

The background features several diamond-shaped aerial photographs of Michigan City, Indiana, showing various parts of the city including residential neighborhoods, streets, and the waterfront. A large blue trapezoidal shape is overlaid on the right side of the page, containing the title text.

COMMUNITY DEVELOPMENT BLOCK GRANT ANNUAL ACTION PLAN 2026



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Executive Summary

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

1. Introduction

The City of Michigan City, Indiana has completed the planning process for the 2024-2028 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives and strategies for addressing housing and community development needs, including those of the homeless and other special populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. Since 2020, the City has received an average annual Community Development Block Grant (CDBG) allocation of approximately \$660,000.00 in CDBG funds. This amount totaled approximately \$3.3 million over the previous five-years.

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

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

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.

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

Goal: Affordable Housing

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

Goal: Reduced Homelessness

Reduce and prevent homelessness in the City of Michigan City.

Goal: Quality of Life

Enhance the quality of life for people living in low- and moderate-income neighborhoods through public investment in facilities, infrastructure and services, as well as the elimination of slum and blight in the City of Michigan City.

Goal: Provision of Needed Services

Promote access to public services for low- and moderate-income (LMI) and special needs populations assumed to be LMI; including but not limited to youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.

3. Evaluation of past performance

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

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

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

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

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

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

Code Enforcement and Blight Removal

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

Public Facilities and Infrastructure

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a

collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the city sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, and public meetings, questionnaires and past program performance. In addition, the city consulted with the LaPorte County Home Team, the Redevelopment Commission, City Departments, and the City Council to identify priority needs and develop corresponding strategies.

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.

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

Regarding Housing Needs

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

Regarding Homelessness Needs

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

Regarding Non-Homeless Community Development Needs

- Land assembly and infrastructure
- Code enforcement
- Elimination of slum and blight
- Public facilities (parks, community centers, etc.)
- Public improvements (sidewalks, roads, drainage, community gardens, etc.)
- Community redevelopment/revitalization
- Youth programs and service

Regarding Non-Homeless Special Needs

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

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

There were no comments not accepted.

7. Summary

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

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 agency responsible for the administration of the CDBG program including but not limited to: low-moderate income home repair needs, infrastructure upgrades, public services support, and more. The program is housed within the Department of Planning and Inspection with a dedicated Grant Administrator who ensures compliance with HUD to continue to administer and manage the program. The Grant Administrator works to facilitate transformative investments across the community in local target areas.

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

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

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

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

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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

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

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	MICHIGAN CITY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	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 Michigan City Housing Authority was consulted on specific areas of the plan as it pertains to public housing needs. The anticipated outcomes of the consultation is to be provided with an in-depth understanding of barriers and challenges as it pertains to public housing within the community and to seek areas of improvement and work cross collaboratively towards solutions.
2	Agency/Group/Organization	Michigan City Planning and Redevelopment Services
	Agency/Group/Organization Type	Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An internal department meeting was conducted during the Consolidated Plan process with the previous grant administrator and the Redevelopment Commission to obtain input and feedback on housing needs assessments, homelessness strategies, and non-community development strategies.
3	Agency/Group/Organization	LaPorte County Home Team
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The LaPorte County Home Team was consulted during the Consolidated Plan process to obtain input and feedback from LaPorte County service providers specializing in various areas of homeless and other service provider needs. Areas that were highlighted and focused on were youth, chronic homelessness, veterans, and other homeless strategies. The outcomes of this coordination is to better understand the landscape of the challenges with homelessness in LaPorte County.
4	Agency/Group/Organization	LAPORTE COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the consolidated plan process the previous grant administrator participated in a public meeting with LaPorte County government to consult them on the following areas: housing needs assessment, homelessness needs involving youth, chronic homeless, families with children, lead based paint strategies, anti-poverty strategy, and more.
5	Agency/Group/Organization	Michigan City City Council
	Agency/Group/Organization Type	Other government - Local

