



City of **GARY, INDIANA**

2016-2020

City of Gary, Indiana

Analysis of Impediments to Fair Housing Choice



Wanderlostmag.com



ePodunk.com



© Green Douglas / Associated News
Associated Press



Table of Contents

Executive Summary	1
I. Introduction	9
II. Background Data	11
A. Population, Race, Ethnicity, and Religion	12
B. Households	25
C. Income and Poverty	35
D. Employment	42
E. Housing Profile	45
F. Financing	48
G. Household Types	52
H. Cost Overburden	64
I. Housing Problems	67
J. Disabled Households	74
III. Review/Update to Original Plan	78
A. Summary of 2011 Impediments	78
IV. Impediments to Fair Housing 2016	84
A. Fair Housing Complaints	84
B. Public Sector	105
C. Private Sector	160
D. Citizen Participation	173
V. Actions and Recommendations	178
A. Impediments to Fair Housing Choice	178
B. Activities to Affirmatively Further Fair Housing	182
VI. Certification	186
VII. Appendix	187
A. Appendix A – Resolution	188
B. Appendix B – Agency/Organization Meetings	189
C. Appendix C – Surveys and Agency Surveys	190
D. Appendix D – Public Comments	191
E. Appendix E – Fair Housing Materials	192



Executive Summary

The City of Gary, Indiana is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.



The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal Entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, the City must additionally sign certifications every year stating that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

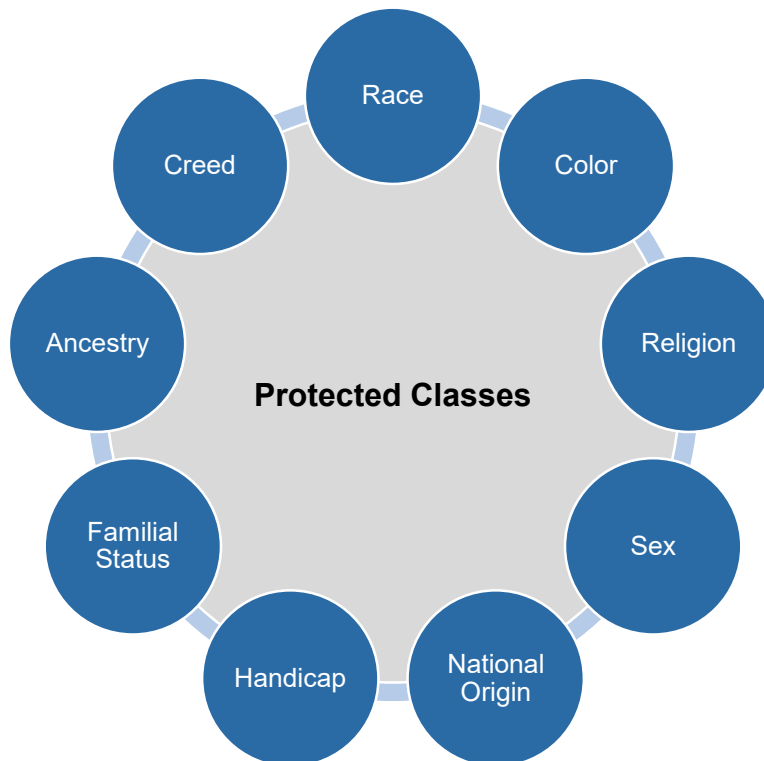
The City of Gary previously prepared an Analysis of Impediments to Fair Housing Choice in 2011. The City has prepared this 2016-2020 Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2016-2020 Five Year Consolidated Plan. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Gary:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient



to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race*, *color*, *religion*, *sex*, *national origin*, *disability*, or *familial status* in the sale, rental, and financing of housing. The City of Gary Civil Rights Ordinance additionally prohibits discrimination against persons based on *creed*.



The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review was performed of the City’s 2011-2015 Analysis of Impediments to Fair Housing Choice, the City’s Zoning Ordinance, the City’s Comprehensive Plan for 2008-2028, as well as a review of the City’s FY 2016-2020 Five Year Consolidated Plan.
 - A review of the Gary Housing Authority’s Annual Plans, the Public Housing Agency’s Admission and Continued Occupancy Policy, the Housing Choice Voucher Administrative Plan, Family Self-Sufficiency Program Action Plan, and Section 504 Needs Assessment.



- The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the residential segregation data from CensusScope was undertaken.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.
- **Interviews & Meetings**
 - Meetings and/or interviews were conducted with the Gary Housing Authority, the City of Gary Department of Community Development, and various social service agencies, advocacy organizations for the disabled, and housing providers.
 - Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - Distribution by location of public and assisted housing units was analyzed and mapped.
 - Distribution of Section 8 Housing Choice Vouchers was analyzed and mapped.
 - The location of Housing Cost Overburden throughout the City was analyzed.
 - The location of CDBG expenditures throughout the City was analyzed.
 - The location of HOME expenditures throughout the City was analyzed.
 - The City's Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments was analyzed.
- **Citizen Participation**
 - Electronic copies of a fair housing survey were made available on the City's website and physical copies were placed on public display to encourage citizen input.



- The City held one (1) public meeting open to social service agencies, housing providers, and advocates.
- Flyers publicizing the public meeting were passed out in the community and handed out to agencies at the social service, community development, and housing provider meetings. Surveys were provided in English and Spanish.
- The 2016-2020 Analysis of Impediments to Fair Housing Choice was made available on the City's website at <http://www.gary.in.us/> and hardcopies were placed at the following locations beginning on Friday, April 1, 2016:
 - o **City of Gary**
Community Development Department
839 Broadway
Suite 302N
Gary, Indiana 46402
- The City of Gary held a Public Hearing on the "draft" 2016-2020 Analysis of Impediments on Tuesday, April 12, 2016.

The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the Community's awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the City of Gary.

Strategies: In order to meet this goal, the following activities and strategies should be taken:

- **1-A:** Promote fair housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under both the Fair Housing Act and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibility to affirmatively further fair housing.
- **1-C:** Improve communications and coordinate the sharing of information between the Gary Housing Authority and various social service agencies.
- **1-D:** Work with the Northwest Indiana Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City to perspective homebuyers.



- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA).

• **Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing**

The median value and cost to purchase and maintain a single family home in the City of Gary that is decent, safe, and sound is \$65,500 and the average cost of a one-bedroom apartment is \$503 per month, which limits the choice of housing for lower income households. About 31.1% of homeowners and 64.7% of renters in the City are paying more than 30% of their income on housing costs.

Goal: Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant buildings.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage plans from both private developers and non-profit housing providers to develop, construct, and/or rehabilitate new and affordable housing.
- **2-B:** Support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the Gary Housing Authority, and local banks to provide financing in the form of down payment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.

• **Impediment 3: Need for Accessible Housing Units**

As an older built-up urban environment, there is a lack of accessible housing units in the City of Gary. More than three-fourths (80.6%) of the City's housing stock was built prior to 1970 and just 6.2% has been built since 1990. There is a large percentage of homes that do not have accessibility features. With a disabled population of 18.5%, the City of Gary does not have enough accessible housing units available to meet that need.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.



Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords.
- **3-B:** Through financial or other incentives, the City could increase the amount of accessible housing through new construction of accessible and visitable handicap units on available vacant and developable land in the City.
- **3-C:** Continue to enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act, which require landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order to remain in their homes.

• **Impediments 4: Economic Issues May Affect Housing Choice**

There is a lack of economic opportunities in the City which prevents lower-income households from improving their standard of living and ability to live outside areas with concentrations of lower-income households, which is a fair housing concern.

Goal: Attract new job opportunities within the City of Gary, which will increase household income, thus promoting fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Strengthen partnerships and program delivery that enhance the City’s business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **4-B:** Improve the local high school educational programs to insure that more persons will meet the state educational requirements for graduation, which are needed for many job opportunities.
- **4-C:** Support programs that enhance entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods to become areas of opportunity.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

• **Impediment 5: Private Lending Practices**

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.



Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, and colleges and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Although the City’s CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

• **Impediment 6: Need for a Regional Approach to Affirmatively Furthering Fair Housing**

The housing, racial, and socio-economic data from the 2010 U.S. Census and 2010-2014 American Community Survey, as well as the amount of subsidized housing in the City of Gary, illustrates that there is a concentration of low- and moderate-income persons and Black/African Americans living in the City of Gary.

Goal: Provide housing and economic development opportunities to low- and moderate-income persons and the protected classes to live and work in the Northwest Region of Indiana.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of Gary, the City of Hammond, the City of East Chicago, and the surrounding communities of Whiting, Munster, Griffith, Merrillville, Highland, and Hobart, the U.S. Department of Housing and Urban Development (HUD), the local fair housing agencies, the local housing authorities, and the Board of Realtors.



- **6-B:** The three (3) Federal Entitlement jurisdictions: Gary, East Chicago, and Hammond, should coordinate and cooperate in promoting fair housing activities in the region and throughout their communities.



I. Introduction

The City of Gary is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fair housing," the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

This Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable"



means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Gary previously prepared an Analysis of Impediments to Fair Housing Choice in 2011; this 2016-2020 Analysis of Impediments will bring the City into sequence with its FY 2016-2020 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Gary with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing in the City of Gary, the City must look beyond its boundaries and coordinate fair housing with Lake County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes who may want to live in or around Lake County and the northwestern region of Indiana.



II. Background Data

The demographic, housing, economic, and social characteristics of the City of Gary were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

Located in northwestern Indiana, the City of Gary has a rich industrial heritage. The City of Gary was originally formed when U.S. Steel established a residential development on a tract of land alongside Lake Michigan to be used for a new steel mill. U.S. Steel created the Gary Land Company, which established the first subdivision in what is now downtown. The City grew rapidly, as after just four (4) years of its formation, this area controlled by the Gary Land Company was home to 17,000 residents. The City continued to grow due to its industrial base and reached its peak in 1960 with a population of 178,320.

While steel spurred the growth of the City, it also helped lead to its decline. As the steel mills became less competitive and unemployment increased, the City began losing population. Additionally, suburban malls began drawing retail trade away from downtown and White households began moving out of the City.



While the City's industrial base attracted a diverse population beginning after WWI, including eastern European immigrants, African-Americans, and Hispanics, the City grew to become predominantly African-American by the 1980s.

Despite a reduced manufacturing presence in the City, Gary forms the industrial center of Northwest Indiana along with neighboring East Chicago and Hammond. The Gary, Hammond, East Chicago Empowerment Zone, a Federally sponsored comprehensive redevelopment program, enabled various economic development strategies to help revive these cities.

Understanding the City's past is crucial in determining what factors have impacted, are impacting, and will impact living conditions of its residents. To provide a more in-depth look at the conditions in Gary, demographic, housing, economic, and other Census data were used, including data from the 2000 and 2010 U.S. Census, as well as the 2010-2014 American Community Survey Five-Year Estimates, which offer recent estimates and are used in instances where the 2010 Census Data is unavailable or more recent information is needed. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of



Gary’s demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

The Appendix of this report contains extensive demographic data that is summarized and/or illustrated in the following sections.

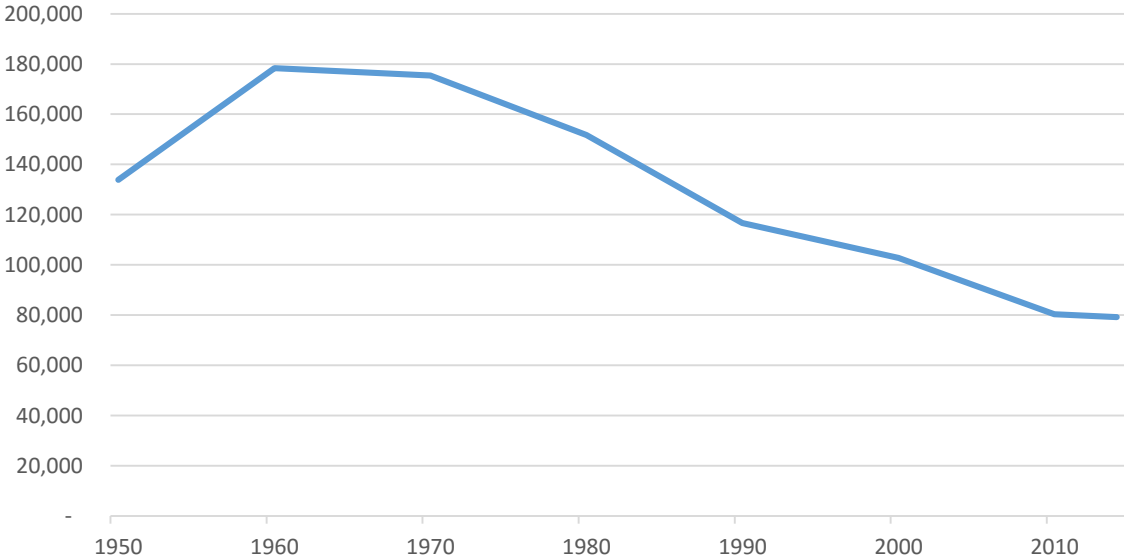
A. Population, Race, Ethnicity, and Religion

Population

At its peak in 1960, the City of Gary contained a population of 178,320. However, rapid changes in the region’s steel industry and an exodus to the suburbs led to a drastic reduction in population. The population dipped slightly by 1970, to 175,415, but decreased substantially by 1980. The City lost 33.5%, or 58,769 persons, of its population between 1970 and 1990, in large part due to ‘white flight’ and a decline of domestic steel manufacturing. The City’s population decreased further between 1990 and 2010, reducing from 116,646 in 1990 to 80,294 in 2010. Thus, after the City of Gary’s peak in 1960, the City lost 99,155 people, or a decrease of 55.6%.

While the City of Gary has lost many residents within the last 50 years, its population appears to be stabilizing; between 2010 and 2014, the population decrease was just 1.4%.

Chart II-1 Population Change for the City of Gary



Source: U.S. Census Data (1950 – 2010), American Community Survey Data (2010-2014)



Race

The following table highlights the racial composition of the City of Gary as shown in the 2000 and 2010 U.S. Census counts.

Table II-1 - Race and Hispanic or Latino Population in the City of Gary

	2000 U.S. Census		2010 U.S. Census	
	Population Count	Percentage	Population Count	Percentage
Total	102,746	-	80,294	-
One race	100,985	98.3%	78,609	97.9%
White alone	12,245	11.9%	8,619	10.7%
Black or African American alone	86,340	84.0%	68,107	84.8%
American Indian and Alaska Native alone	213	0.2%	241	0.3%
Asian alone	140	0.1%	164	0.2%
Native Hawaiian and Other Pacific Islander alone	24	0.0%	8	0.0%
Some other race alone	2,023	2.0%	1,470	1.8%
Two or more races	1,761	1.7%	1,685	2.1%
Hispanic or Latino	5,065	4.9%	4,128	5.1%

Source: 2000 U.S. Census & 2010 U.S. Census

Between 2000 and 2010, the City experienced a slight decrease in the number and percentage of people identifying themselves as one race or White alone. Most minority groups, including Black or African American and Hispanic or Latino, experienced an increase in the overall percentage of the City’s population. During this same time period, the City of Gary lost almost 20,000 Black or African American residents, although the percentage of the population this racial group makes up increased, denoting that other racial cohorts left the City at a slightly higher rate.



Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S.



Census and was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. Table II-2 highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Gary.

According to the 2010-2014 ACS data, Black/African American is the largest racial group in the City, making up approximately 83.1% of the population. The White population is the next largest population, making up 12.3% of the City's population, followed by the Hispanic population at 5.5% of the total population. All other racial groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The dissimilarity numbers are lower for White-Black, White-Hispanic, Black-Asian, and Black-Hispanic from 2005-2009 ACS data, and are indicative of a City that is more integrated. However, the dissimilarity increased between White and Black populations between the 2000 and 2010 U.S. Census reports. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%). These are presented in two categories: exposure of



the group to itself (which is called the Index of Isolation) and exposure of the group to other groups. In Gary, while the White population is less isolated, it is more exposed to other racial groups.

