



**COMMUNITY
DEVELOPMENT BLOCK
GRANT CONSOLIDATED
ANNUAL PERFORMANCE
& EVALUATION
REPORT**

2024

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2024 CAPER

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Michigan City is a subrecipient of Community Development Block Grant (CDBG) funds and as such is required to submit a report on programmatic expenditures and progress, which is the Consolidated Annual Performance Evaluation Report (CAPER). Michigan City receives only one annual allocation of CDBG funds for which the CAPER is limited to that program. The CAPER follows a prescribed format suggested by the U.S. Department of Housing and Urban Development (HUD) that helps facilitate the review process and to include specific regulatory language. The City of Michigan City does not receive, and therefore cannot report on, direct allocations of certain HUD programs such as HOME or Emergency Shelter Grants (ESG) or Housing Opportunities for People with AIDS (HOPWA) as we do not receive these funds. The format of the CAPER, however, often requires the City to comment on these programs even though we do not receive funds for these specific activities. The city may receive other HUD funding for activities such as public park rehabilitation and ADA compliance that may be noted in this report.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administration/Planning	Program Administration	CDBG: \$	Other	Other	0	4				

Affordable Housing	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	50	0	0.00%			
Affordable Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	12	24.00%	8	12	150.00%
Affordable Housing	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	10	0	0.00%			
Provision of Needed Services	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	425	104	24.47%	85	104	122.35%
Quality of Life	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	0	0.00%			
Quality of Life	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	12	0	0.00%			

Reduced Homelessness	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	750	202	26.93%	300	202	67.33%
Reduced Homelessness	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	100	29	29.00%	65	29	44.62%
Reduced Homelessness	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	750	0	0.00%	65	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Michigan City used the majority of its CDBG funds in alignment with the priorities identified in the Consolidated Plan and the Annual Action Plan. These included park and infrastructure improvements, housing rehabilitation, emergency home repairs, Fair Housing activity, administration and planning activities for the CDBG funds and public service activities. CDBG funds were used in these projects to support the city's efforts to meet HUD's mandate to provide safe, decent and affordable housing, Quality of Life for LMI residents and improve housing accessibility as well as community based resources. The city through its CDBG program has worked with other local organizations to help improve the overall quality of life for residents that reside in LMI neighborhoods. These partnerships included Dunebrook, Grace Learning Center, Salvation Army, Citizens Concerned for the Homeless, North Central Community Action Agency and the Michigan City Parks and Recreation Department.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	237
Black or African American	180
Asian	0
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	0
Total	418
Hispanic	6
Not Hispanic	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The Michigan City CDBG program provided assistance and support to persons with the following racial and ethnic composition with housing and non-housing needs that were not identified in the above table:

Black/African American & White: 34 persons

Asian & White: 2 persons

Other multi-racial: 4 persons

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	640,860	1,013,091

Table 3 - Resources Made Available

Narrative

The local CDBG program allocates a significant percentage of its entitlement funding to local target areas on an as needed basis. However, during the competitive Request for Proposals (RFP) process, target areas have the opportunity to apply for funding along with low- to moderate- income clientele facilities or agencies. Michigan City has identified two local target areas within the city that have 51% or greater low- to moderate- income population which also has aging infrastructure. These local target areas are priorities for infrastructure and neighborhood facility funding. Michigan City will continue to fund geographic priorities identified in the Consolidated Plan and adjust funding allocations annually to ensure priority goals are met. Michigan City does not use geographic target areas as a basis for funding but requests that proposals submitted through the Request for Proposals (RFP) process identify geographic boundaries and specific target area each project will serve. Eligible projects will provide assistance to residents throughout the city's service area. The Westside and Eastport neighborhoods were identified through (R/ECAP) census data. Each of these areas meet the eligibility requirements for low- and moderate- income benefit. While Local Target Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas that also meet eligibility requirements for low- and moderate- income beneficiaries. CDBG's objective is the development of viable urban communities, including decent housing, a suitable living environment, expanding economic opportunity, principally for persons who are low- and moderate-income.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100		

Table 4 – Identify the geographic distribution and location of investments

Narrative

Michigan City's primary basis for allocating investments geographically is dependent upon the location of extremely low and low-income individuals and households. The City's focus remains on areas with a high concentration of extremely low- and low-income individuals, paying specific attention to areas that have high concentrations of minorities. Michigan City's two locally identified target areas are Eastport

and Westside neighborhoods.

Below is a breakdown of the CDBG Geographic Distribution Allocation of Funds:

Westside: 10%

Eastport: 70%

Citywide: 20%

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

During PY2024 CDBG leveraged funds with Land & Water Conservation Fund to complete a public park infrastructure improvement project. The park which is located in the Eastport neighborhood and one the city's local target areas received ADA upgrades, new play equipment, walk paths, ADA parking, Autistic friendly specialized play equipment, demolition of dated basketball and tennis courts, replaced water fountains and new basketball courts. Part of the park is being reserved for the future home of a new community garden.