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The previous grant administrator consulted the city council at a public meeting as a part of the consolidated plan process to obtain input and feedback as well as inform the city council of the process.</p>
<p>6 Agency/Group/Organization</p>	<p>LaPorte NAACP</p>
<p>Agency/Group/Organization Type</p>	<p>Service-Fair Housing Regional organization Civic Leaders</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Anti-poverty Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The LaPorte County NAACP were consulted during a public meeting on areas such as housing needs assessment, anti-poverty strategy, and homelessness strategy by the previous grant administrator.</p>

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

Indiana Department of Emergency Management, Shirley Heinz Conservation Land Trust, LaPorte County Veterans Commission, Northwestern Indiana Regional Planning Commission were consulted to provide insight on management of flood prone areas, regional planning, public land, water resources, veteran support, and emergency management. Additionally, Youth Services Bureau, Indiana Department of Juvenile Delinquents, and like-minded youth service agencies were not consulted as well. This level of consultation may not have been considered as it is not applicable in some cases for CDBG activities but will be a future consideration moving forward. The Federal Communication Commission was consulted during the development of the 2024-2028 Consolidated Plan for broadband internet services and narrowing the digital divide by providing a market analysis which was accessed utilizing their website's mapping tool.

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	LaPorte County, IN	Homelessness Strategy
The Countywide Land Development Plan	LaPorte County, IN	Non-Housing Community Development Strategy

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Michigan City reached out to entities such as the LaPorte County Emergency Management, LaPorte County Juvenile Detention Center, and conducted internal consultation with the City of Michigan City IT Director to understand challenges with broadband gaps in our community which can be found here (https://broadbandmap.fcc.gov/area-summary/fixed?version=dec2024&geoid=18091&type=county&zoom=14.08&vlon=-86.893371&vlat=41.708991&br=r&speed=100_20&tech=1_2_3_6_7). We did not receive a response from Emergency Management or the Juvenile Detention Center upon outreach.

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 and hearings. Public meetings are held at City Hall, telephonically or virtually. 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 72 hours prior to the meeting/hearing time. The city has an understanding to provide language translation services when needed.

A public hearing was held prior to the submission of the 2025 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 July 18, 2025, 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 27, 2025.

Additionally, July 14 - July 19, 2025 the Planning & Inspection Department staff went beyond the expectations of the Citizen Participation Plan to host a Summer Outreach Initiative to broaden input and feedback from the public. The staff hosted and attended pop-up events to engage and inform LMI populations in targeted areas of the community such as the Eastside and Westside. Activities included open office hours and volunteer days leading up to the public hearing scheduled on July 18, 2025.

A public hearing was held prior to the submission of the 2024 Consolidated Annual Performance and Evaluation Report (CAPER) to allow for public comment on assessment of expenditures and accomplishments, investment of available resources, geographic distribution and location of investments, actions taken to Affirmatively Furthering Fair Housing, and other actions indicated in the Consolidated and Annual Action Plan. The public hearing was held on December 17, 2025, prior to the submission of the final CAPER.

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	30-Day Public Comment Period	Non-targeted/broad community	30-Day Public Comment Period June 8 - July 8, 2026. Posted in newspaper, on website, and social media.			https://michigancityin.gov/city-departments/community-development/
2	Newspaper Ad	Non-targeted/broad community	June 17, 2026. Public hearing 1 notice.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

The City of Michigan City anticipates a total allocation of \$652,522.00 in CDBG funding for the 2026/2027 program year. Program income may be realized over the course of the 2025/2026 program year and subsequent program years. These funds will be used for CDBG eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities such as housing rehabilitation and repairs, blight removal/demolition, Fair Housing outreach, public improvements, public services, and administration of the City's CDBG program.

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

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

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Michigan City has selected goal outcome indicators and

quantities based on the anticipated performance measures of the 2026/2027 Annual Action Plan. See **Table 57**.

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	652,522.00	0.00	0.00	652,522.00	1,957,566.00	Additional resources for leveraging may include other State and Federal sources, local general fund dollars, public/social service providers, or other funding sources.