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower boundary of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. The isolation index of White to White in the City of Gary is 42.1, Black to Black is 90.6, Hispanic to Hispanic is 9.2, and Asian to Asian is 0.6.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Gary is 4.6, and for White to Black, 44.5. The index for Hispanic to White is 20.4, and Asian to White is 22.3.

Table II-2 – Dissimilarity and Exposure Indices – City of Gary

	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	42.1	44.5**
Black	63.6	90.6	4.6
Asian	35.2	0.6	22.3
Hispanic	42.2	9.2	20.4

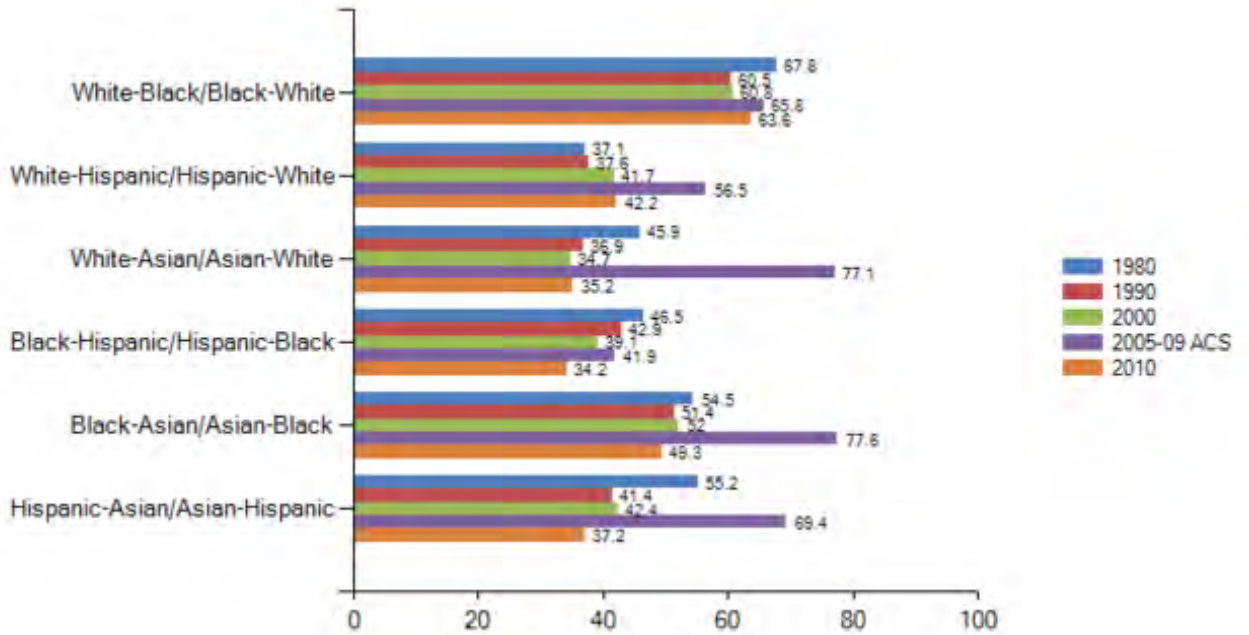
Source: American Communities Project & 2010 Census

* Exposure of minorities to Whites

**Exposure of Whites to Blacks

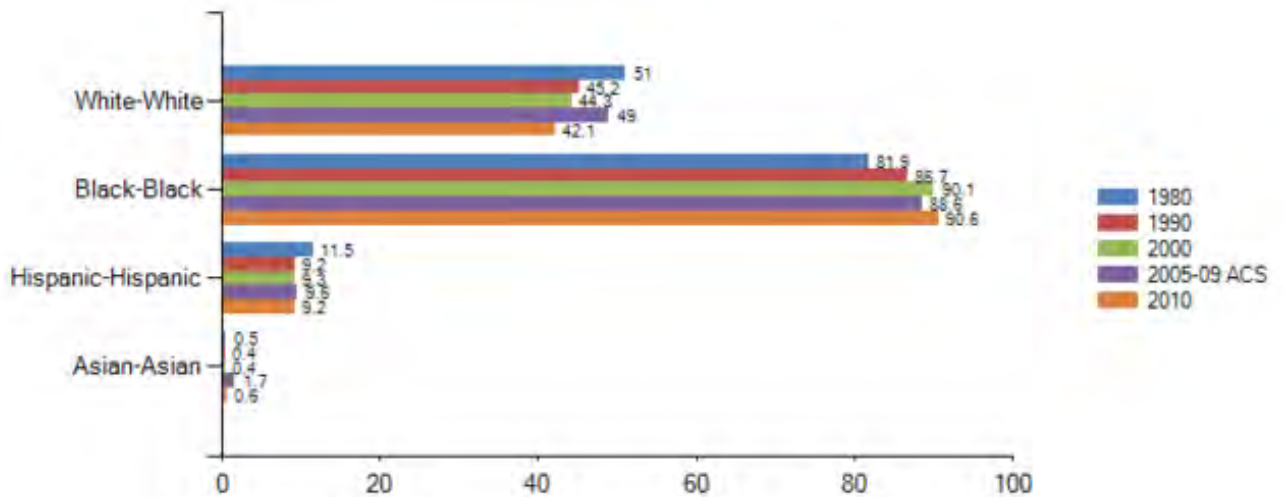


Chart II-2 – Dissimilarity Index in the City of Gary



Source: American Communities Project & U.S. Census

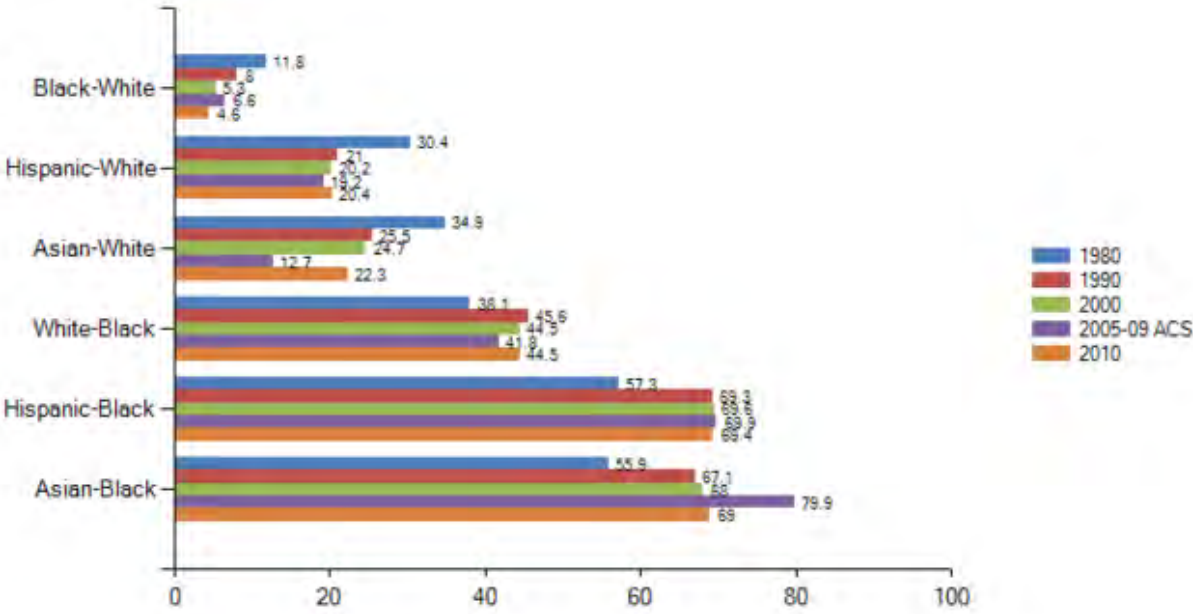
Chart II-3 – Isolation Index in the City of Gary



Source: American Communities Project & U.S. Census



Chart II-4 – Exposure Index in the City of Gary



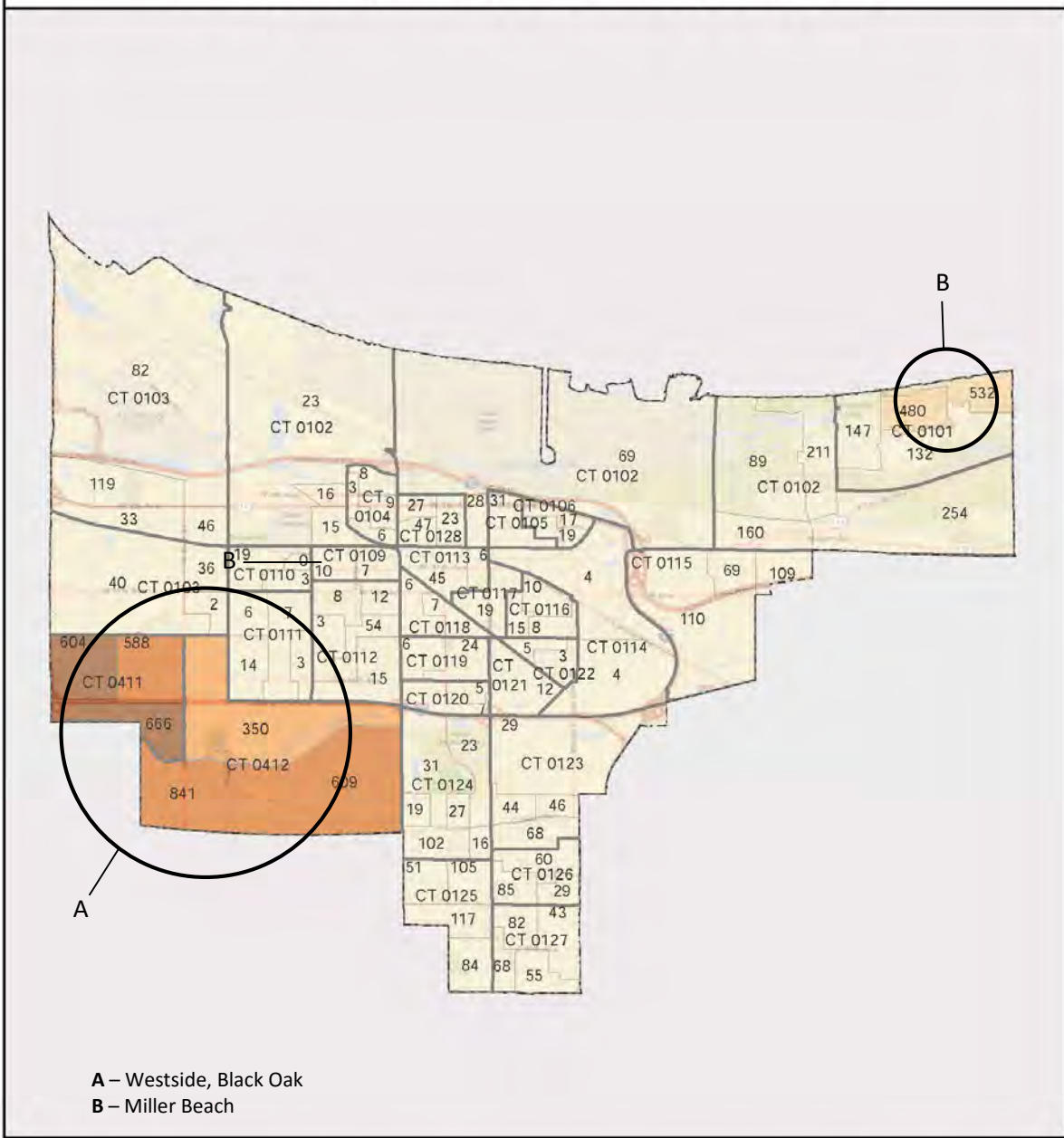
Source: American Communities Project & U.S. Census

The following maps highlight the racial composition by census tracts across the City. The darkest shaded block groups indicate the highest concentration of each population group, while the lightest shaded block groups indicate the lowest concentration of each population group. The areas of high concentrations are highlighted in the maps with black circles. The White population is greatly concentrated in Black Oak (A) and the northeast corner of Miller Beach (B).

As the City of Gary’s largest racial cohort is Black/African American, the vast majority of the City’s neighborhoods consist of populations of more than 81% minority. These include all areas of the City excluding Black Oak and parts of Miller Beach.



Percent White Population by Block Group: City of Gary, Indiana



A – Westside, Black Oak
 B – Miller Beach

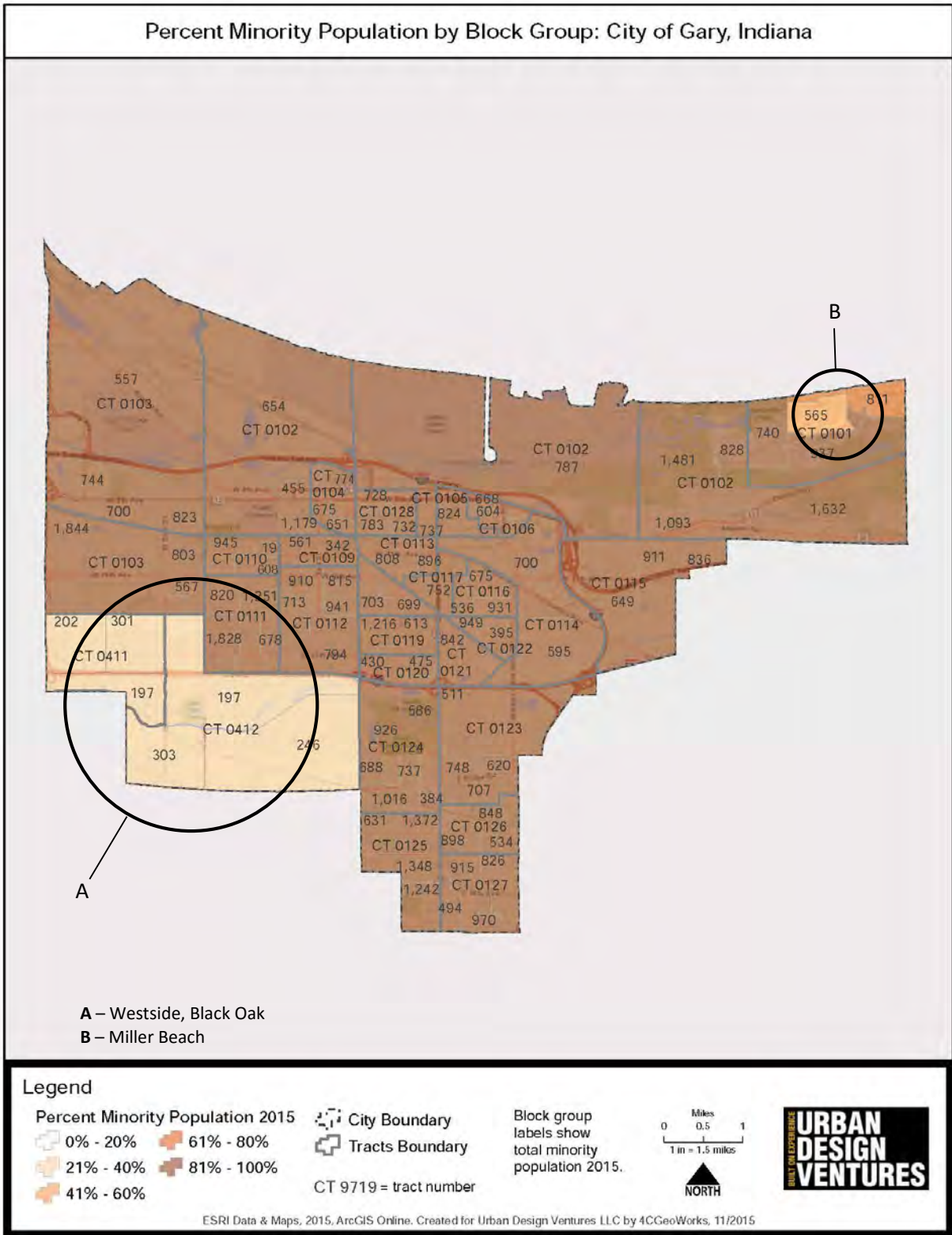
Legend

<p>Percent White Population 2015</p> <ul style="list-style-type: none"> 0% - 25% 26% - 50% 51% - 75% 76% - 85% 86% - 100% 	<ul style="list-style-type: none"> City Boundary Tracts Boundary CT 9719 = tract number 	<p>Block group labels show total white population 2015.</p>	<p>Miles</p> <p>0 0.5 1</p> <p>1 in = 1.5 miles</p> <p>NORTH</p>	
--	--	---	--	--

ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



Percent Minority Population by Block Group: City of Gary, Indiana





Ethnicity

The following table highlights the ethnicities of Gary residents at the time of the 2000 U.S. Census and the 2010-2014 American Community Survey.

