 2022, 2023 and 2024.