Table 5 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

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

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	2024	2028	Affordable Housing	Citywide	Development of quality affordable housing Homeowner/Renter self-sufficiency Housing acquisition, rehab and construction Lead-based paint hazard control/reduction Removal of barriers to affordable housing	CDBG: \$1,760,492.00	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduced Homelessness	2024	2028	Homeless	Citywide	Employment and legal assistance Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds Transitional or permanent supportive housing	CDBG: \$100,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 750 Persons Assisted
3	Quality of Life	2024	2028	Non-Housing Community Development	Citywide	Code enforcement Elimination of Slum and Blight Public facilities (parks, community centers, etc.) Public improvements (sidewalks, roads, etc.)	CDBG: \$320,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Buildings Demolished: 12 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provision of Needed Services	2024	2028	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Assistance to persons with special needs Capacity to facilitate systems of care Employment and legal assistance Healthcare and mental health counseling Senior programs and services Special needs case management and counseling Youth Programs and Services	CDBG: \$380,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted
5	Administration/Planning	2024	2028	Program Administration	Citywide		CDBG: \$640,000.00	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	The affordable housing strategic plan goal was identified as a part of the 2024-2028 Consolidated Plan process where the City of Michigan City identified priority needs addressed such as development of quality affordable housing, homeowner/renter self-sufficiency, and removal of barriers and obstacles to affordable housing. The goals and outcomes indicated were public services activities for low/moderate income housing benefit, homeowner housing rehabilitation, and direct financial assistance to homebuyers.
2	Goal Name	Reduced Homelessness
	Goal Description	The City of Michigan City identified reduction of homelessness as a strategic plan goal during the 2024-2028 Consolidated Plan process. As a part of the process, the city identified the following needs to be addressed: employment and legal assistance, homeless self-sufficiency/case management, shelter facilities or shelter beds, and transitional or permanent supportive housing. The goals and outcomes identified were public services activities for low/moderate income non-housing benefit, homeless person overnight shelter, and homelessness prevention.
3	Goal Name	Quality of Life
	Goal Description	The City of Michigan City identified Quality of Life as a strategic plan goal during the 2024-2028 Consolidated Plan process. During the process priority needs such as code enforcement, slum and blight elimination, and public facilities and infrastructure were identified. The goals and outcomes additionally identified were public facilities and infrastructure activities for non-housing low/moderate income benefit and building demolitions.
4	Goal Name	Provision of Needed Services
	Goal Description	The strategic plan goal for provision of needed services falls under the 15% public service requirements for the CDBG program.
5	Goal Name	Administration/Planning
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Michigan City’s planned actions for the 2026/2027 Annual Action Plan are intended to support housing and community development for the City’s low- and moderate-income populations as well as the City’s homeless and special needs groups.

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

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income. During the 2026/2027 program year, the City will fund activities that address the needs of special needs populations, youth and at-risk children, victims of domestic violence, homeless persons, and job training.

Michigan City’s planned actions for the 2026/2027 Annual Action Plan are summarized in **Table 58 and Table 59**.

Projects

#	Project Name
1	2026 CDBG Admin
2	2026 Public Services
3	2026 Owner-Occupied Rehab Program
4	2026 Emergency Home Repair
5	2026 Public Facilities Upgrade Program
6	2026 Public Infrastructure Upgrades
7	2026 Code Enforcement Remediation

Table 7 - Project Information

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

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

allocation. Total funding for activities related to administration is capped at 20% of the total CDBG allocation.

Strategic Plan Goal: Amount (% of CDBG Award)

Program Administration: \$130,540.40 (20%)

Owner Occupied Rehab: \$75,000.00 (11.5%)

Emergency Housing Program: 75,000.00 (11.5%)

Code Enforcement Remediation: \$49,139.30 (7.5%)

Public Facilities Upgrades: \$100,000 (15.3%)

Public Infrastructure Upgrades: \$125,000 (19.1%)

Public Services: \$97,878.30 (15%)