Table II-3 – Ethnicity and Ancestry in the City of Gary

ANCESTRY	2000 U.S. Census		2010-2014 American Community Survey	
	Number	Percent	Number	Percent
Total population	102,746	-	79,165	79,165
American	2,046	2.0%	1,320	1.7%
Arab	40	0.0%	24	0.0%
Czech	151	0.1%	57	0.1%
Danish	102	0.1%	0	0.0%
Dutch	339	0.3%	203	0.3%
English	970	0.9%	1,335	1.7%
French (except Basque)	272	0.3%	169	0.2%
French Canadian	38	0.0%	60	0.1%
German	1,957	1.9%	2,058	2.6%
Greek	207	0.2%	142	0.2%
Hungarian	134	0.1%	181	0.2%
Irish	1,793	1.7%	1,843	2.3%
Italian	519	0.5%	614	0.8%
Lithuanian	69	0.1%	138	0.2%
Norwegian	77	0.1%	139	0.2%
Polish	891	0.9%	687	0.9%
Portuguese	0	0.0%	0	0.0%
Russian	96	0.1%	184	0.2%
Scotch-Irish	173	0.2%	41	0.1%
Scottish	192	0.2%	175	0.2%
Slovak	395	0.4%	132	0.2%
Sub-Saharan African	1,517	1.5%	1,089	1.4%
Swedish	96	0.1%	117	0.1%
Swiss	14	0.0%	19	0.0%
Ukrainian	46	0.0%	18	0.0%
Welsh	36	0.0%	51	0.1%
West Indian (excluding Hispanic origin groups)	288	0.3%	270	0.3%

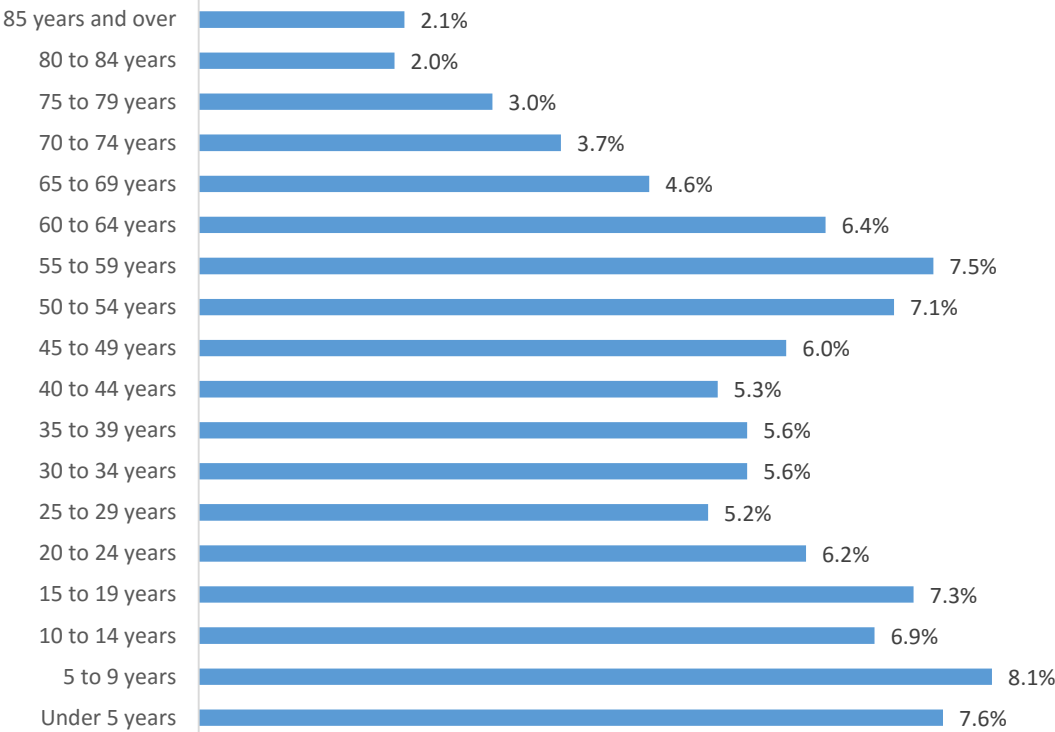
Source: 2000 U.S. Census, 2010-2014 ACS



Age

The following chart illustrates age distribution in the City at the time of the 2011-2014 American Community Survey. The Census shows that currently, children under five (5) years of age represent 7.6% of the population; 29.9% of the City’s population is under 20 years of age; and 15.4% of the population is 65 years of age or older.

Chart II-5 – Age of Population in Gary



Source: 2011-2014 ACS

The median age in the City of Gary at the time of the 2000 U.S. Census was 33.6 years. The median age in the City increased to 36.7 years at the time of the 2010 U.S. Census and 37.9 according to the 2010-2014 ACS Estimates. Between 2000 and 2014, the median age in Lake County increased from 35.9 to 37.8 years, and the median age for the Commonwealth of Indiana increased from 35.2 to 37.2 years. The median age in the City is increasing along with the ages of the County and State.

The following map illustrates the percentage of the population in the City of Gary that is over the age of 65. The elderly are dispersed throughout the City,

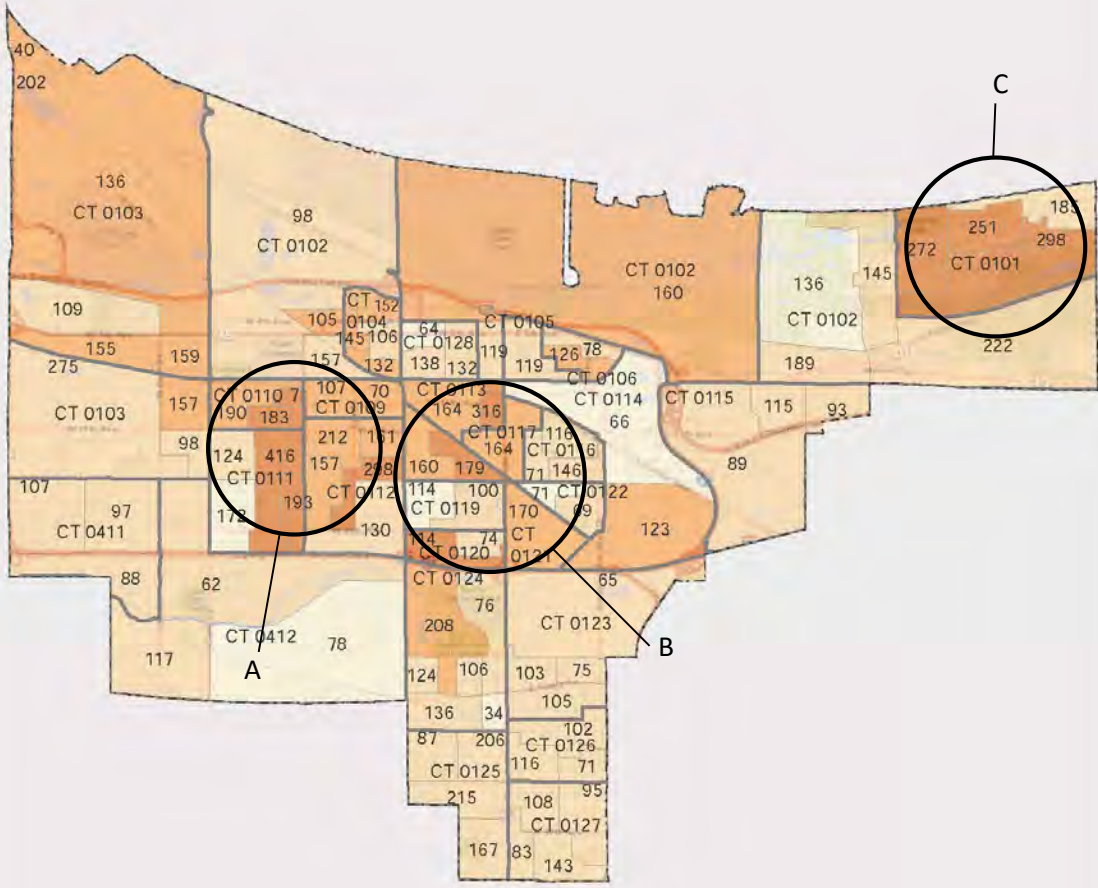


with the highest concentration of persons age 65 and over is in the neighborhoods of Tolleston (A), Midtown (B), and Miller Beach (C).

The overall City population cohort of age '65 and above' makes up over one-fifth (22.3%) of the total population. However, the three (3) identified areas shown on the following map have elderly populations above the City's average percentage.



Percent Population Age 65 and Over by Block Group: City of Gary, Indiana



- A – Tolleston
- B – Midtown
- C – Miller Beach

Legend

Percent Population Age 65 and Over		City Boundary	Block group labels show 2015 population Age 65 and over.			
0% - 10%	18.1% - 25%	Tracts Boundary				
10.1% - 18%	25.1% - 50%	CT 9719 = tract number				

ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Gary, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it unfortunately is not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The following table shows the distribution of residents of Lake County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Table II-4 - Religious Affiliation in Lake County

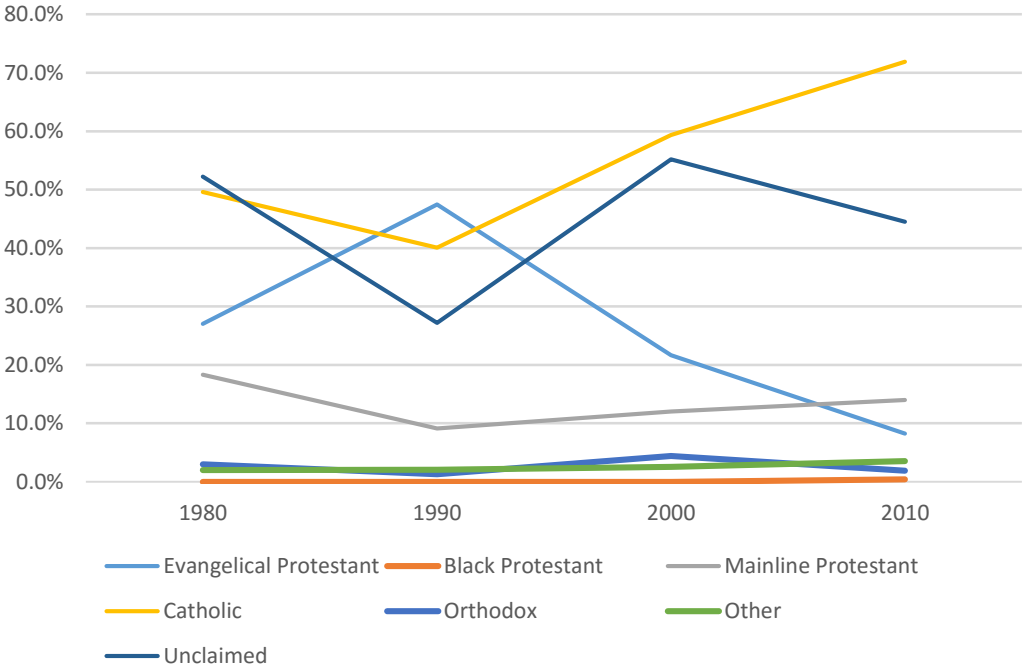
	1980	1990	2000	2010
Evangelical Protestant	27.1%	47.5%	21.7%	8.3%
Black Protestant	0.0%	0.0%	0.0%	0.4%
Mainline Protestant	18.3%	9.1%	12.1%	14.0%
Catholic	49.6%	40.0%	59.4%	71.9%
Orthodox	3.0%	1.3%	4.4%	1.9%
Other	2.0%	2.1%	2.5%	3.5%

Source: Association of Religion Data Archives

Between 1980 and 2010, Lake County saw a slight overall increase in the number of people identifying with religious traditions; while 52.2% of the County’s population did not affiliate with any religion in 1980, 44.5% were unclaimed in 2010. Of those that considered themselves religious, there was a substantial increase in Catholics, while Evangelical Protestants declined. The number of Mainline Protestants decreased until 1990, when it began to increase slightly. The following chart illustrates these trends, as well as a line showing the percentage of Lake County that is not affiliated with any religion (this has varied between 30% and 50%).



Chart II-6 – Religious Affiliation Trends in Lake County



Source: Association of Religion Data Archives

B. Households

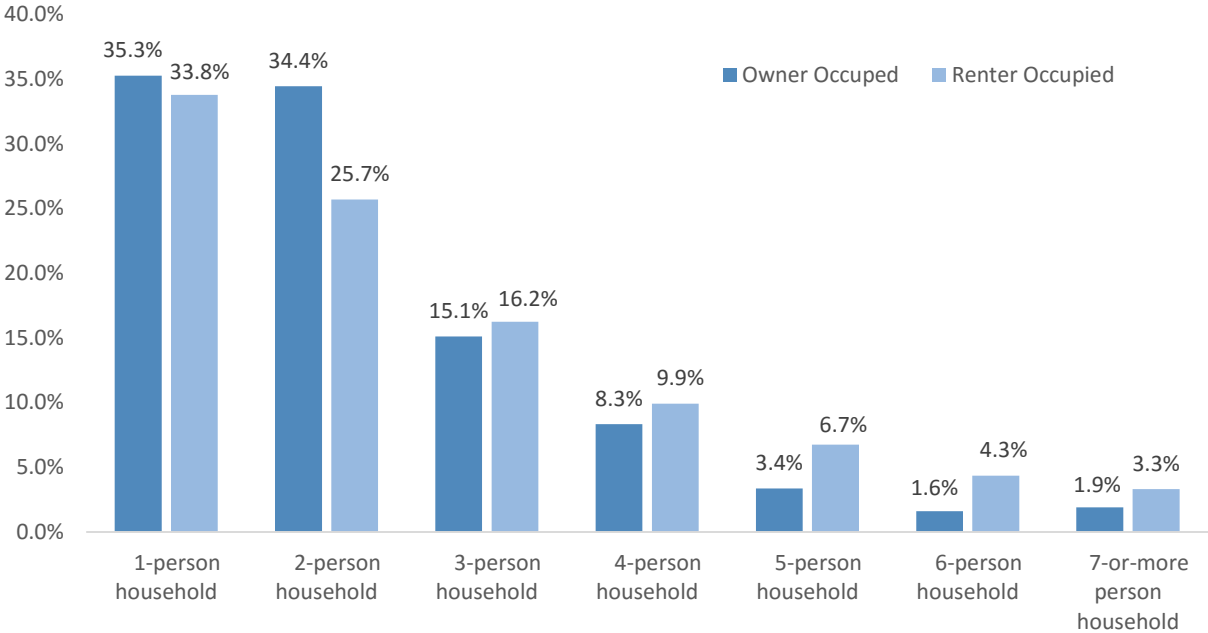
Household Tenure

According to the U.S. Census for 2000, there were 43,630 housing units in the City of Gary. Of these housing units, 87.7% were occupied and 12.3% were vacant. Of the occupied housing units, 55.8% were owner-occupied and 44.2% were renter-occupied. According to the 2014 ACS Estimates, the total number of housing units decreased to 41,910, 73.4% of which were occupied and 26.6% of which were vacant. Of the occupied housing units in 2014, 51.7% were owner-occupied and 48.3% were renter-occupied. This shows a slightly lower rate of homeownership than in 2000, as more housing units are becoming renter-occupied.