CDBG's annual allocation: \$640,000. Water Tower Park received \$775,000 in CDBG funding, \$49,312.00 expended in 2023, \$725,688.00 expended in 2024.

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

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	8	12
Number of Special-Needs households to be provided affordable housing units	0	0
Total	8	12

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	8	12
Number of households supported through Acquisition of Existing Units	0	0
Total	8	12

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The goals established in the 2024 Annual Action Plan focused on increasing access to safe, decent, and affordable housing; expanding opportunities for homeownership among income-eligible residents; and supporting the rehabilitation of existing housing to preserve long-term affordability. While these goals reflected community needs and were achievable based on available resources, the actual outcomes were influenced by several local market conditions and operational challenges. In Table 11 and 12, it reflects that the City of Michigan City exceeded its Year

One Goal via the Residential Exterior Community Appeal Program (RECAP) and Emergency Housing Program. In Year 1, the City expected to renovate 8 homes and renovated 12 during the program year.

Discuss how these outcomes will impact future annual action plans.

The City will use Community Development Block Grant (CDBG) resources to improve housing affordability for low- to moderate-income homeowners by focusing on activities that directly reduce the cost burden associated with maintaining, and preserving safe, decent housing. CDBG funds will be targeted toward eligible activities such as rehabilitation of owner-occupied homes, removal of health and safety hazards, and code-related improvements. These strategies help income-eligible households overcome financial barriers that otherwise prevent them from securing or retaining affordable housing.

With the City’s limited resources, CDBG investments allow the most critical housing needs to be addressed in neighborhoods with aging or deteriorated housing stock. By supporting essential repairs, energy-efficiency upgrades, and structural improvements, CDBG reduces long-term housing costs for LMI homeowners and helps stabilize neighborhoods where deferred maintenance has contributed to declining affordability and habitability.

The outcomes from these efforts will directly influence the development of future Annual Action Plans. As the City evaluates the effectiveness of funded activities, it will use the results to adjust priorities, refine funding levels, and target resources where they have the greatest impact on affordability. Successful rehabilitation strategies, changes in local housing conditions, and the demonstrated needs of LMI households will guide decisions regarding future program design. Additionally, challenges encountered—such as construction costs, labor availability, or the condition of existing housing stock—will inform how the City sets realistic goals and structures programs in subsequent planning cycles.

Overall, the use of CDBG funds to address housing affordability will not only provide meaningful assistance to LMI homeowners but will also serve as a key indicator for shaping future planning, investment strategies, and long-term housing goals within the City’s Annual Action Plans.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	0
Low-income	7	0
Moderate-income	0	0
Total	12	0

Table 7 – Number of Households Served

Narrative Information

The City of Michigan City continued to provide CDBG funds to public service agencies such as the North Central Community Action Agency to assist low- and moderate-income (LMI) households in securing decent and affordable housing through first month's rent and security deposit support. This program helped prevent homelessness among low-income households, persons with disabilities, frail elderly individuals, and senior citizens.

The city's owner-occupied rehabilitation program, RECAP, was implemented to address building code violations, improve energy efficiency, ensure access to decent and affordable housing, and mitigate potential public health and safety concerns. Priority for this program is given to income-eligible elderly homeowners, persons with disabilities, and families with children under six years old who are low-to-moderate income individuals. Applicants residing in the city's locally identified target areas such as the Eastside and Westside neighborhoods receive additional preference.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)
Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Under new leadership, the Michigan City CDBG program underwent a strategic shift in priorities to better address emerging community needs. The new grant administrator placed a strong emphasis on understanding and supporting the city's unhoused population. This included expanded outreach to public service agencies that provide emergency shelter, transitional housing, and supportive services. During the reporting cycle, the new Grant Administrator connected directly with service providers to better understand the barriers and challenges existing for unhoused populations in shelter environments. Agencies and organizations engaged during this process were: Keys to Hope, Citizens Concerned for the Homeless, Sand Castle Shelter, Dunebrook, CoAction, North Central Community Action Agency, Salvation Army, HOME Team, and The NEST. In addition to agency engagement, the administrator conducted on-site visits and met directly with unhoused individuals to explain the purpose and resources of the CDBG program. These interactions allowed participants to share their personal experiences within local shelter environments and to discuss the barriers they face in achieving stable housing. The feedback gathered through these conversations helped the city gain a more accurate and compassionate understanding of the challenges affecting unhoused residents, enabling more informed planning, improved coordination of services, and stronger alignment between CDBG investments and the community's most urgent housing needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The new CDBG Grant Administrator undertook an in-depth review of the community's emergency shelter and transitional housing systems to identify existing barriers and unmet needs. Through meetings with service providers, site visits, and conversations with unhoused individuals, it became clear that Michigan City currently lacks sufficient shelter options for both low-barrier and high-barrier populations. Low-barrier shelters—designed to accommodate individuals with fewer restrictions, such as those actively managing substance use or lacking identification—are limited, leaving many with no safe place to stay. At the same time, high-barrier shelters, which require stricter compliance with program rules and eligibility criteria, operate with limited capacity and cannot meet the demand of residents who qualify for them. Agencies such as Sandcastle Shelter, Keys to Hope, and Citizens Concerned for the Homeless were recipients of CDBG funds during the reporting year where these agencies collectively served 1,704 individuals providing shelter to unhoused women and children. Additionally, agencies such as Stepping Stone provided support to families who are victims of domestic violence by providing over 1,000 shelter nights that supported 210 individuals during the reporting