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	2026 CDBG Admin
	Target Area	Citywide
	Goals Supported	Administration/Planning
	Needs Addressed	Development of quality affordable housing Removal of barriers to affordable housing Housing acquisition, rehab and construction Homeowner/Renter self-sufficiency Lead-based paint hazard control/reduction Code enforcement Elimination of Slum and Blight Public facilities (parks, community centers, etc.) Public improvements (sidewalks, roads, etc.)
	Funding	CDBG: \$130,504.40
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income populations
	Location Description	Citywide
	Planned Activities	Annual action planning, project development, housing program management, coordination, compliance oversight, administrative activities, code enforcement support.
2	Project Name	2026 Public Services
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds Transitional or permanent supportive housing Healthcare and mental health counseling Employment and legal assistance Special needs case management and counseling Assistance to persons with special needs Youth Programs and Services Senior programs and services
	Funding	CDBG: \$97,878.30

	Description	The allocation for the 2026 Public Services Programming is for homeless and non-homeless public service benefits.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income populations.
	Location Description	Citywide.
	Planned Activities	Support for domestic violence victims, youth and senior programs, homeless self-sufficiency, workforce development and job training programs.
3	Project Name	2026 Owner-Occupied Rehab Program
	Target Area	Citywide
	Goals Supported	Affordable Housing Reduced Homelessness Quality of Life
	Needs Addressed	Housing acquisition, rehab and construction Homeowner/Renter self-sufficiency
	Funding	CDBG: \$75,000.00
	Description	Support for low-moderate income homeowners for home repair.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income homeowners.
	Location Description	Citywide
	Planned Activities	Support for low to moderate income homeowners with housing rehabilitation.
4	Project Name	2026 Emergency Home Repair
	Target Area	Citywide
	Goals Supported	Affordable Housing Reduced Homelessness Quality of Life

	Needs Addressed	Removal of barriers to affordable housing Housing acquisition, rehab and construction Rental rehab and assistance Homeowner/Renter self-sufficiency Lead-based paint hazard control/reduction
	Funding	CDBG: \$75,000.00
	Description	This program provided emergency housing rehab to low to moderate income homeowners
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income homeowners
	Location Description	Citywide.
	Planned Activities	Emergency housing rehabilitation support to low to moderate income homeowners.
5	Project Name	2026 Public Facilities Upgrade Program
	Target Area	Citywide
	Goals Supported	Quality of Life
	Needs Addressed	Public facilities (parks, community centers, etc.)
	Funding	CDBG: \$100,000.00
	Description	Public facilities upgrades such as parks and community centers in local target areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income populations
	Location Description	Citywide.
	Planned Activities	Local parks and community center upgrades for low to moderate income areas.
6	Project Name	2026 Public Infrastructure Upgrades
	Target Area	Citywide
	Goals Supported	Quality of Life
	Needs Addressed	Public improvements (sidewalks, roads, etc.)

	Funding	CDBG: \$125,000.00
	Description	Public infrastructure upgrades such as streets, sidewalks, and curbs in local target areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income populations
	Location Description	Citywide.
	Planned Activities	Public infrastructure upgrades of streets, sidewalks, and curbs in local target areas.
7	Project Name	2026 Code Enforcement Remediation
	Target Area	Citywide
	Goals Supported	Reduced Homelessness Quality of Life
	Needs Addressed	Development of quality affordable housing Removal of barriers to affordable housing Housing acquisition, rehab and construction Rental rehab and assistance Homeowner/Renter self-sufficiency Lead-based paint hazard control/reduction Code enforcement Elimination of Slum and Blight
	Funding	CDBG: \$49,139.30
	Description	Remediation of code enforcement violations for low to moderate income homeowners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income homeowners
	Location Description	Citywide
	Planned Activities	Code enforcement remediation for low to moderate income homeowners.

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 2026/2027 Annual Action Plan, Michigan City will direct assistance to low- and moderate-income areas and populations citywide.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

These areas are prioritized due to potential substandard housing conditions and concentration of low- and moderate-income population. Activities selected will directly benefit the CDBG-eligible population citywide. These activities comprise 100% of expected funding for 2026/2027 and are directed toward housing rehabilitation, as well as providing shelter to homeless persons and victims of domestic violence.

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

Discussion

Michigan City has identified 7 projects to implement the five goals of the Strategic Plan during the third year of the 2024-2028 Consolidated Plan. These projects benefit low- and moderate-income persons citywide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	8
Special-Needs	0
Total	8

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	8

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

Discussion

Annual goals for affordable housing include support for non-homeless and special needs populations through rental assistance, rehabilitation of existing homeowner and other activities not listed above. CDBG funds will be provided through public service grants for the purpose of rental assistance to prevent homelessness for extremely low-, low income eligible households.