In 2000, the average size of the owner-occupied households was 2.66 persons and the average renter household was 2.68 persons. In 2014, the average size of owner-occupied households decreased to 2.40 persons, while the average size of renter-occupied households slightly increased to 2.71 persons. The following chart illustrates the breakdown by household size for owner and renter households according to 2010-2014 ACS Estimates.



Chart II-7 – Household Tenure by Size in Gary



Source: 2010-2014 ACS Estimates

One-person owner-occupied households represent the most common household type, making up 18.2% of all households, while two-person owner-occupied households follow with 17.8%. one-person renter-occupied households make up the largest renter-occupied group, making up 16.3% of all households. Households with four (4) or more people are more likely to be renter-occupied than owner-occupied.

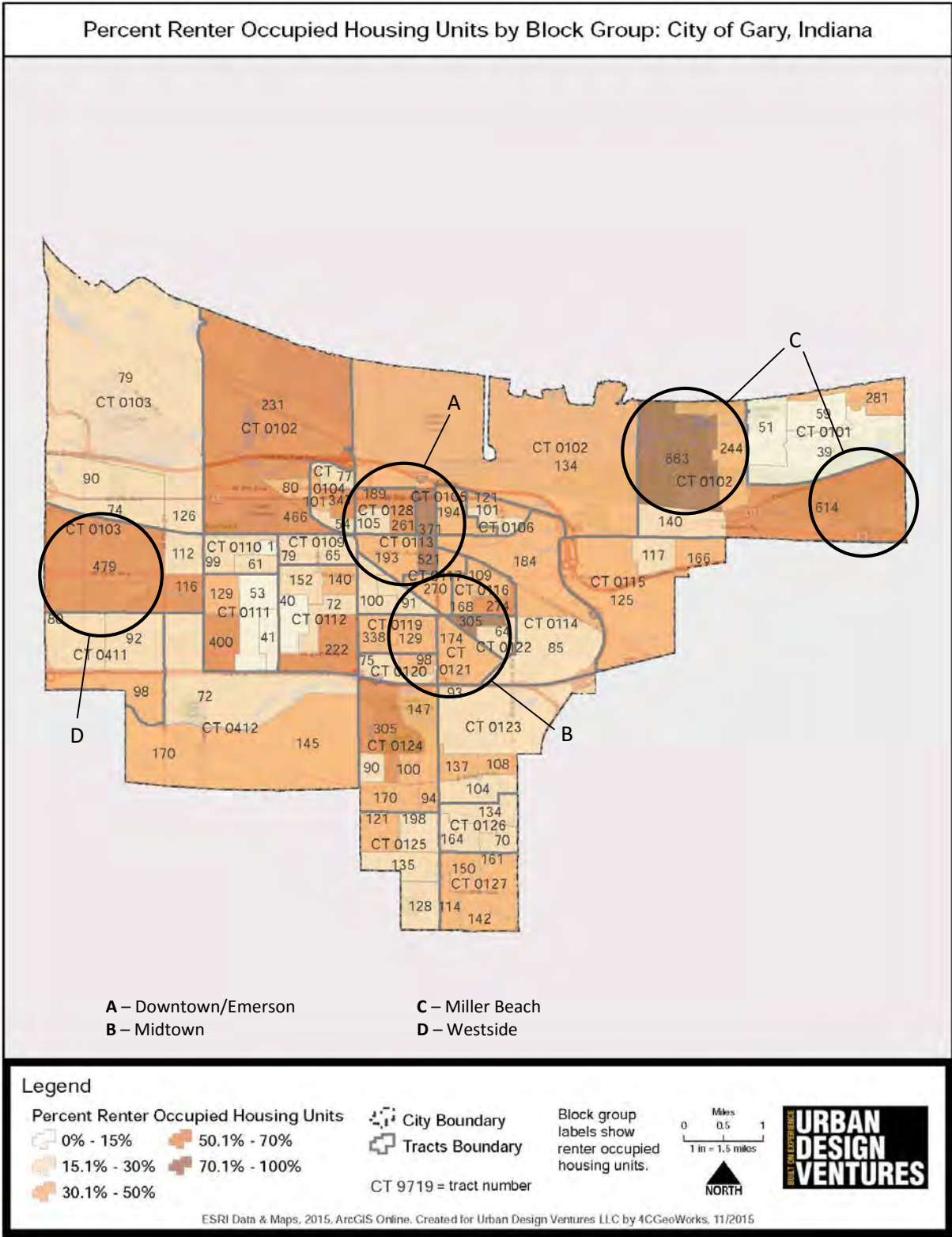
The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. Owner-Occupied units are located in various areas across the City, with the highest concentrations being located in the neighborhoods of Tolleston (A), Black Oak (B), and Miller Beach (C). The next map shows that the highest concentration of rental units is Downtown/Emerson (A), Midtown (B), areas of Miller Beach (C), and Westside (D).

The third and fourth maps illustrate total housing units in the City of Gary, as well as the population density per block group in the City. The housing units are extremely concentrated in certain areas of the City, most notably the neighborhoods of Downtown, Ambridge Mann, Tolleston, Midtown, and Pulaski (A), the southern portion of Glen Park (B), as well as a slight density in the areas of Aetna (C) and Miller Beach (D). The population density correlates with the housing density, as the areas with the most housing units naturally have the highest population densities. These areas are the



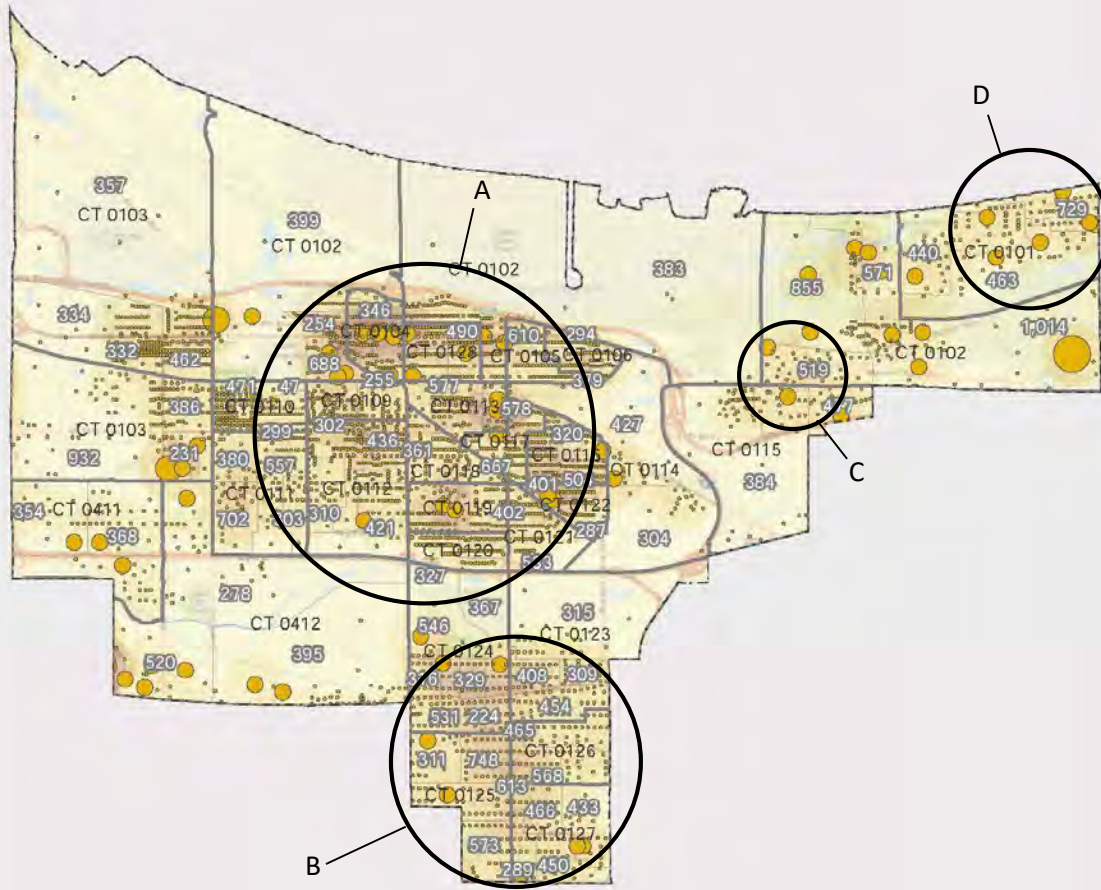
neighborhoods of Downtown, Tolleston, and Midtown (A), the southern portion of Glen Park (B), Aetna (C), Miller Beach (D), Brunswick (E), and parts of Westside and Black Oak (F).

Illustrated in the last map are neighborhoods with the highest density of Section 8 housing units, including Tolleston/Northern industrial core (A), Glen Park (B), and Aetna and Miller Beach (C).







Total Housing Units by Block Points: City of Gary, Indiana





A – Downtown, Tolleston, Midtown
 B – Glen Park


C – Aetna
 D – Miller Beach

Legend

Block Point Housing Units
 401 - 1,339
 0 - 50

 City Boundary
 Tracts Boundary
 CT 9719 = tract number

Block group labels show 2015 total housing units.

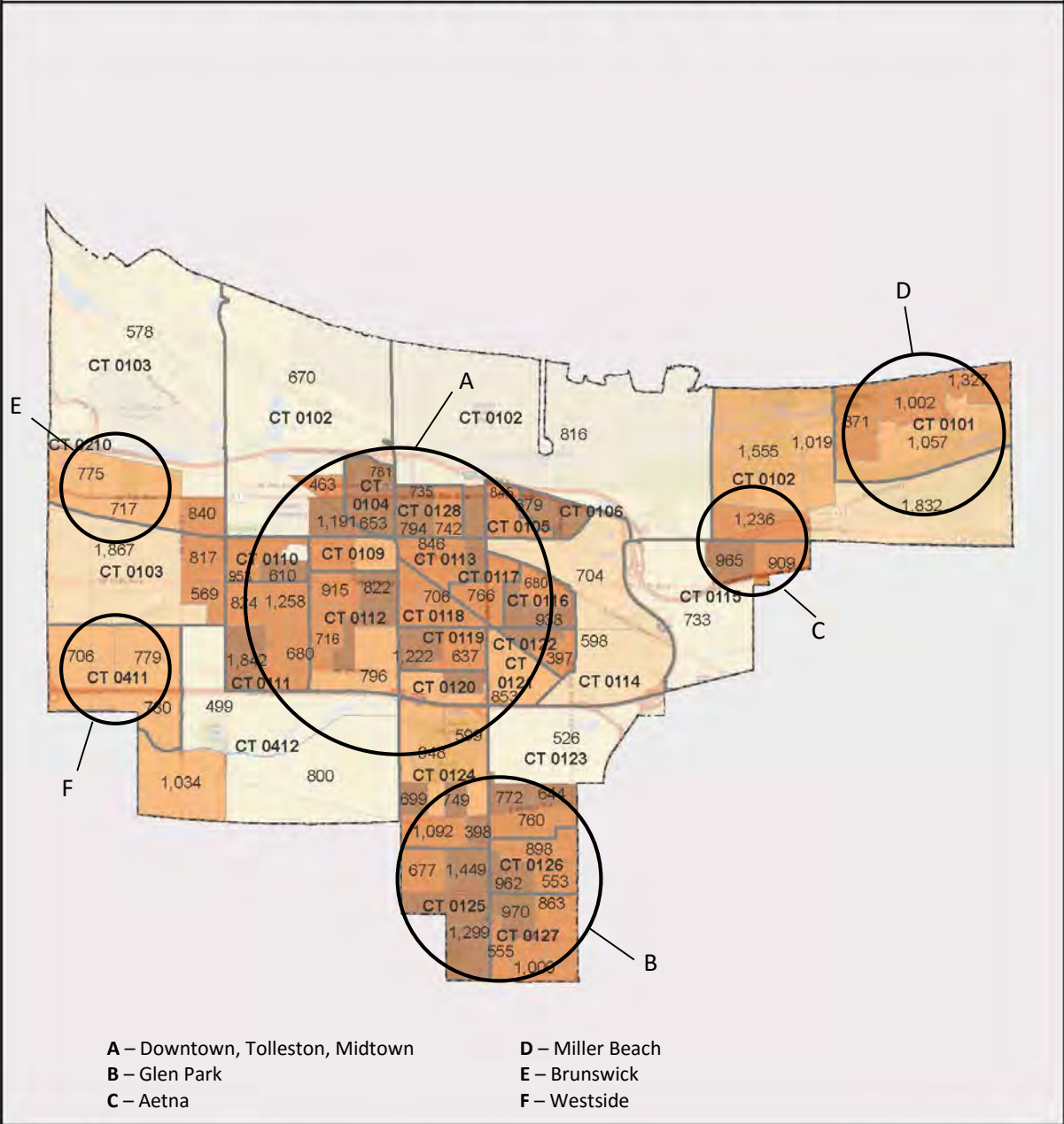
Miles
 0 0.5 1
 1 in = 1.5 miles

 NORTH



ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



Population Density by Block Group: City of Gary, Indiana



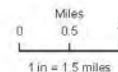
- A – Downtown, Tolleston, Midtown
- B – Glen Park
- C – Aetna
- D – Miller Beach
- E – Brunswick
- F – Westside

Legend

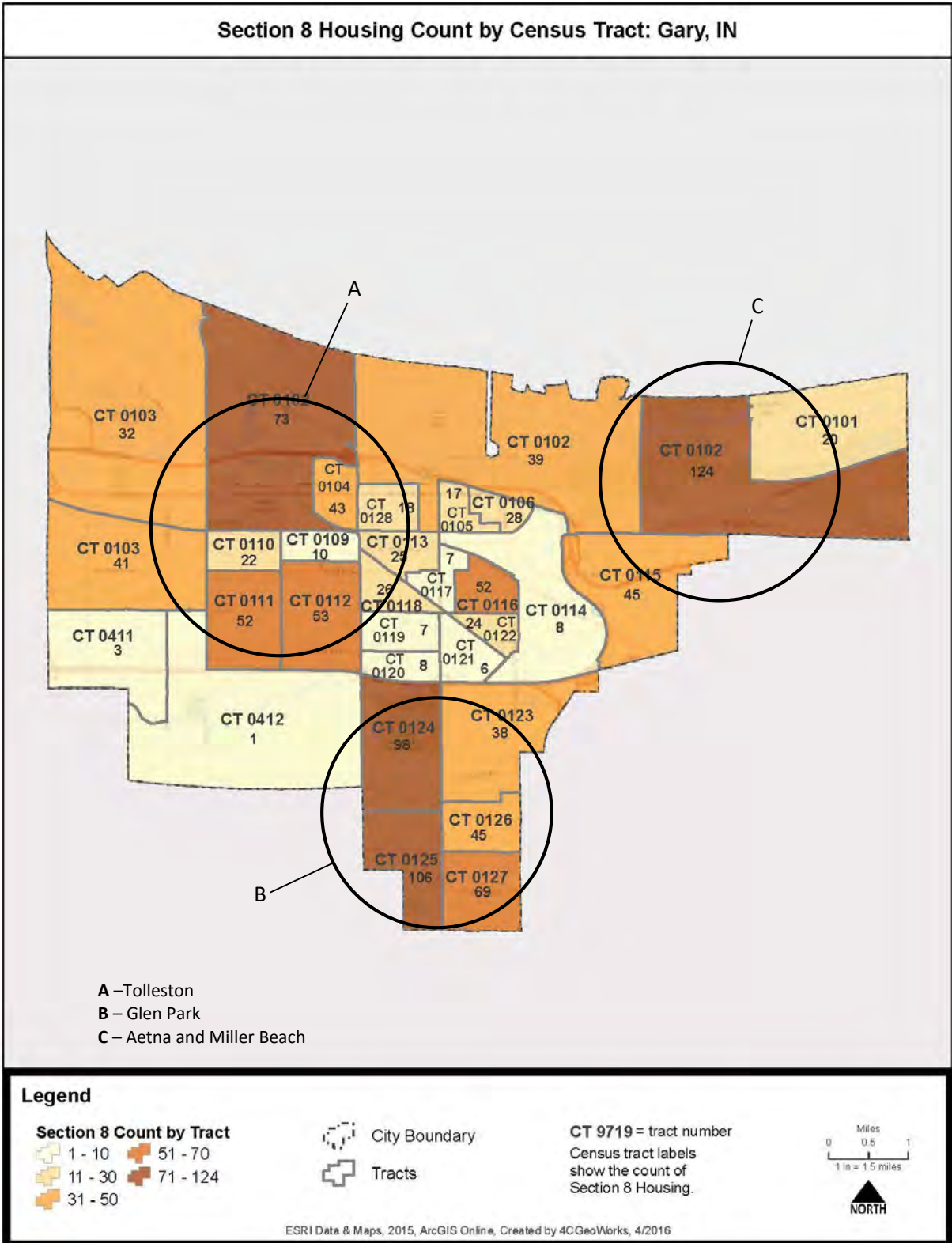
- 2015 Population Density (Per Sq Mi)**
- 0 - 500
 - 501 - 1,000
 - 1,001 - 2,000
 - 2,001 - 4,000
 - 4,001 - 10,000

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show population 2015.



ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



A - Tolleston
B - Glen Park
C - Aetna and Miller Beach

Gary Housing Authority



The following table compares homeowners and renters by race and ethnicity. This table shows that “Black or African-American” households represent the majority of homeownership tenures (79.5%) with White households comprising only 14.5% of the total homeowners in 2010.

Table II-5 - Household Tenure by Race and Ethnicity in the City of Gary

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (55.8%)	Renter (44.2%)	Owner (52.7%)	Renter (47.3%)
Total Households	21,342	16,902	16,529	14,851
Householder who is White alone	3,810	1,448	2,390	954
Householder who is Black or African American alone	16,808	14,932	13,133	13,147
Householder who is American Indian and Alaska Native alone	45	28	45	39
Householder who is Asian alone	37	15	34	23
Householder who is Native Hawaiian and Other Pacific Islander alone	4	1	1	0
Householder who is some other race alone	375	251	8	9
Householder who is two or more races	263	227	152	171
Householder who is Hispanic or Latino	-	-	766	508

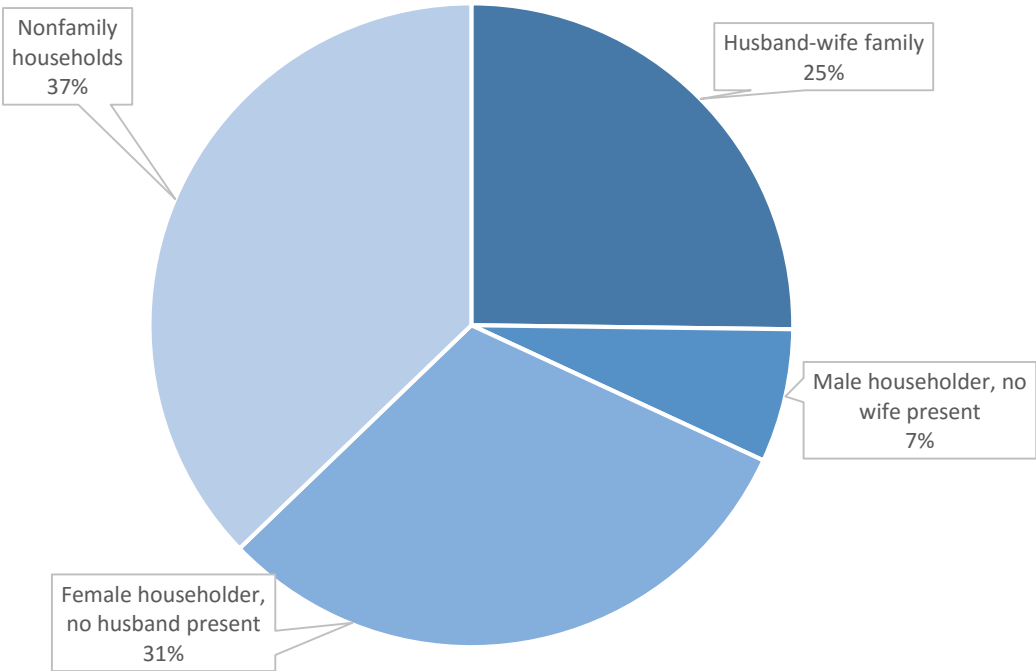
The results of the 2010 U.S. Census indicate a slight decline in the rate of homeownership in the City from 55.8% in 2000 (21,342 households) to 52.7% in 2010 (16,529 households). Of all homeowners in the City in 2010, the vast majority are Black or African American (79.4%), which is a slight increase from 78.8% in 2000. White homeownership decreased from 17.9% in 2000 to 14.5% in 2010. In terms of renter-occupied housing, Black or African American householders made up 88.5% of all renter-occupied housing units in 2010, a slight increase from 88.3% in 2000. White renter-occupied households made up 6.4% in 2010, decreasing from 8.6% in 2000.



Families

In 2000, families comprised 67.0% of households in the City; 31.2% of which included children less than 18 years of age. The 2010 Census reports that the percentage of families in the City slightly decreased to 62.8% of all households in the City; of which 26.6% have children under the age of eighteen. Just less than one-third (30.9%) of families were female-headed households at the time of the 2000 U.S. Census, while 30.9% of family households were female-headed in 2010. The following chart illustrates the breakdown of households by type in the City of Gary at the time of the 2010 U.S. Census.

Chart II-8 – Households in Gary



Source: 2010 U.S. Census

In 2000, 67.0% of all households in the City were family households, leaving 33.0% as non-family households. The 2010 U.S. Census reports that 62.8% of all households in Gary are family households, with 37.2% as non-family households. A non-family household is a householder living alone or with non-relatives only.



C. Income and Poverty

At the time of the 2000 U.S. Census, the median household income for the City of Gary was \$27,195, compared to \$41,829 for Lake County, and \$41,567 for the State of Indiana. The 2010-2014 American Community Survey estimates that the median household income increased to \$27,458 in the City of Gary, \$49,617 in Lake County, and \$48,737 in the State. While the City’s median household income increased, it is almost nonexistent; while the City’s median income increased by 0.97%, the increase of the County and State were 18.62% and 17.25%, respectively, a substantially larger increase.

The following table compares the distribution of household income according to the 2000 U.S. Census and the 2010-2014 American Community Survey. The percentage of the number of households in each income group stayed fairly constant. Between 2000 and 2014, the Median Household Income is estimated to have increased by just \$263, or 0.97%.

Table II-6 - Household Income in the City of Gary

Items	2000 U.S. Census		2010-2014 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	38,281	-	30,746	-
Less than \$10,000	7,899	20.6%	6,218	20.2%
\$10,000 to \$14,999	3,574	9.3%	3,125	10.2%
\$15,000 to \$24,999	6,223	16.3%	5,033	16.4%
\$25,000 to \$34,999	5,153	13.5%	4,243	13.8%
\$35,000 to \$49,999	5,433	14.2%	3,847	12.5%
\$50,000 to \$74,999	5,407	14.1%	4,350	14.1%
\$75,000 to \$99,999	2,547	6.7%	2,019	6.6%
\$100,000 to \$149,999	1,501	3.9%	1,353	4.4%
\$150,000 to \$199,999	225	0.6%	389	1.3%
\$200,000 or more	319	0.8%	169	0.5%
Median Household Income	\$27,195		\$27,458	

Source: 2000 U.S. Census & 2010-2014 American Community Survey



The following table identifies the Section 8 Income Limits in the Gary, IN HUD Metro FMR Area based on household size for FY 2016. The Median Income for a family of four (4) in the Gary, IN Metro Area is \$64,000 for 2016.

**Table II-7 – Gary, IN MSA
Section 8 Income Limits for FY 2016**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$13,450	\$16,020	\$20,160	\$24,300	\$28,440	\$32,580	\$36,730	\$40,890
Very Low (50%) Income Limits	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
Low (80%) Income Limits	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600

The following table highlights the current low- and moderate-income population in the City of Gary. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following table. The City of Gary has an overall low- and moderate-income population of 64.81%.

**Table II-8 - Low- and Moderate-Income
Population for the City of Gary**

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
City of Gary	010100	1	815	1,725	47.25%
City of Gary	010100	2	385	1,210	31.82%
City of Gary	010100	3	310	675	45.93%
City of Gary	010100	4	90	870	10.34%
City of Gary	010201	1	865	1,395	62.01%
City of Gary	010201	2	1,815	2,425	74.85%
City of Gary	010201	3	925	1,370	67.52%
City of Gary	010201	4	555	970	57.22%
City of Gary	010203	1	120	295	40.68%
City of Gary	010203	2	1,020	1,205	84.65%



City of Gary	010203	3	895	1,085	82.49%
City of Gary	010205	1	650	740	87.84%
City of Gary	010205	2	330	500	66.00%
City of Gary	010302	1	425	485	87.63%
City of Gary	010302	2	475	575	82.61%
City of Gary	010302	3	1,410	2,080	67.79%
City of Gary	010304	1	615	1,025	60.00%
City of Gary	010304	2	355	450	78.89%
City of Gary	010304	3	460	645	71.32%
City of Gary	010304	4	415	980	42.35%
City of Gary	010400	1	265	570	46.49%
City of Gary	010400	2	710	845	84.02%
City of Gary	010400	3	345	575	60.00%
City of Gary	010400	4	510	920	55.43%
City of Gary	010500	1	730	1,105	66.06%
City of Gary	010600	1	450	760	59.21%
City of Gary	010600	2	410	740	55.41%
City of Gary	010900	1	445	590	75.42%
City of Gary	010900	2	485	880	55.11%
City of Gary	011000	1	10	10	100.00%
City of Gary	011000	2	615	805	76.40%
City of Gary	011000	3	670	860	77.91%
City of Gary	011100	1	735	820	89.63%
City of Gary	011100	2	525	1,230	42.68%
City of Gary	011100	3	340	775	43.87%
City of Gary	011100	4	1,445	1,630	88.65%
City of Gary	011200	1	545	1,025	53.17%
City of Gary	011200	2	765	1,050	72.86%
City of Gary	011200	3	510	705	72.34%
City of Gary	011200	4	275	625	44.00%
City of Gary	011200	5	325	790	41.14%
City of Gary	011300	1	715	1,050	68.10%
City of Gary	011300	2	600	635	94.49%
City of Gary	011400	1	685	685	100.00%
City of Gary	011400	2	370	635	58.27%
City of Gary	011500	1	390	495	78.79%
City of Gary	011500	2	535	975	54.87%
City of Gary	011500	3	715	960	74.48%
City of Gary	011600	1	570	965	59.07%



City of Gary	011600	2	850	1,095	77.63%
City of Gary	011600	3	540	560	96.43%
City of Gary	011700	1	500	855	58.48%
City of Gary	011800	1	395	615	64.23%
City of Gary	011800	2	460	715	64.34%
City of Gary	011900	1	430	645	66.67%
City of Gary	011900	2	1,520	1,815	83.75%
City of Gary	012000	1	320	565	56.64%
City of Gary	012000	2	370	485	76.29%
City of Gary	012100	1	905	1,190	76.05%
City of Gary	012200	1	425	720	59.03%
City of Gary	012200	2	750	905	82.87%
City of Gary	012300	1	935	1,030	90.78%
City of Gary	012300	2	750	800	93.75%
City of Gary	012300	3	835	1,315	63.50%
City of Gary	012300	4	240	570	42.11%
City of Gary	012400	1	315	635	49.61%
City of Gary	012400	2	475	475	100.00%
City of Gary	012400	3	520	860	60.47%
City of Gary	012400	4	180	605	29.75%
City of Gary	012400	5	670	840	79.76%
City of Gary	012400	6	865	1,245	69.48%
City of Gary	012500	1	625	1,535	40.72%
City of Gary	012500	2	920	1,595	57.68%
City of Gary	012500	3	250	630	39.68%
City of Gary	012500	4	1,000	1,525	65.57%
City of Gary	012600	1	420	1,030	40.78%
City of Gary	012600	2	730	830	87.95%
City of Gary	012600	3	515	1,030	50.00%
City of Gary	012700	1	740	1,085	68.20%
City of Gary	012700	2	605	1,320	45.83%
City of Gary	012700	3	190	650	29.23%
City of Gary	012700	4	620	985	62.94%
City of Gary	012800	1	785	895	87.71%
City of Gary	012800	2	250	660	37.88%
City of Gary	012800	3	465	655	70.99%
City of Gary	041100	1	490	840	58.33%
City of Gary	041100	2	340	730	46.58%
City of Gary	041100	3	935	1,065	87.79%



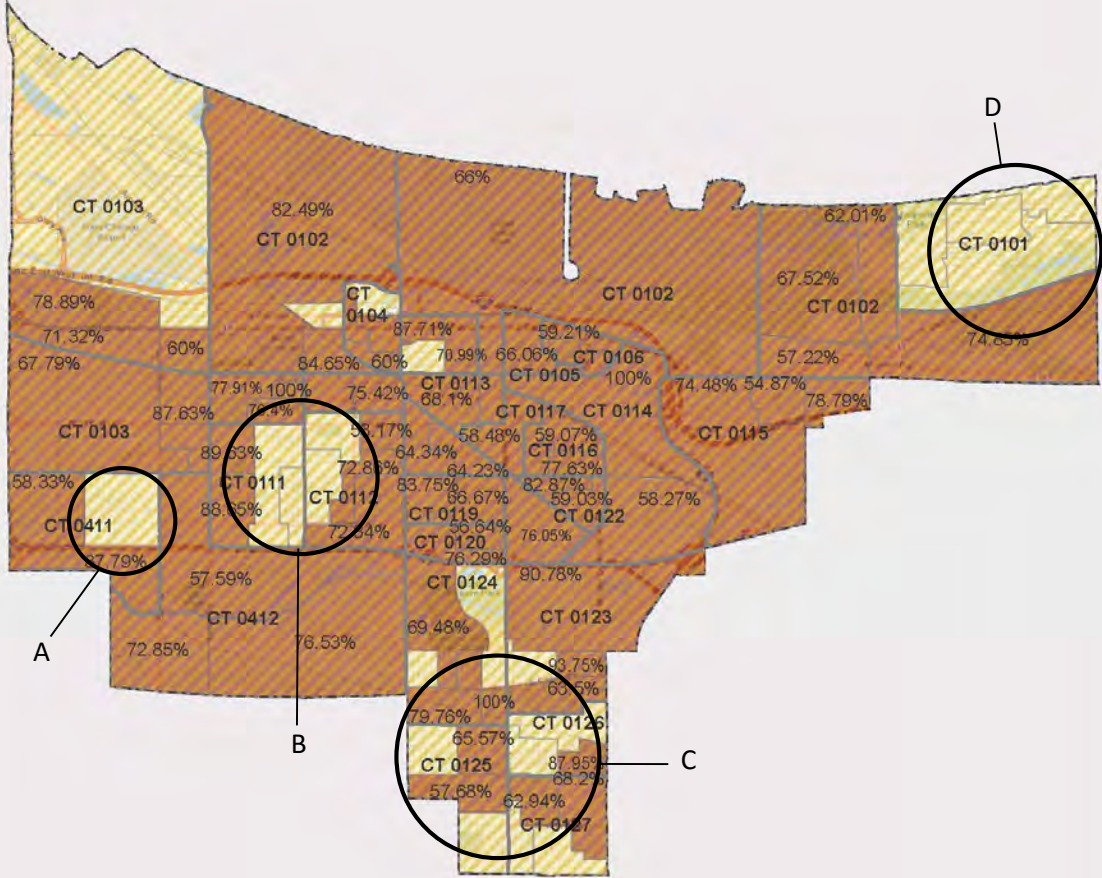
City of Gary	041200	1	815	1,065	76.53%
City of Gary	041200	2	550	755	72.85%
City of Gary	041200	3	645	1,120	57.59%
Total:			53,760	82,955	64.81%

The following maps illustrate areas with low- and moderate-income populations in the City of Gary. The first map shows the low- and moderate-income population is concentrated throughout the City, *except* areas of Westside (A), Tolleston (B), Glen Park (C), and Miller Beach (D).