year. This gap in available shelter types contributes to increased vulnerability among unhoused individuals and limits their ability to access stable services, case management, and pathways to permanent housing. The information gathered through this assessment is being used to guide program planning, strengthen partnerships, and inform future CDBG funding priorities aimed at expanding shelter access and improving the continuum of care.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During the reporting period, the new CDBG Grant Administrator continued efforts to identify barriers and challenges affecting low- and moderate-income (LMI) individuals through direct community engagement and coordination with local service providers. Outreach conducted during CDBG Week, along with ongoing discussions with public service agencies, contributed to a comprehensive landscape assessment of community needs and service gaps. This engagement provided valuable insight into obstacles faced by households seeking housing stability, including limited access to supportive services, emergency assistance, and coordinated resources for residents at risk of homelessness. Findings from these outreach activities are informing future program planning and helping the City refine how CDBG resources can be most effectively deployed. The information gathered will support prioritization of services, enhancement of partnerships, and improved alignment of CDBG-funded activities with documented community needs. During the reporting period, the Grant Administrator connected with agencies such as North Central Action Agency that provided 13 families with rental assistance. Looking forward, the City intends to continue proactive engagement in target neighborhoods and expand collaboration with local organizations implementing diversion initiatives. These initiatives function as an early intervention strategy to prevent individuals and families from entering the homeless services system by providing timely problem-solving assistance and rapid access to stabilizing resources. Strengthening diversion efforts is expected to reduce shelter demand, improve housing stability outcomes, and support a more efficient continuum of care.

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

As previously stated agencies such as Keys to Hope, Sandcastle Shelter, and Citizens Concerned for the

Homeless provided shelter services to 1,704 individuals. Additionally agencies such as Stepping Stone provided support to families who are victims of domestic violence by providing over 1,000 shelter nights that supported 210 individuals.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Michigan City Housing Authority (MCHA) oversees 183 Public Housing units and the Housing Choice Voucher (HCV) program with a program size of 377. Utilization is currently less than optimal in both programs. The Public Housing program is currently operating with an 82% utilization rate. MCHA Public Housing program has an ongoing rehabilitation project where 33 units were outsourced for maintenance turnover. The HCV program is currently operating with a 60% utilization rate. MCHA currently has a closed HCV waiting list as of 8/2025. The last opening of the HCV waiting list yielded 500 applicants. HCV Utilization is slowly increasing. MCHA holds quarterly HCV Landlord & Lunch sessions to retain and recruit landlord participation. This results in further rental opportunities to HCV program participants.

MCHA also offers opportunities for first-time homebuyers in the HCV and Public Housing programs. The programs are currently being restructured to provide more opportunities to residents. The agency partners with community organizations to provide financial literacy and continued education opportunities for residents who would like to attain self-sufficiency. The activities of the Michigan City Housing Authority are consistent with the objectives and goals of Michigan City's Consolidated Plan.

MCHA's mission is to provide safe, affordable, and quality housing while fostering community development and economic self-sufficiency. MCHA is committed to enhancing the quality of life for its residents through programs and services that promote stability, empowerment, and growth.

MCHA is further guided by the principle of "Moving Forward Together." MCHA is dedicated to building strong inclusive communities where residents and local organizations collaborate for a better future. Through housing initiatives, education events, and resident support services, MCHA works to remove barriers and provides opportunities for success.

MCHA's vision to create a vibrant community where everyone has access to safe and affordable housing, supportive resources, and opportunities for personal and economic advancement. MCHA creates and maintains strong partnerships and innovative solutions that lead to lasting, positive impacts for the families it serves.

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

MCHA holds quarterly tenant meetings to gather tenant feedback and input. In conjunction with the annual planning process, MCHA holds a Resident Advisory Board (RAB) meeting to further solicit tenant feedback and input on the planning process.

MCHA has applied for the Resident Opportunities and Self-Sufficiency (ROSS) Program grant. This grant

provides funding to hire and maintain a Service Coordinator position. ROSS Service Coordinators link residents of public housing supportive services and activities that enable them to make progress towards economic independence and housing self-sufficiency.