Michigan City does not intend on using CDBG funds for rental housing rehabilitation assistance.

AP-60 Public Housing – 91.220(h)

Introduction

This section of the Annual Action Plan describes what actions Michigan City will take in the 2026/2027 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2026/2027 Annual Action Plan will address the needs of public housing during the program year.

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

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

The MCHA administers three (3) programs that deliver housing to low- and very low-income families. These include Low-Rent Public Housing, Housing Choice Voucher rental assistance, and Housing Choice Voucher Homeownership program. Combined, these programs incorporate approximately 500 housing units in the Michigan City area. According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC) and HUD's Central Accounting and Program System (HUDCAPS), the following number and type of assisted housing units are available within Michigan City:

- 194 total Public Housing units
- 377 total Housing Choice Vouchers (tenant based)

(this number includes 3 HCV Homeownership participants)

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

MCHA also administers a Business Activities program. This program maintains 28 market rate units. Business Activities provides additional affordable housing opportunities for Housing Choice Voucher

participants throughout Michigan City.

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

The MCHA administers a Housing Choice Voucher homeownership program. This program is targeted to low-income HCV participants with earned income, positive work history, credit/background check and other qualifications.

Michigan City Housing Authority’s Annual PHA Plan includes funding for development of Public Housing resident initiatives and the MCHA is looking at grant opportunities to support active participation, resident employment and other actions.

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

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

Discussion

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

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

Introduction

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

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

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

Consistent with the Five-Year Consolidated Plan’s Strategic Plan, Michigan City will pursue the goal of reduced homeless. Michigan City has identified four activities that will serve homeless persons during the 2026/2027 program year. These activities provide senior and youth program support, emergency shelter, and job training. The activities planned for the year are as follows:

- 2026 Public Services (\$97,878.30)

The City plans to allocate a total of \$97,878.30 of the anticipated 2026/2027 CDBG award toward these activities.

The City will support multiple projects that seek to reach out to homeless persons and end homelessness by providing fundings to social service agencies that focus on reduction of homelessness and provision of needed services.

Addressing the emergency shelter and transitional housing needs of homeless persons

One of the City’s strategies for preventing and reducing homelessness is to assist non-profit service providers in obtaining additional funding sources for emergency shelter. The primary activities to address homelessness during the 2026/2027 program year is funding for shelter services for the unhoused population. Additional social service agencies will work to provide showers, washing machines, case management, and other services needed to the homeless population of Michigan City and also work toward procurement of transitional housing and employment. Additional subrecipients will work to assist homeless persons in finding the resources they need – particularly through existing

homeless service providers.

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

Another of the City's strategies for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. Social service agencies that are CDBG subrecipients are intended to facilitate this transition by providing case management and other services to help find transitional housing and employment. Subrecipients also operate community centers that provide job training. Moreover, these efforts will be complemented by other activities planned for the 2026/2027 program year, including rental assistance/counseling, services for at-risk families and youth for victims of domestic violence.

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

Another of the City's strategies for reducing homelessness is to support non-profit service providers that offer self-sufficiency training, mental health counseling, case management, and other activities to prevent homelessness. Activities planned for the 2026/2027 program year include youth services and job training initiatives.

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

Furthermore, the City will continue to work with homeless service providers and the LaPorte County Home Team CoC, including Housing Opportunities and Citizens Concerned for the Homeless, to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do

not become homeless upon release.

Discussion

The City plans to allocate a total of \$97,878.30 or 15% of the anticipated 2026/2027 CDBG award toward activities to reduce homelessness. These activities will provide self-sufficiency training/case management, shelter beds and services for women and families, and job training. Additionally, toward both reducing homelessness and addressing special needs, the City will support mental health services and other related activities including rental assistance, services for at-risk families, seniors, youth, and victims of domestic violence.