The next map shows these low- and moderate-income areas, but with a layer showing a minority population over 19%. As the entire City has a minority population greater than 19%, all areas with high concentrations of low- and moderate-income residents have minority populations over 19%.



Low/Moderate Income with Minority Percentage by Block Group: Gary, Indiana



A – Tolleston
 B – Westside
 C – Glen Park
 D – Miller Beach

Legend

- Low/Moderate Income**
 - Less than 51%
 - 51% or More
- Minority >= 19%
- City Boundary
- Tracts
- CT 9719 = tract number
- Block group labels show the low/moderate income percentage.

* Based on Census 2010

Miles
 0 0.5 1
 1 in = 1.5 miles

NORTH

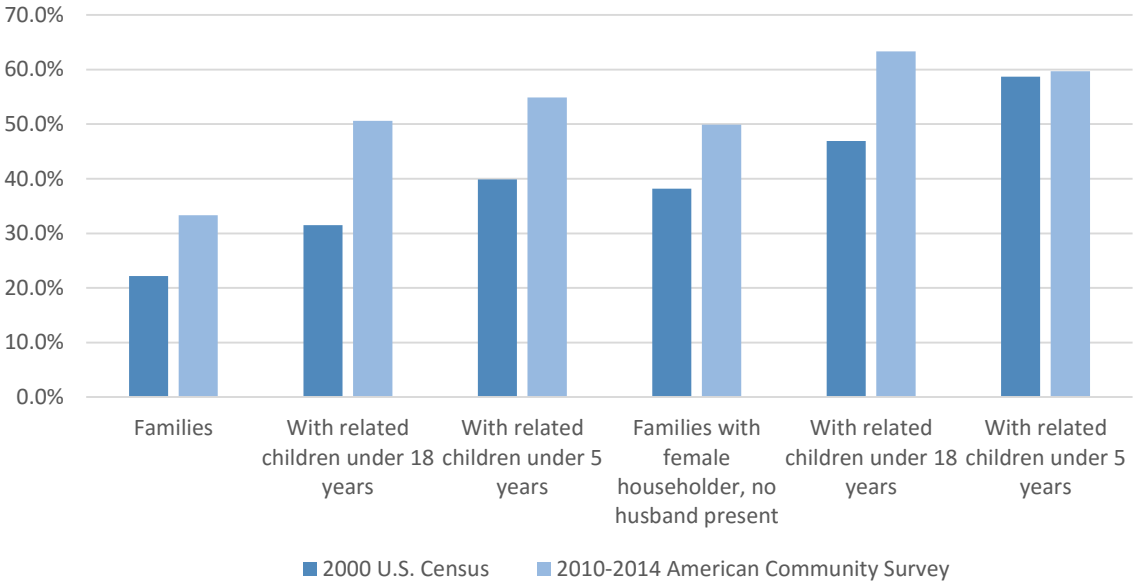
URBAN DESIGN VENTURES

ESRI Data & Maps, 2015, ArcGIS Online, Census 2010. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



The percentage of all families living in poverty experienced a substantial increase from 22.2% in 2000 to 33.3% in 2014. Additionally, the percentage of female headed households living in poverty rose from 38.2% in 2000 to 49.9% according to the 2010-2014 American Community Survey estimates. The percentage of Female-headed householders with no husband present and with children under 18 years increased to just under half of all such households (46.9%) in 2014. At this same count, more than half (58.7%) of all female-headed households with children under the age of five (5) were living in poverty. The City’s poverty statistics for families with children are highlighted in the following chart.

Chart II-9 – Percentage of Families and Female-Headed Households in Poverty in the City of Gary

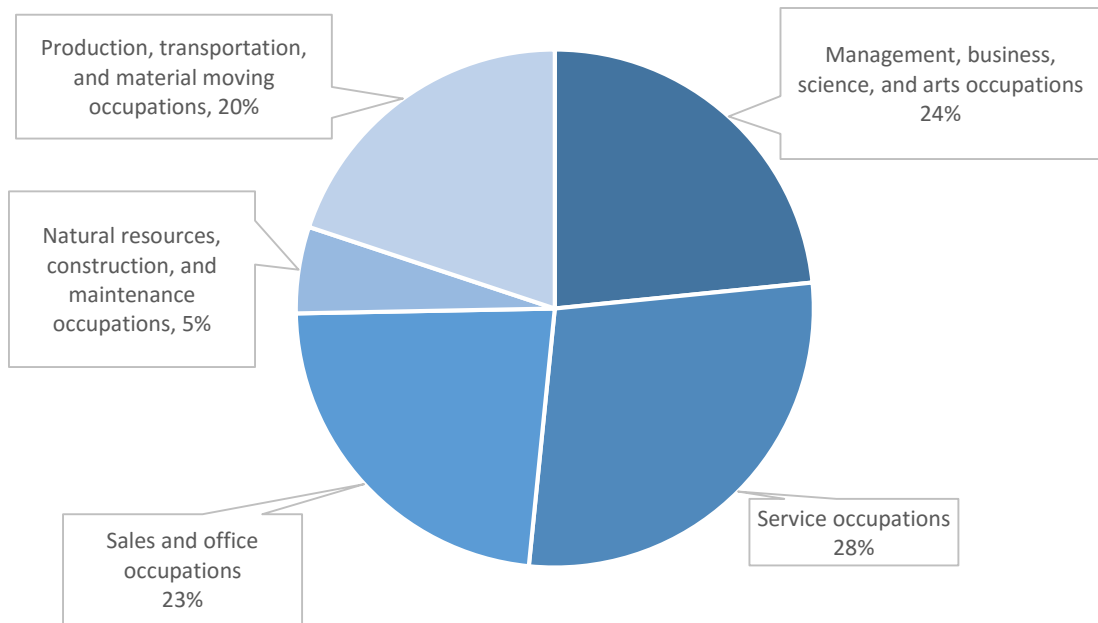


D. Employment

In 2000, 55.9% of the City’s residents 16 years of age and over were considered a part of the labor force. The 2010-2014 American Community Survey estimates that approximately 51.7% of the population is currently in the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Gary workers (28.2%) is in the “service occupation,” followed by “management, business, science, and arts” (23.4%), “sales and office” (23.1%), and “production, transportation, and material moving” occupations (19.9%).



Chart II-10 – Occupations in the City of Gary



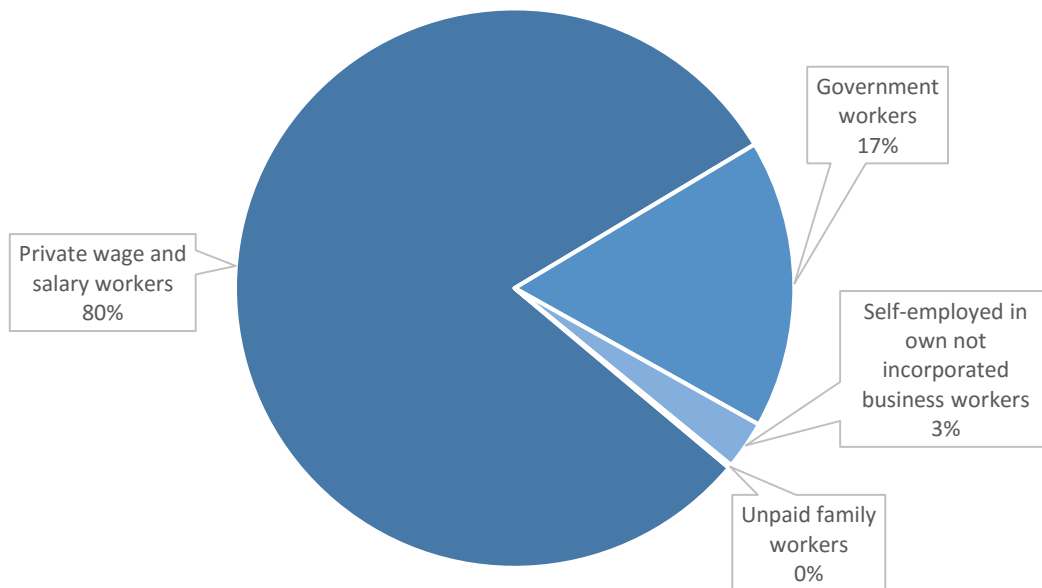
Source: 2010-2014 American Community Survey

These percentages differ slightly when compared to 2000 Census data.

- Natural resources, construction, and maintenance occupations decreased from 7.3% in 2000 to 5.4% in 2014.
- Sales and office occupations decreased from 26.8% of the workforce in 2000 to 23.1% in 2014.
- Production, transportation, and material moving occupations decreased from 21.3% in 2000 to 19.9% in 2014.
- Service occupations increased, from 24.0% of all occupations in 2000 to 28.2% in 2014.
- Management, business, science, and arts occupations increased from 20.6% in 2000 to 23.4% in 2014.



Chart II-11 – Worker Class in the City of Gary



Source: 2010-2014 American Community Survey

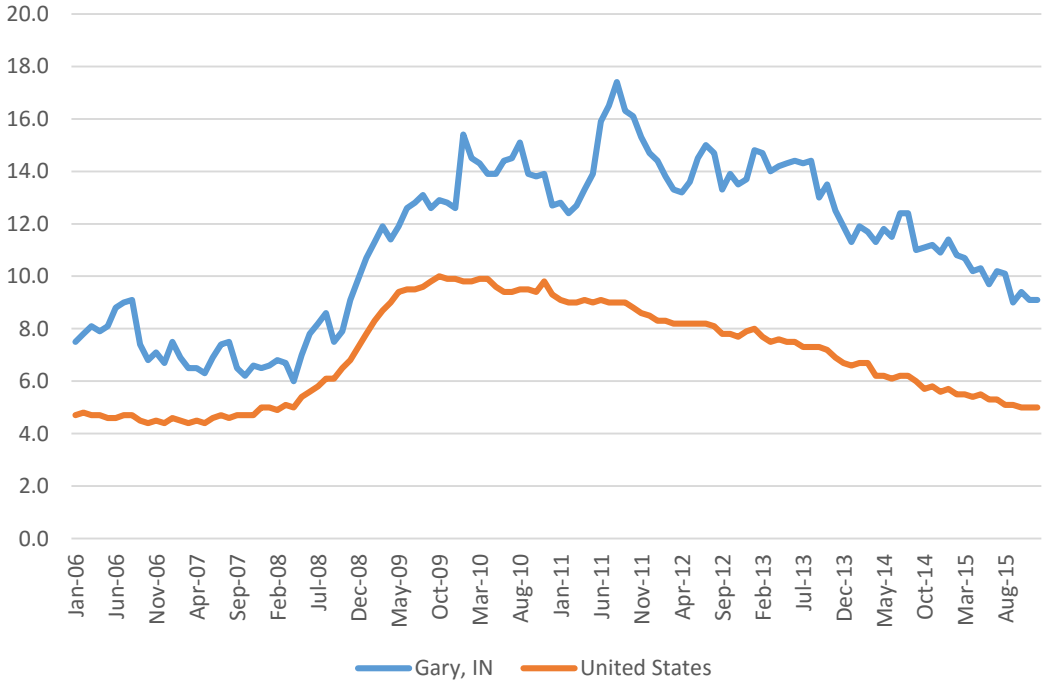
This data is slightly different than the respective 2000 Census data, although there was less variance than the occupational data in the previous chart.

- Private wage and salary workers increased from 78.2% of workers in 2000 to 80.3% in 2014.
- Government workers slightly decreased from 18.1% of workers in 2000 to 16.7% in 2014.
- Unpaid family workers stayed the same, from 0.2% in 2000 to 0.2% in 2014.
- Self-employed in own not incorporated business workers decreased from 3.6% of workers in 2000 to 2.8% in 2014.

The following chart illustrates the trends of the unemployment rate for the City of Gary from January 2005 through December 2015 as reported by the Bureau of Labor Statistics (www.bls.gov).



Chart II-12 – City of Gary Unemployment Rate



Source: <http://data.bls.gov>

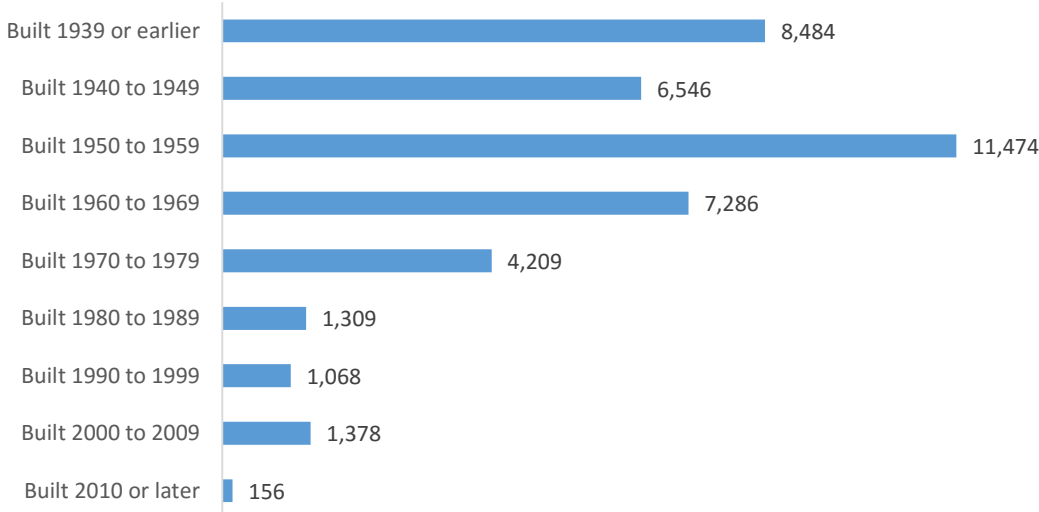
The unemployment rate in the City of Gary fluctuated from 2004 through mid-2008, and increased substantially between 2008 through late 2011. The unemployment rate peaked in August of 2011 at 17.4%. The local unemployment rate at this time was higher than the national unemployment rate, which was 9.0% in August of 2011. The most recent data available has Gary’s unemployment rate as 9.1% (December, 2015) compared to the national rate of 5.0%. The national rate is depicted in the chart to show context; while the national unemployment rate has consistently declined since its peak in October of 2009, the unemployment rate in Gary took slightly longer to rebound from the Recession.