When available, MCHA intends to apply for the Family Self-Sufficiency (FSS) grant to further broaden self sufficiency outreach and homeownership opportunities.

In the past fiscal year, MCHA has had two successful homeownership purchases through the Public Housing Homeownership program. MCHA is restructuring its homeownership programs in an effort to provide more oppourtunities for its residents.

Actions taken to provide assistance to troubled PHAs

The PHA's board of directors is the primary oversight committee for staff and procedure.

The Michigan City Housing Authority is not a troubled agency.

In the event of a troubled agency status, the housing authority director, board of commissioners and mayor would work together with open dialogue to resolve any unsatisfactory issues.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The following strategies are proposed to remove or ameliorate the negative effects of public policies that serve as barriers:

- The city should consider initiating or broadening property tax relief provisions as a means of preserving lower-income home-ownership opportunities, especially if such provisions would be beneficial to minority households, elderly households, or households with one or more members who are disabled.
- Governing officials should work to identify specific steps that the City should take based on an examination of sales and rental practices including real estate broker practices such as adoption and dissemination of anti-redlining or anti-providers in the City, establishing a stronger public education effort regarding the protection under fair housing laws, or other actions.
- Create more programs and financial partnerships for first-time homebuyers interested in courses and educational program about home loans, mortgage requirements and budgeting to assist residents with homebuying opportunities.
- Disseminate and make available more information regarding home loans. .
- Continue working with the Parks and Recreation Department as they develop more walkable city plans, park improvements and infrastructure improvement projects that will improve the quality of life for residents.
- Develop new community outreach programs, improved access to continued education, job training programs and homebuying opportunities particularly for persons disadvantaged by the current economic environment.
- The City should evaluate its strategic planning of new affordable housing in relation to scale, population density, and conformity to specific neighborhoods where new homes will be located.
- The City should strive to secure good services and facilities in neighborhoods where economic development efforts for creating jobs and enhancing small business opportunities are under way.
- The City should undertake plans for unanticipated displacement of disabled, mentally challenged, minority and LMI families. Plan should also include other housing opportunities for displaced persons/households by giving them a voice and a choice to relocate inside or outside neighborhoods suffering from a lack of available resources such as pharmacies and major grocers.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

During the reporting year, the Michigan City CDBG program directed significant and transformative investments citywide to support low- and moderate-income (LMI) persons through its Residential Exterior Community Appeal Program (RECAP) and Emergency Home Repair Program. These activities focused on preserving existing affordable housing, addressing safety and code deficiencies, and ensuring that LMI homeowners—particularly elderly individuals, persons with disabilities, and households residing in target neighborhoods—could maintain safe, decent, and habitable housing. The Michigan City CDBG program allocated 95.47% of its annual entitlement, totaling \$785,002.25, toward projects located within locally identified target areas. These investments were designed to reduce barriers faced by LMI homeowners, improve housing conditions, enhance neighborhood stability, and mitigate the risk of displacement for vulnerable residents. In addition, the program allocated 4.15% of its entitlement to eligible public service agencies, resulting in investments totaling \$26,552.55. These funds supported programming and operational activities for organizations such as Stepping Stone Domestic Violence Shelter, Keys to Hope, Grace Learning Center, and Sand Castle Shelter. Collectively, these agencies provide essential services including emergency shelter, supportive services, case management, life-skills programming, and resources for individuals and families experiencing or at risk of homelessness. Through these combined efforts, the CDBG program contributed to improving housing stability, enhancing neighborhood conditions, and strengthening the network of services available to LMI residents across Michigan City.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continued efforts to improve the safety of affordable housing for low- and moderate-income (LMI) residents by removing, re-mediating, abating, and controlling lead-based paint (LBP) hazards in homes constructed prior to 1978. As part of the owner-occupied rehabilitation process, Lead-Based Paint Risk Assessments are completed prior to the start of rehabilitation activities in accordance with the environmental Lead Inspection Risk Assessment (LIRA) requirements. When LBP hazards are identified, remediation or abatement is incorporated into the rehabilitation scope of work for eligible applicants. All homes receive a final clearance certification upon completion of the project to ensure that lead hazards have been effectively addressed. During the program year, a total of 33 homes received Lead Inspection Risk Assessments as part of the environmental review process for owner-occupied rehabilitation. According to the PR03 report, 8 rehabilitation projects were fully completed, while an additional 25 rehabilitation projects remained in progress at the end of the 2024 program year and had not yet been closed in IDIS.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The city continued its efforts to increase affordable housing opportunities for LMI residents. The city's Redevelopment Authority (RA) and Planning Commission Director/City Planner, City Council and Mayor

along with assistance from the Economic Development Corporation (EDC), worked together toward developing strategic community goals, business tax break incentives and public land use (new zoning opportunities or annexation).