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

Introduction:

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

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

Michigan City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, Michigan City will continue to work with nonprofit housing developers and providers to increase the amount of affordable housing. During 2024/2025, the City will do this primarily through continuation of the Owner-Occupied Rehabilitation and Emergency Home Repair programs, which provides grants to eligible applicants for home improvements to increase pride of ownership and quality of life. Other strategies utilized by Michigan City to reduce barriers to affordable housing are summarized below [Discussion].

Discussion:

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

- **Zoning Ordinance** – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.
- **Security Deposits** – Sub-recipients using CDBG funds continue to off-set barrier costs such as security deposits, utility connection/reconnection fees, and high late rent fees with financial help and one-time emergency assistance payments.
- **Lack of Quality Housing** – The City utilizes a multi-faceted approach to address this barrier, including reclaiming abandoned and nuisance properties through acquisition/demolition, stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Rehabilitation Program that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.
- **Lead-Based Paint** – The City utilizes a multi-faceted approach to address this barrier, including looking at other cities and their approach to contracting for LBP remediation, looking for

additional funding for LBP remediation, targeting families with children under the age of six specifically for LBP remediation. In 2018, the City of Michigan City was awarded a Lead-Based Paint Hazard Control (LHC) Grant and Healthy Homes Supplemental Grant from HUD. The \$2.3 million total grant award will support Michigan City's lead reduction program to remove and/or control lead-based paint hazards in privately owned rental or owner-occupied housing units. The HUD LHC grant allowed Michigan City to expand its current efforts by further remediating the hazards associated with lead-based paint. The LHC grant is awarded to qualifying jurisdictions having a large inventory of older housing units. Critical to the grant award was the Michigan City Committee on Lead, which educates the community about the dangers of lead and identifies preventative measures to protect families from lead exposure. The City of Michigan City returned unused funds in 2020 and now utilizes the CDBG Owner-Occupied Rehabilitation funds to cover lead remediation.

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

See also SP55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Annual Action Plan describes Michigan City’s planned actions to carry out the following objectives of the annual planning process:

- Foster and maintain affordable housing;
- Evaluate and reduce lead based paint hazards;
- Reduce the number of poverty level families;
- Develop institutional structure; and
- Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

Consistent with the Five Year Consolidated Plan’s Strategic Plan, Michigan City will pursue the goal of providing public services for low- and moderate-income (LMI) and special needs populations assumed to be LMI. Such services may include, but not be limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.

The following activities provide programming for low and moderate income children and families, at risk youth, victims of domestic violence, and persons with mental illness, among other eligible populations:

- Public Services (\$97,878.30)

Actions planned to foster and maintain affordable housing

Consistent with the Five Year Consolidated Plan’s Strategic Plan, the City will pursue the goal of improving the supply, quality, accessibility, and availability of affordable housing within Michigan City.

The following activities will provide housing rehabilitation and rental assistance to low and moderate

income households:

- Owner-Occupied Housing Rehabilitation
- Emergency Home Repair
- Provision of Needed Services

Actions planned to reduce lead-based paint hazards

The City will pursue the goal of reducing lead-based paint hazards in the City's housing stock and neighborhoods. Michigan City will continue to evaluate lead-based paint hazards. The following actions will help to reduce lead-based paint hazards citywide:

- Use of an environmental consulting firm to provide professional environmental services including lead paint testing, environmental assessment, and lead paint testing pre- and post-testing for the City's rehabilitation program. These services are used to effectively assess hazards and determine the most appropriate and cost-effective methods of hazard reduction.
- Provision of information on lead-based paint hazards to homeowners doing their own repair work on their homes. Participants in the rehabilitation program receive the booklet, "Protect Your Family from Lead in Your Home."
- Owner-Occupied Rehabilitation projects which includes environmental rehabilitation. Eligible homes that are selected for rehabilitation will also receive a Lead-Based Paint Risk Assessment (LIRA) to identify any lead hazards. Lead-based paint hazards are addressed through remediation or complete abatement. Homes that receive environmental rehabilitation will also receive Final Clearance certifications.