E. Housing Profile

The vast majority (90.6%) of the City of Gary’s housing stock was built prior to 1980. Over one-third (35.9%) was built prior to 1950, which is now over 65 years old. This leaves just 9.4% of the City’s housing stock that has been built since 1980; in particular, just 2.75 of all housing units were built since 2000. The following chart illustrates the year that housing structures were built in the City of Gary based on the 2010-2014 American Community Survey.



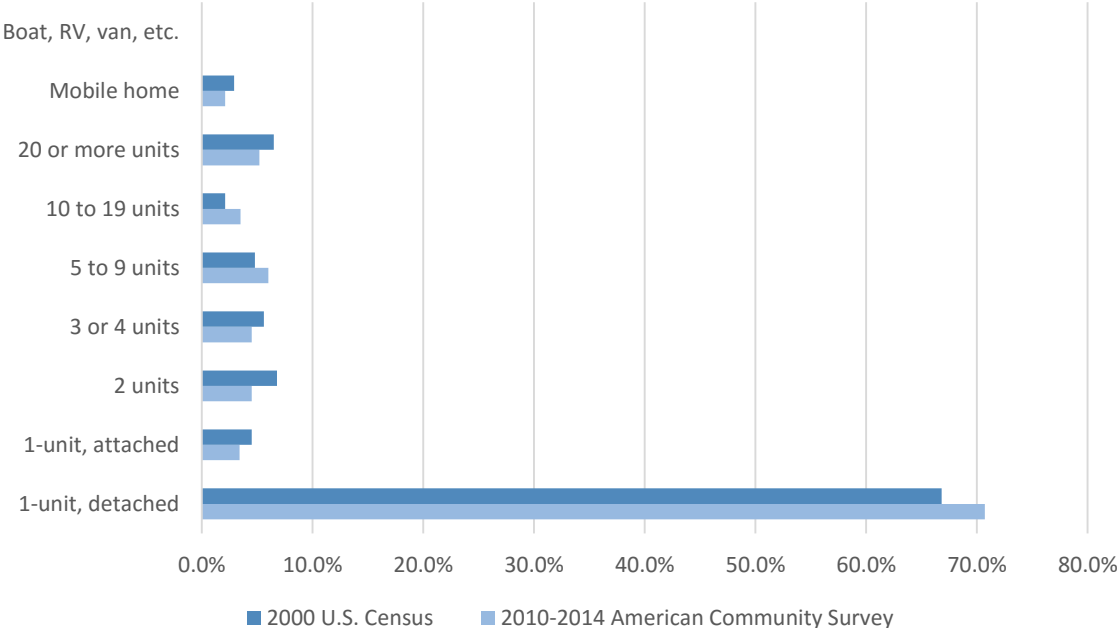
Chart II-13 – Year Structure Built in the City of Gary



Source: 2010-2014 American Community Survey
Total = 41,910 Structures

The following chart outlines the composition of the housing stock in the City of Gary at the time of 2000 U.S. Census and the 2010-2014 American Community Survey.

Chart II-14 – Housing Stock in the City of Gary



Source: 2000 U.S. Census & 2010-2014 American Community Survey



As shown in the previous chart, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Gary between 2000 and 2014, but single-unit detached houses remain the most prevalent. The portion of housing units that are single units, both attached and detached, slightly increased. The median value of owner-occupied homes in the City of Gary in 2000 was \$53,400 compared to \$97,500 for Lake County and \$94,300 for Indiana. The 2010-2014 American Community Survey estimates that the median value of owner-occupied homes in the City of Gary increased to approximately \$65,500 (122.7% of median value in 2000), as compared to \$135,900 (139.4% of median value in 2000) in Lake County and \$122,700 (130.1% of median value in 2000) in Indiana.

The following table outlines the number of new units for which building permits were filed annually for the City of Gary. The City has seen an overall decrease in the total number of new units constructed since 2003.

**Table II-9 - Units Authorized by Building Permits –
City of Gary, IN**

Year	Single Family	Multi Family	Total
2003	73	132	205
2004	33	33	66
2005	28	36	64
2006	20	17	37
2007	14	17	31
2008	6	0	6
2009	4	0	4
2010	0	0	0
2011	1	0	1
2012	3	0	3
2013	4	0	4
2014	7	0	7

Source: <http://socds.huduser.org/permits/summary.odt>

The data shows that there has been a substantial decrease in total units authorized by building permits since 2007.



The City of Gary Zoning Department reports that the Board of Zoning Appeals received seven (7) appeals in 2015 and approved six (6) of them (85.7%).

F. Financing

Owner Costs

The median monthly mortgage expense in the City of Gary for 2000 was \$771. The 2010-2014 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$983. Monthly owner costs increased 27.5% while median income during the same time period increased just 0.97%. Thus, more income is now being put towards housing than it was in 2000. The following table illustrates mortgage status and selected monthly owner costs according to the 2000 U.S. Census and the 2010-2014 American Community Survey. Slightly less than half (46.0%) of all owner-occupied houses in 2014 did not have mortgages. Between the 2000 census count and the 2010-2014 estimate, there is a slight overall trend of increased monthly housing costs (while taking into account inflation).

Table II-10 - Mortgage Status and Selected Monthly Owner Costs in the City of Gary

Monthly Owner Cost	2000 U.S. Census		2010-2014 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	11,916	62.7%	8,584	54.0%
Less than \$300	141	0.7%	17	0.2%
\$300 to \$499	1,710	9.0%	370	4.3%
\$500 to \$699	3,000	15.8%	1,091	12.7%
\$700 to \$999	3,945	20.8%	2,996	34.9%
\$1,000 to \$1,499	2,602	13.7%	3,183	37.1%
\$1,500 to \$1,999	432	2.3%	662	7.7%
\$2,000 or more	86	0.5%	265	3.1%
Median	\$771	-	\$983	-
Houses without a mortgage	7,081	37.3%	7,315	46.0%
Median	\$308	-	\$400	-

Source: 2000 U.S. Census & 2010-2014 American Community Survey

As a result of rising monthly housing costs, 27.3% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2000.



This is a relatively high percentage of owners whose housing is not considered “affordable.” The 2010-2014 American Community Survey estimates that the portion of homeowners whose housing costs exceed 30% of their monthly income had increased to approximately 39.5% of all owner-occupied households with a mortgage. The following table illustrates housing costs for owner-households according to the 2000 U.S. Census and the 2010-2014 American Community Survey.

Table II-11 - Selected Monthly Owner Costs as a Percentage of Household Income in the City of Gary

Owner Costs as a % of Income	2000 U.S. Census		2010-2014 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	11,916	62.7%	8,541	54.3%
Less than 20 percent	5,492	46.1%	3,156	37.0%
20 to 24.9 percent	1,331	11.2%	1,217	14.2%
25 to 29.9 percent	1,200	10.1%	801	9.4%
30 to 34.9 percent	647	5.4%	543	6.4%
35 percent or more	3,126	26.2%	2,824	33.1%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	7,081	37.3%	7,174	45.7%
Less than 20 percent	4,657	39.1%	4,667	0.651
20 to 24.9 percent	442	3.7%	541	7.5%
25 to 29.9 percent	309	2.6%	438	6.1%
30 to 34.9 percent	213	1.8%	282	3.9%
35 percent or more	1,212	10.2%	1,246	17.4%

Source: 2000 U.S. Census & 2010-2014 American Community Survey

The website www.Realtor.com shows that as of February, 2016, there are 353 properties for sale in the City of Gary. The average sales price varies between the neighborhoods of Gary, as the average listing price for Glen Park was \$30,206, \$22,518 for Pulaski, \$24,166 for Midtown, \$41,518 for Aetna, \$51,138 for Tolleston, and \$33,240 for Downtown. According to Realtor.com, the median closing price in the City of Gary was \$25,000 and \$21 per square foot.

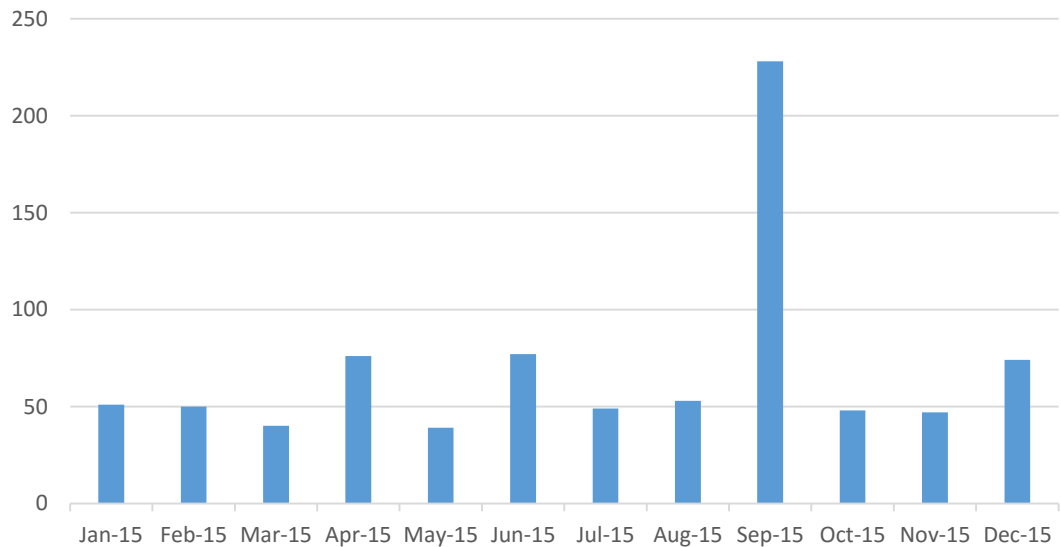


According to www.RealtyTrac.com, the median list price in Gary in November of 2015 was \$19,500 compared to the median list price of \$20,000 the year before (September, 2014). The median sales price of a foreclosure home was \$10,000. Home sales in December 2015 were up 53% compared to the previous month, and 80% higher compared to the same time the year before. These statistics show that there are more homes on the market in the City than there are buyers, which creates a “soft buyer’s” market.

Foreclosures

According to RealtyTrac, the City of Gary had 850 homes in foreclosure, for a foreclosure rate of 1 in every 602 housing units in December of 2015. During this time period, Lake County experienced a foreclosure rate of 1 in every 845 housing units and Indiana had a foreclosure rate of 1 in every 1,339 housing units. The following chart illustrates the monthly foreclosure filings in the City of Gary from January 2015 to December 2015.

Chart II-15 – Number of Foreclosures in the City of Gary



Source: www.realtytrac.com

The number of foreclosures for the City of Gary was at its highest in September of 2015 with 228 foreclosures. While foreclosures can be devastating to a community, it offers a chance for the City and non-profit housing agencies to purchase homes and sell them to low-income households.



Renter Costs

The median monthly rent in 2000 was \$469 and has increased substantially to \$935 per month according to the 2010-2014 American Community Survey. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and the 2010-2014 American Community Survey.

Table II-12 - Gross Monthly Rent in the City of Gary

Rental Rates	2000 U.S. Census		2010-2014 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	2,343	13.9%	856	6.2%
\$200 to \$299	1,423	8.5%	950	6.8%
\$300 to \$499	5,248	31.2%	1,299	9.3%
\$500 to \$749	5,344	31.8%	4,459	32.1%
\$750 to \$999	1,258	7.5%	3,953	28.4%
\$1,000 to \$1,499	287	1.7%	2,158	15.5%
\$1,500 or more	76	0.5%	237	1.7%
No cash rent	826	4.9%	935	-
Median	\$469	-	\$724	-

Source: 2000 U.S. Census Data & 2010-2014 American Community Survey

The monthly housing costs for 38.5% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that almost two-thirds (64.7%) of all renter-occupied households pay housing costs that exceed 30% of their income, showing a much higher rate of housing burden among households in the City of Gary. The following table illustrates the housing cost for renter-households in 2000 and at the time of the 2010-2014 American Community Survey. The drastic increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for affordable rental options in the City.



Table II-13 - Gross Rent as a Percentage of Household Income in the City of Gary

Rental Cost as a % of Income	2000 U.S. Census		2010-2014 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	3,614	21.5%	1,022	7.9%
15 to 19 percent	1,916	11.4%	865	6.7%
20 to 24 percent	1,605	9.6%	1,227	9.5%
25 to 29 percent	1,638	9.7%	1,469	11.3%
30 to 34 percent	1,046	6.2%	1,047	8.1%
35 percent or more	5,429	32.3%	7,339	56.6%
Not computed	1,557	9.3%	1,878	-

Source: 2000 U.S. Census Data & 2010-2014 American Community Survey

The 2016 Fair Market Rents for the Gary, IN HUD MSA are shown in the following table.

Table II-14 - Final FY 2016 Fair Market Rents (FMRs) by Unit Bedrooms in the Gary, IN HUD Metro FMR Area

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2016 FMR	\$535	\$707	\$867	\$1,107	\$1,188

Source: www.hud.gov

As of December 2015, the estimated average monthly rents within 10 miles of Gary were \$722 for one-bedroom units; \$916 for two-bedroom units, for an average of \$897 for all-bedroom units based on rent trend data collected by www.rentjungle.com. While these rents may be skewed by higher-income apartments in certain areas within the City, the rents are slightly higher than fair market rents, as well as what many low-income families can afford.

G. Household Types

Based on a comparison between the 2000 and 2014 population, the City of Gary experienced a 19.4% decrease in its population. The total population decrease was 19,949 persons. The City also experienced 26.4% decrease (11,537 housing units) in the number of households in the City. Furthermore,



the median income of the area increased by 1.9%. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2012, the cumulative inflation rate was 33.3%, meaning that the \$27,195.00 median income in 2000 would be \$36,259 if it were expressed in 2012 dollars. By taking into consideration the rate of inflation, the median income in Gary has not kept up with the rate of inflation.

Table II-15 – Changes Between 2000 & 2014

Demographics	2000	2014	% Change
Population	102,746	82,797	-19.4%
Households	43,630	32,093	-26.4%
Median Income	\$27,195.00	\$27,701.00	1.9%

Data Source: 2000 Census (Base Year), 2010-2014 American Community Survey

Table II-16 – Number of Households Table

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	9,575	5,460	5,870	2,535	7,330
Small Family Households *	3,505	1,835	2,330	1,155	3,225
Large Family Households *	1,225	665	505	220	555
Household contains at least one person 62-74 years of age	1,320	1,370	1,310	745	2,215
Household contains at least one person age 75 or older	835	1,095	965	365	775
Households with one or more children 6 years old or younger *	2,500	855	800	290	259

Data Source: 2008-2012 CHAS

* the highest income category for these family types is >80% AMI

Of all households, only 23.8% have a higher income than the HUD Area Median Income (AMI). The remaining 76.2% of total households make less than the AMI, with the largest group (31.1%) being households making between 0-30% of AMI. Households making between 50-80%, 30-50%, and 80-100% AMI comprise 19.1%, 17.7%, and 8.2% of all households, respectively. With more than three-quarters (76.2%) of all households making less than the HUD Area Median Income, including almost a third (31.1%) making less than 30% AMI, there is a large portion of the population without



access to affordable housing. A four (4) person household that make 30% of AMI has an annual income of \$24,250; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves a low-income, four (4) person households with just \$606.25 per month to spend on housing. As there are few housing options available for families at this rental level, many households must then pay more than 30% of their income for housing, becoming cost-overburdened.