The City's Residential Exterior Community Appeal Program (RECAP) helps LMI homeowners to remain in their homes by rehabilitating homes that have fallen into disrepair due to a combination of an aging housing stock and lack of maintenance. The program provides energy efficiency improvements, fresh curb appeal, and restores exterior integrity. The rehabilitation program is a major component in the fight to reduce local poverty.

In addition, the public service providers funded by the CDBG Program aid LMI households in need of first month's rent assistance, security deposits, utility service disruption prevention, mental health services, emergency homeless shelters, extended stay family shelter, youth counseling services, job training, domestic violence shelter, and child abuse prevention advocacy. By awarding funds to local public service providers that are already administering these needed services the city can more effectively help residents receive necessary community resources.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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

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

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

- CDBG Staff continued its commitment to work with the HOME Team to increase awareness of homelessness in Michigan City and to promote coordination of services to prevent homelessness and to assist homeless persons.
- The city continued to provide technical assistance (planning, collaborative grant development support and leadership training) necessary to help agencies continue their efforts in providing vital services to LMI residents.

- The City continued its efforts to collaborate with the Human Rights Department and Public Housing Authority (PHA) regarding Fair Housing and affordable housing programs and initiatives.

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

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

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

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

CDBG staff continued working with local community-based agencies, local health care providers, mental health service organizations, disability service providers, food banks, affordable housing programs to identify actions and enhance coordination between public and private housing and social service agencies serving the greater Michigan City community. CDBG staff, elected officials, local business leaders, healthcare agencies and housing programs continued to collaborate during the 2023 program year while inviting local financial institutions as the city developed strategies for instituting measurable and humane approaches in addressing the homeless epidemic, transitional housing, supportive services, and permanent supportive housing needs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During the 2024 Program Year, an updated Analysis of Impediments (AI) was submitted in conjunction with the 2024–2028 Consolidated Plan. The analysis identified several ongoing fair housing challenges, including: disparities in access to opportunity; limited access to quality, affordable housing; insufficient fair housing outreach and educational materials; and the absence of formal local fair housing complaint procedures.

During this period, the CDBG program experienced a leadership transition, and a new Grant Administrator was appointed. The Administrator engaged in extensive cross-departmental and community collaboration—including with the Building Department, Code Enforcement, Planning Department, Inspections Department, community-based organizations, and LMI residents—to develop a more comprehensive understanding of housing challenges within locally identified target areas. Through these collaborative efforts, the Grant Administrator has begun implementing actions designed to address and mitigate identified impediments. These actions include: continued support of LMI homeowners through the RECAP and Emergency Housing Programs; ongoing coordination with local Public Housing Agencies (PHAs) to strengthen housing access and stability; and development and dissemination of clear, transparent educational materials, along with expanded opportunities for LMI residents to participate in program decision-making processes. These efforts aim to strengthen fair housing awareness, improve access to affordable housing, and promote equitable opportunities for all residents.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Michigan City CDBG's public service program policy is to monitor CDBG sub-recipients concerning the following categories:

- Financial Management
- On-site inspections
- File compliance
- Desk reviews
- Telephone Conference Call(s)

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

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

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

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

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

Technical Assistance and Training provided by CDBG include:

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

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

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

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

During the 2024 reporting year, the Michigan City CDBG program experienced a leadership transition with the onboarding of a new Grant Administrator. The Administrator implemented a comprehensive and proactive community engagement strategy designed to expand opportunities for residents to provide input on CDBG programs, plans, and policies. These efforts exceeded the minimum requirements established in the updated Citizen Participation Plan adopted as part of the 2024–2028 Consolidated Plan. In preparation for the 2025 Annual Action Plan, the Grant Administrator launched “CDBG Week,” a series of outreach activities aimed at increasing community awareness and participation. These activities culminated in the Annual Action Plan Public Hearing held on July 18, 2025. The 2024 CAPER was made available for public comment for the required 15-day period, from December 8 through December 23, 2025. A public hearing was held on December 17, 2025, to provide residents, public service agencies, local elected officials, and other stakeholder groups an opportunity to offer feedback on program performance during the 2024 Program Year and to comment on ongoing and future CDBG-funded activities.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives

and indications of how the jurisdiction would change its programs as a result of its experiences.

Michigan City does not plan to make any changes to its program objectives. The local CDBG program supports efforts made by the City and Economic Development Commission in economic development initiatives and developing affordable housing opportunities for its LMI persons. CDBG will continue to assist community-based organizations with financial and technical assistance. The goals and objectives submitted in the new 2024-2028 Five-Year Consolidated Plan demonstrate plans to continue working with local social service agencies while which are providing access to opportunities to affordable housing units and amenities for improving quality of life. CDBG funds help to assist public service providers in their efforts to carryout activities such as housing counseling, self-sufficiency training, homebuyer education, and job training.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-45 - CDBG 91.520(c)

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Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

There were no Section 3 activities to report in program year 2024. Previous Section 3 activities for public park infrastructure (Water Tower Park) have been reported in program year 2023 which included the construction of a new park in a local target area, Eastport.