Actions planned to reduce the number of poverty-level families

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

Michigan City will continue to support and collaborate with the following services and agencies, among

others, as necessary, to reduce the number of poverty-level families:

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

Actions planned to develop institutional structure

Michigan City has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach, emergency shelter and transitional housing, and mental health services. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

The City will utilize the following strategies to overcome gaps in the institutional structure and enhance coordination between public and assisted housing providers, as well as private and governmental health, mental health, and service agencies, allowing Michigan City to address its priority needs:

- Continued coordination with the LaPorte County Home Team and Housing Opportunities (lead agency for CoC) to develop a holistic approach to addressing homelessness, social services, transitional housing, and permanent supportive housing needs in Michigan City and LaPorte County, as well as leading the LaPorte County 10-Year Plan to End Homelessness.
- Commitment to increasing the capacity of local organizations to meet housing and community development needs by providing technical assistance (facilitation, strategic planning, collaborative grant development, leadership training, etc.) necessary to help agencies coordinate to provide services effectively and efficiently.
- Continued coordination between the Michigan City Planning & Inspection Department and the MCHA on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the MCHA is as follows:
 - The Mayor is the appointing official for the Board of Commissioners.
 - The MCHA has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The MCHA does try to keep their personnel policies in line with the City's program.
 - City provides garbage collection for the MCHA's developments. Other services are provided on an as-needed basis (i.e., ice removal and special inspections).
 - It is the practice of the MCHA to work with the Michigan City Planning & Inspection Department

/ Inspection Department when proposing new housing developments for our community.

- The MCHA should submit plans to the City for their approval.

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

Michigan City will continue to coordinate with the following agencies to develop an effective institutional structure and enhance inter-agency coordination. Most of these agencies are members of the LaPorte County Home Team:

- Public Housing – Michigan City Housing Authority (MCHA)
- Housing Development – Michigan City Housing Development Corporation, LaPorte County Habitat for Humanity
- Housing Assistance – North Central Community Action Agency, Catholic Charities, Michigan Township Trustee
- Homeless Services – Citizens Concerned for the Homeless, Salvation Army, Housing Opportunities
- Domestic Violence Services – Stepping Stone Shelter for Women
- Mental Health Services – Swanson Center
- Family and Youth Services – Dunebrook, LaPorte County Juvenile Services Center, LaPorte County Division of Family & Children
- Eldercare/Disabled/Vocational/Rehabilitation Assistance – REAL Services, Inc, LaPorte County Council on Aging, Dunganvin Indiana, Parents & Friends/Paladin/Michiana Resources, Goodwill Industries of Michiana
- Early Childhood Education – Barker Woods Enrichment Center, First Steps
- HIV/AIDS – Aliveness Project of Northwest Indiana
- Substance Abuse – Dunes Fellowship House
- Healthcare – Duneland Health Council
- Community Development – United Way of LaPorte County, Unity Foundation of LaPorte County, Michigan City Planning Commission, Michigan City Redevelopment Commission
- Economic Development – Michigan City Economic Development Corporation, Michigan City Urban Enterprise Association
- Historic Preservation – Michigan City Historic Review Board

Discussion:

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance for victims of domestic violence, at-risk families, seniors, and youth, and persons with mental illness or substance abuse challenges. Additionally, the City's actions to foster and maintain affordable housing include continued funding of the Emergency Home Repair Program and Owner-Occupied Housing Rehabilitation, and rental assistance/counseling by the North Central

Community Action Agency.

Lead-based paint hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at-risk of exposure, primarily through the CDBG entitlement or other grant funds awarded to the City for lead hazard control. Institutional structure will continue to be developed through continued coordination with the LaPorte County Home Team, the MCHA, and provision of technical assistance as needed. Michigan City will continue to foster inter-agency coordination with the many public service agencies in the community.

Program Specific Requirements

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

Introduction:

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

Projects planned with all CDBG funds expected to be available during the year are identified in **Table 59**. **Table 63** identifies any program income that is available for use that is included in projects to be carried out. As shown, no program income available.

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.	100.00%

Michigan City anticipates no program income to be available during the year. As shown in **Table 64** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 95.9%, excluding demolitions and program administration. Michigan City has calculated the percentage of overall benefit based on the first program year (2026/2027).