Public Comment Report



Phone: (219) 873-1400 | 100 E Michigan Boulevard Michigan City, IN 46360

PUBLIC NOTICE

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

2024 Consolidated Annual Performance & Evaluation Report (CAPER)

Notice is hereby given by the City of Michigan City that the Consolidated Annual Performance and Evaluation Report (CAPER) 2024 has been drafted and will be available for public review for a period of no less than 15 days beginning December 8, 2024.

Notice is also hereby given that the City of Michigan City will hold a Public Hearing regarding the 2024 CAPER at 5:00 pm – 6:00 pm on Wednesday, December 17, 2025. The Public Hearing will be held in the EOC Room located at City Hall, 100 E. Michigan Blvd., Michigan City, IN 46360.

The City of Michigan City is required by the U.S. Department of Housing and Urban Development (HUD) to annually submit a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides an assessment of expenditures and accomplishments of the City's progress in carrying out its Consolidated Plan 2024-2028, and its one-year Annual Action Plan for the Community Development Block Grant (CDBG) Program. The report covers community development objectives undertaken during the period of October 1, 2024, through September 30, 2025. The report does not establish any new policy.

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

HUD regulations require the submission of the CAPER no later than 90 days after the closing of an entitlement grantee's program year. Before submission to HUD, the draft CAPER must be made available for public review and comment for no fewer than 15 days. The public review and comment period for the FY 2024 CAPER will be no less than 15 days, from December 8, 2025 – December 23, 2025.

The public is invited to review and comment on the draft 2024 CAPER beginning December 8, 2025 and ending December 23, 2025. This comment period is planned in accordance with the City's adopted Citizen Participation Plan, a requirement of HUD. After all public comments have been considered, the CAPER will be submitted to HUD on or about December 29, 2025.

Deadline for comments is December 23, 2025, at Noon(CST). Comments may be submitted by USPS mail to: CDBG Program, Planning and Inspection Department, 100 E. Michigan Blvd., Michigan City, IN 46360, or email at CDBG@emichigancity.com

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

- o City of Michigan City – Community Development website at <http://www.michigancityin.gov>

- o The City of Michigan City Public Library located at 100 E. 4th Street, Michigan City, IN 46360

- o The City of Michigan City Office of Planning & Inspection at 100 E. Michigan Blvd., Michigan City, IN 46360

The City of Michigan City does not discriminate against anyone based on race, color, gender, religion, national origin, age, or disability. Please call 72 hours prior to the meeting time at 219-873-1400 Ext. 2054 for assistance with translation or accommodations for individuals with disabilities. Reasonable accommodations will be made upon a timely request.



Subject: Re: 2024 CDBG CAPER Open for Public Comment
Date: Thursday, December 11, 2025 3:15:20 PM

Some people who received this message don't often get email from melissa.bohacek@paladin.care. [Learn why this is important](#)

EXTERNAL EMAIL: Do **not** click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Dr. Edwards,

Thank you for the opportunity to review the draft 2024 CAPER. We appreciate the City's significant investments in accessible infrastructure, housing rehabilitation, and public services supporting low- and moderate-income households. Because of our work directly with children, families, and adults with disabilities through programs such as Paladin's Day and Residential, Employment, Behavior Management and Respite Support, Head Start, and Imagination Station, we respectfully submit the following comments to help align future CDBG priorities with the needs of residents who face the greatest barriers.

1. Strengthen Investment in Disability-Accessible Improvements and Inclusive Community Spaces

The CAPER highlights important ADA upgrades in parks and notes that rehabilitation programs prioritize persons with disabilities. This reflects HUD's mission of advancing equitable access to safe, decent housing and community resources.

As the region's primary provider of adult disability services, Paladin sees daily how limited accessibility in public buildings, sidewalks, transportation connections, and community spaces prevents adults with developmental and physical disabilities from participating fully in city life.

We encourage the City to consider expanded CDBG support for:

- ADA upgrades in community buildings, sidewalks, and routes frequently used by disability service providers
- Program spaces that serve adults with disabilities, including sensory-friendly environments
- Modifications that allow individuals with mobility, sensory, or cognitive challenges

to safely engage in recreation, employment preparation, and community programming

These improvements empower individuals with disabilities to remain independent, engaged, and connected to their community — entirely consistent with the CAPER’s goals of enhancing “quality of life for LMI residents.”

2. Support for Early Childhood Education: Head Start and Imagination Station

The CAPER acknowledges the importance of public service partnerships with organizations serving families, youth, and children. Strong early childhood programs — including Paladin’s Head Start, Imagination Station, and other licensed providers — directly prevent future housing instability, reduce poverty, and support parental employment.

Most of the families served in these programs are LMI, and many include children with developmental delays or disabilities. CDBG investments could support:

- Facility improvements that enhance safety, accessibility, and learning environments
- ADA modifications for early childhood classrooms serving children with disabilities
- Outdoor play environment upgrades in qualifying neighborhoods and onsite where services are already provided
- Expanded family engagement and stability initiatives coordinated with Head Start

Strong early childhood infrastructure is a proven upstream strategy that aligns with Michigan City’s goals of reducing poverty and improving long-term housing stability.

3. Expand Access to Door-to-Door NEMT (Even with Free Fixed-Route Bus Service)

The City’s decision to make fixed-route bus service free is a welcome and positive step. However, for many residents — especially adults with disabilities, seniors, and families with medical or therapy appointments — fixed-route service does not eliminate transportation barriers.

Door-to-door Non-Emergency Medical Transportation (NEMT) remains essential because:

- Many adults with developmental or physical disabilities cannot safely access a bus stop independently.

- Medical appointments often occur outside fixed routes or operating hours.
- Children in early intervention, therapy, or specialty medical care require transportation accommodations beyond bus service.
- Inclement weather, mobility challenges, or sensory issues can make fixed-route transit unusable.

CDBG public services funding (within the 15% cap) could support:

- NEMT coordination
- Transportation stipends for LMI families for medical/therapeutic care
- Partnerships with agencies already transporting individuals with disabilities or children
- Door-to-door mobility assistance for residents unable to utilize fixed-route buses

This aligns with HUD's allowed uses for transportation access and with the CAPER's stated commitment to helping individuals overcome barriers to services and stability.

In conclusion, Michigan City's CDBG program has made clear progress, particularly in housing rehabilitation and ADA-accessible infrastructure. As the City prepares future Action Plan cycles, I encourage continued attention to the unmet needs of:

- Adults with developmental disabilities
- Low-income families with young children
- Residents who require door-to-door medical transportation
- Early childhood centers serving LMI neighborhoods

These investments help fulfill HUD's core objectives of fostering inclusive, equitable, and barrier-free communities.

Thank you for your dedication and for considering these recommendations.

CAPER SIGN IN SHEET

PUBLIC HEARING

COMMUNITY DEVELOPMENT BLOCK GRANT

2024 Consolidated Annual Performance and Evaluation Report

Wednesday, December 17, 2025 – 5:00 P.M.

<u>Name</u>	<u>Organization</u>	<u>Telephone</u>	<u>Email</u>
Dominique Edwards	City of M.C.		dledwards@michiganacity.com
Everett Ebling	City of Michigan City, Indiana		eebling@michiganacity.com
Isabelle T.	City of M.C.		itumen@michiganacity.com
Pam Henderson	Dunebrook	219-369-0326	pam@dunebrook.org
Tyler Rose	ALCO		
Lucas Lopez Isabella	City of Michigan City		elopez.isabella@michiganacity.com
Ed Emerson	Nest Community Shelter	219-898-4228	emerson1223@gmail.com
Jim Musina	CCH	219-257-1110	jmusina@cch-mc.org
Angie Dautch	City		

CAPER SIGN IN SHEET

PUBLIC HEARING

COMMUNITY DEVELOPMENT BLOCK GRANT

2024 Consolidated Annual Performance and Evaluation Report

Wednesday, December 17, 2025 – 5:00 P.M.

<u>Name</u>	<u>Organization</u>	<u>Telephone</u>	<u>Email</u>
<i>Melissa Bahcel Paladin</i>		<i>219-874-4288</i>	<i>melissa.bahcel@paladin.care</i>



**Michigan City, Indiana
Department of Planning & Inspection**

Planning Director: Dominique Edwards, Ph.D. – dedwards@cmichigancity.com | Phone: 219.873.1400 – Fax: 219.873.1580

**Community Development Block Grant
2024 Consolidated Annual Performance & Evaluation Public Hearing**

Wednesday, December 17, 2025 5:00 P.M.

City Hall East Conference Room

100 E. Michigan Boulevard

AGENDA

- Call to Order & Welcome
- CDBG Program Overview
- Consolidated Plan Goals & Objectives
- Annual Action Plan Projects
- 2024 CAPER Snapshots
- Public Comment
- Next Steps & Action Items
- Adjourn

City of Michigan City
2024 CAPER Public Hearing
Community Development Block Grant (CDBG) Program

Date: 12/17/2025

Location: 100 E Michigan Blvd, EOC Room

Facilitator: Dr. Dominique Edwards, Director of Planning & Community Development

1. Call to Order & Welcome

Dr. Dominique Edwards called the meeting to order and welcomed attendees. The purpose of the public hearing was to present the **2024 Consolidated Annual Performance and Evaluation Report (CAPER)** and receive public input.

2. Meeting Guidelines

- Encourage participation and respectful dialogue
- Focus on issues, not individuals
- Remain engaged and goal-oriented
- Identify actions and follow-up items

3. Program Overview

Dr. Edwards provided an overview of the **Community Development Block Grant (CDBG)** program, a federally funded program serving **low- to moderate-income individuals**. All CDBG-funded activities must meet one of the following national objectives:

- Benefit low- and moderate-income persons
- Prevent or eliminate slum and blight
- Address urgent community needs

4. Planning Framework

- **Consolidated Plan:** Five-year strategic plan (2024–2028)

- **Annual Action Plan:** One-year spending plan aligned with consolidated plan goals

Consolidated Plan Goals (2024–2028):

1. Affordable Housing
2. Reduction of Homelessness
3. Provision of Needed Services
4. Quality of Life
5. Administration & Planning

Funding Caps:

- Public Services: 15%
- Administration & Planning: 20%

Annual HUD Allocation: Approximately \$658,000

5. 2024 Annual Action Plan Projects

- CDBG Administration
- Emergency Home Repair Program
- Residential Exterior Community Appeal Program (RECAP / Owner-Occupied Rehab)
- Public Services Funding

Public Service Recipients Included:

- Dunebrook
- Keys to Hope
- Citizens Concerned for the Homeless
- Community Resource Center
- North Central Community Action Agency
- Sand Castle Shelter
- Stepping Stone Domestic Violence Shelter
- Brace Learning

- Salvation Army
- Interfaith Community PADS

6. 2024 CAPER Performance Snapshot

Planned vs. Accomplishments:

Goal Area	Planned	Accomplished
Affordable Housing	Rehab 8 homes	Rehabbed 12 homes
Homelessness Reduction	Assist 430 individuals	Assisted 231 individuals
Public Services	Assist 85 individuals	Assisted 104 individuals
Quality of Life	Demolish 12 buildings	0 demolitions

Public Service Outcomes Highlights:

- Shelter services provided to over **1,700 individuals**, primarily women and children by Sandcastle Shelter/CCH/Keys to Hope
- **1,000 shelter nights** provided through Stepping Stone that supported 210 individuals
- Rental assistance provided to **13 families** by North Central Community Action Agency
- Dunebrook services supported **210 families with young children**

Capital Investment Highlight:

- **Water Tower Park** received **\$775,000** in CDBG funding
 - \$49,000 expended in 2023
 - \$725,000 expended in 2024

7. Public Comment Summary

Mayor Angie Nelson

- Emphasized importance of increased community engagement
- Prioritized **housing rehabilitation and infill housing**

- Raised concerns about excessive spending on individual homes
- Noted communication gaps and lack of follow-up in prior years
- Supported balancing homelessness response with investment in existing neighborhoods

Paladin Representative

- Highlighted lack of representation for individuals with **intellectual and developmental disabilities**
- Emphasized need for inclusive planning across multiple barriers
- Raised concerns about **childcare access and voucher loss**
- Encouraged exploring blended funding approaches

Citizens Concerned for the Homeless

- Noted success of shelter and resource center programs
- Raised concern about lack of **affordable housing exit options**
- Requested improved collaboration with the Housing Authority
- Emphasized need for coordinated funding strategies

Dunebrook

- Identified **mental health access** as a major barrier across families
- Noted long wait times for services
- Recommended stronger collaboration with community mental health providers

Additional Public Service Providers

- Shared existing mental health, substance abuse, and life-skills programming
- Noted challenges with outreach, participation, and declining inter-agency collaboration
- Emphasized affordability as a systemic issue

Nest Community Shelter

- Confirmed past applications for CDBG funding
- Highlighted ongoing shelter services and post-shelter follow-up support

8. Administrative & Programmatic Review

City leadership acknowledged:

- Past lack of coordination, oversight, and policy enforcement
- Instances of **cost-prohibitive housing repairs**
- Need for updated policies, inspections, and lead assessments
- Ongoing internal and external audits

Future actions include:

- Tightening housing program guidelines
- Prioritizing health and safety repairs
- Aligning with state and external housing programs
- Expanding transparency and public outreach
- Strengthening cross-department and inter-agency collaboration

9. Public Comment Period

- Draft CAPER available for public review
- Written comments accepted until **Tuesday, the 23rd at noon**
- Documents available online, at City offices, and at the library

10. Next Steps

- Review and incorporate public comments
- Finalize 2024 CAPER submission
- Continue policy revisions and program restructuring
- Increase community engagement and visibility
- Explore collaborative funding opportunities

11. Adjournment

The public hearing was adjourned following the conclusion of comments and discussion.

Newspaperpublicnotice

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