Table II-17 – Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	40	40	50	270	80	15	35	0	130
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	4	15	0	49	0	35	25	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	400	120	85	35	640	10	75	30	45	160
Housing cost burden greater than 50% of income (and none of the above problems)	3,870	675	55	0	4,600	1,110	790	260	55	2,215
Housing cost burden greater than 30% of income (and none of the above problems)	780	1,405	680	25	2,890	475	795	895	235	2,400



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,090	0	0	0	1,090	185	0	0	0	185

Data Source: 2008-2012 CHAS

This table illustrates the discrepancies between homeowners and renters regarding housing problems. While there are slightly more owner-occupied housing units than renter-occupied units (52.7% to 47.3%, respectively), renters face a much higher rate of housing problems. In all problem categories, except for severely overcrowding, there are more renters facing housing problems than owners, by a significant margin in most cases.

Table II-18 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	4,435	835	200	80	5,550	1,200	915	350	105	2,570
Having none of four housing problems	1,835	1,885	2,030	590	6,340	835	1,825	3,290	1,760	7,710
Household has negative income, but none of the other housing problems	1,090	0	0	0	1,090	185	0	0	0	185

Data Source: 2008-2012 CHAS

There are more renters facing severe housing problems than owners. This may be attributable to owners having higher income than renters, or due to not having to rely on a landlord to correct/fix any problems.



Table II-19 – Cost Overburdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,015	930	340	3,285	360	395	420	1,175
Large Related	975	330	15	1,320	70	180	65	315
Elderly	710	345	80	1,135	715	880	430	2,025
Other	1,475	615	320	2,410	485	200	260	945
Total need by income	5,175	2,220	755	8,150	1,630	1,655	1,175	4,460

Data Source: 2008-2012 CHAS

For those cost overburdened by more than 30%, renters are more highly affected; there are many more renters that are cost overburdened than owners, except for the elderly, where owners are slightly more affected.

Table II-20 – Cost Overburdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,790	345	30	2,165	275	235	65	575
Large Related	815	70	0	885	70	45	0	115
Elderly	395	165	0	560	460	365	100	925
Other	1,310	135	25	1,470	350	140	95	585
Total need by income	4,310	715	55	5,080	1,155	785	260	2,200

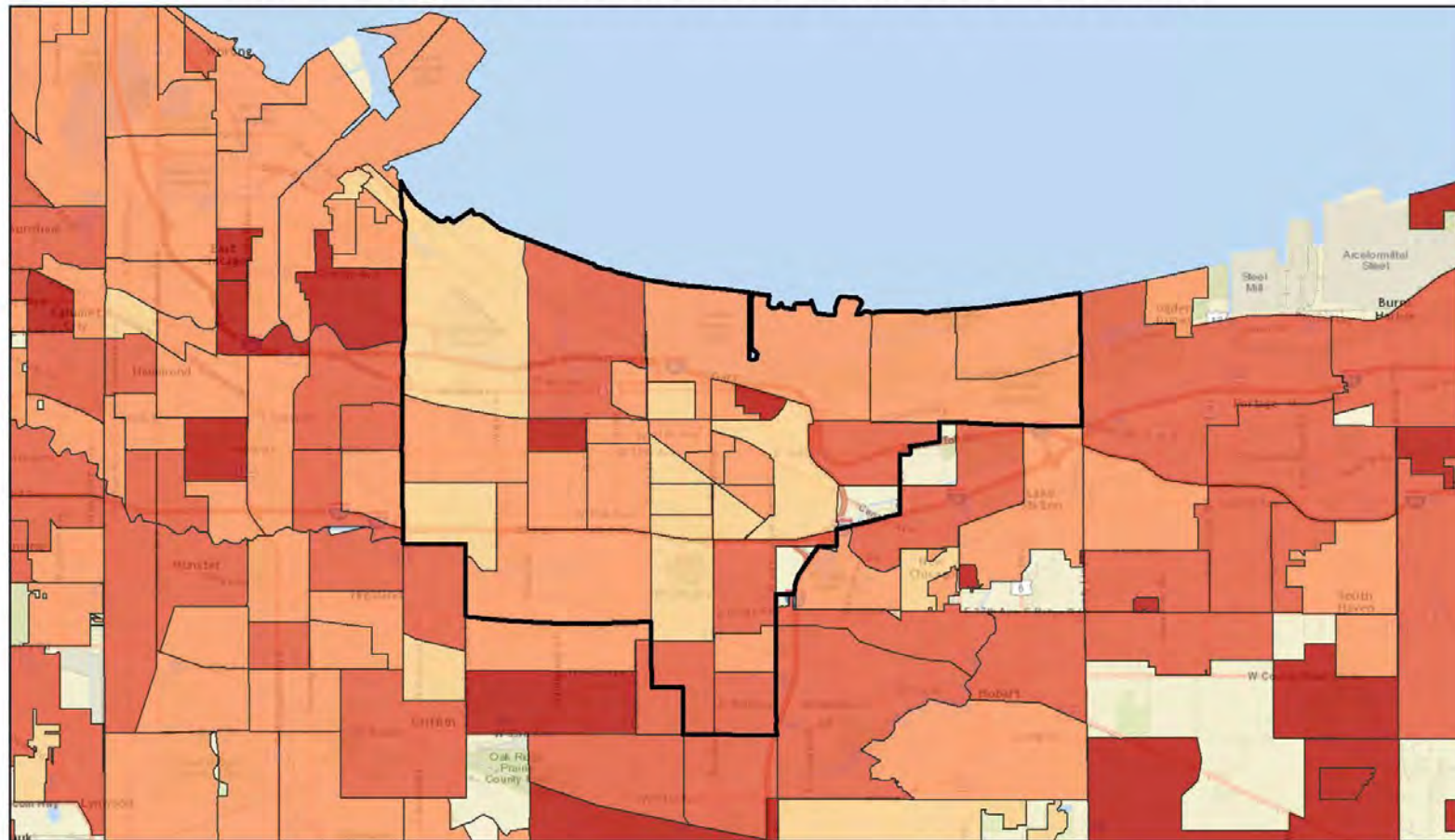
Data Source: 2008-2012 CHAS

For those cost overburdened by more than 50%, renters are more highly affected; there are many more renters that are cost overburdened than owners, except for the elderly, where owners have slightly more that are affected.

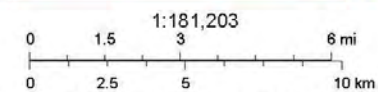
The following three (3) maps illustrate census tracts where there are severe cost burdens (over 50%) for Extremely Low, Low, and Moderate Income Households.



% of Extremely Low Income Households with Severe Cost Burden -



February 16, 2016

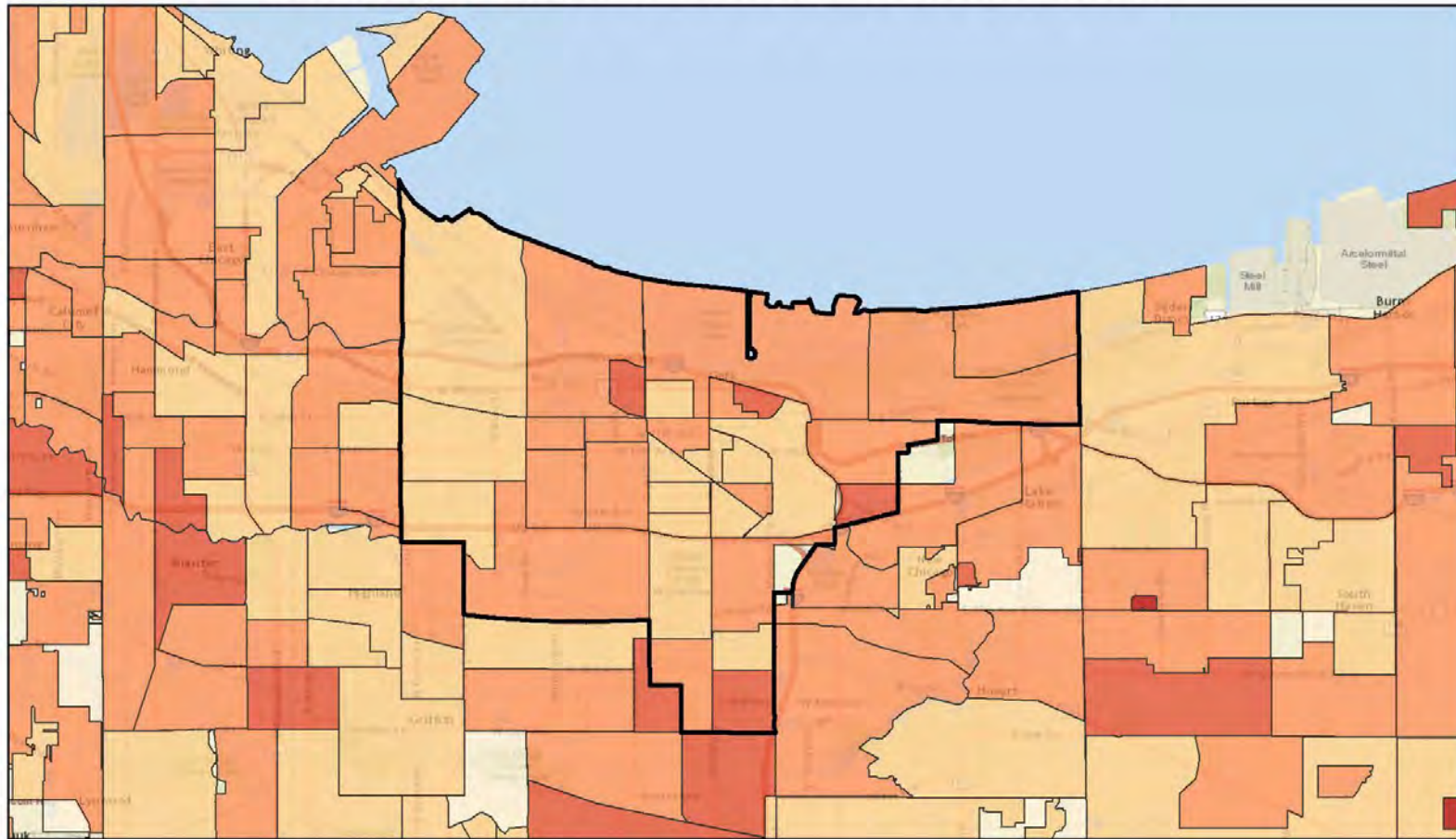


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

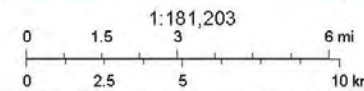
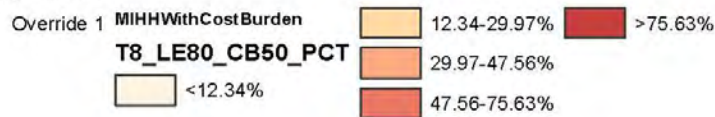
Note: The areas with the highest percentage of severely cost burdened households in extremely low income areas are Pulaski, Emerson, and parts of Tolleston and Glen Park.



% of Moderate Income Households with Severe Cost Burden -



February 16, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: The areas with the highest percentage of severely cost burdened households in moderate income areas are Pulaski, Emerson, and southern Glen Park.



Table II-21 – Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	425	70	40	25	560	10	85	35	10	140
Multiple, unrelated family households	20	49	65	10	144	0	25	25	35	85
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	445	119	105	35	704	10	110	60	45	225

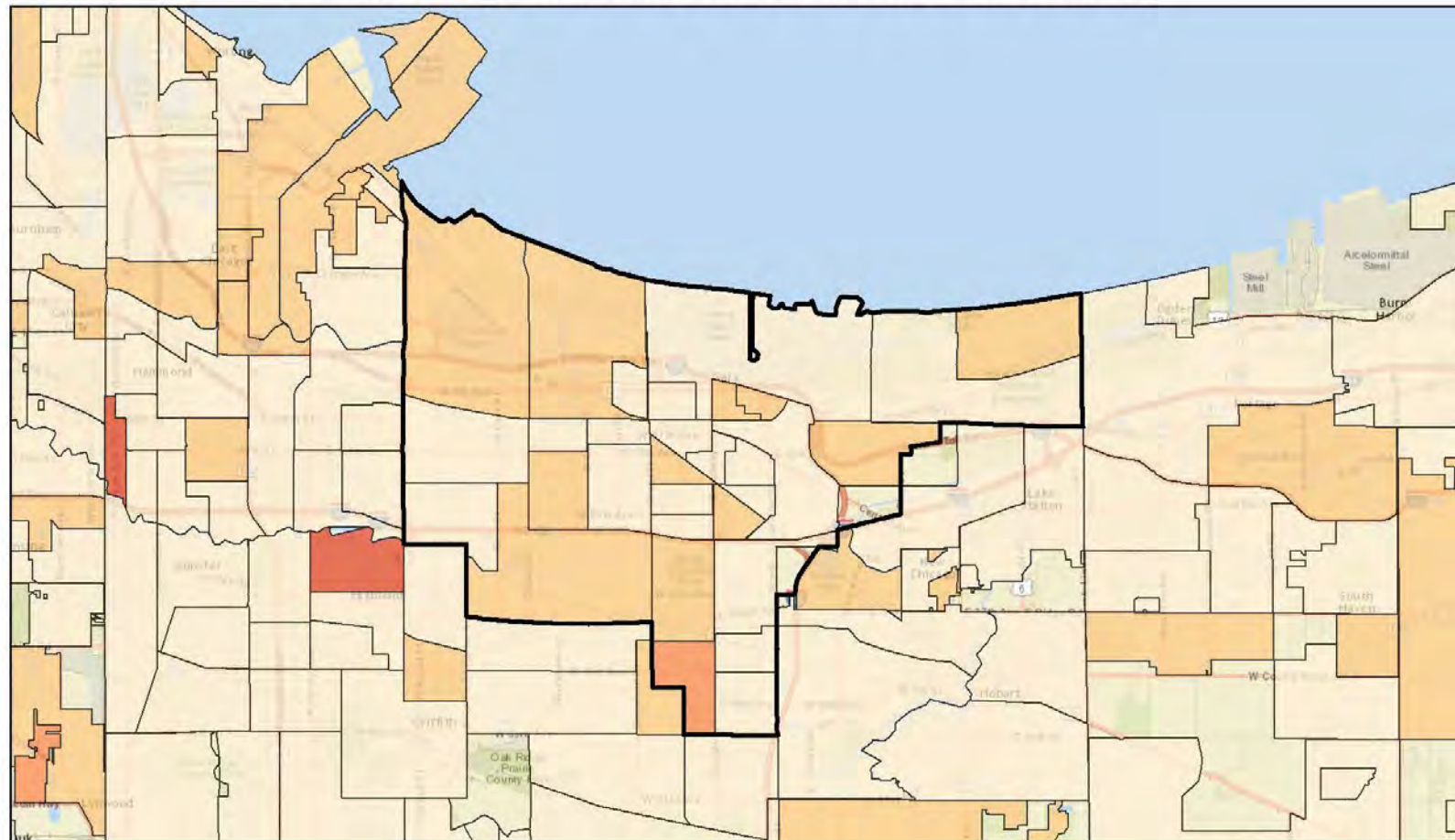
Data Source: 2008-2012 CHAS

The following three (3) maps illustrate census tracts where there is overcrowding for Extremely Low, Low, and Moderate Income Households.

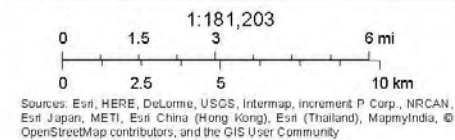
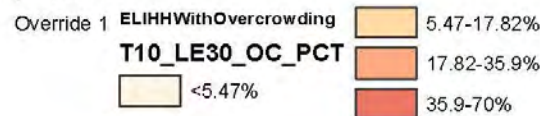
- Percentage Extremely Low Income Households with Overcrowding
- Percentage Low Income Households with Overcrowding
- Percentage Moderate Income Households with Overcrowding



% of Extremely Low Income Households with Overcrowding -



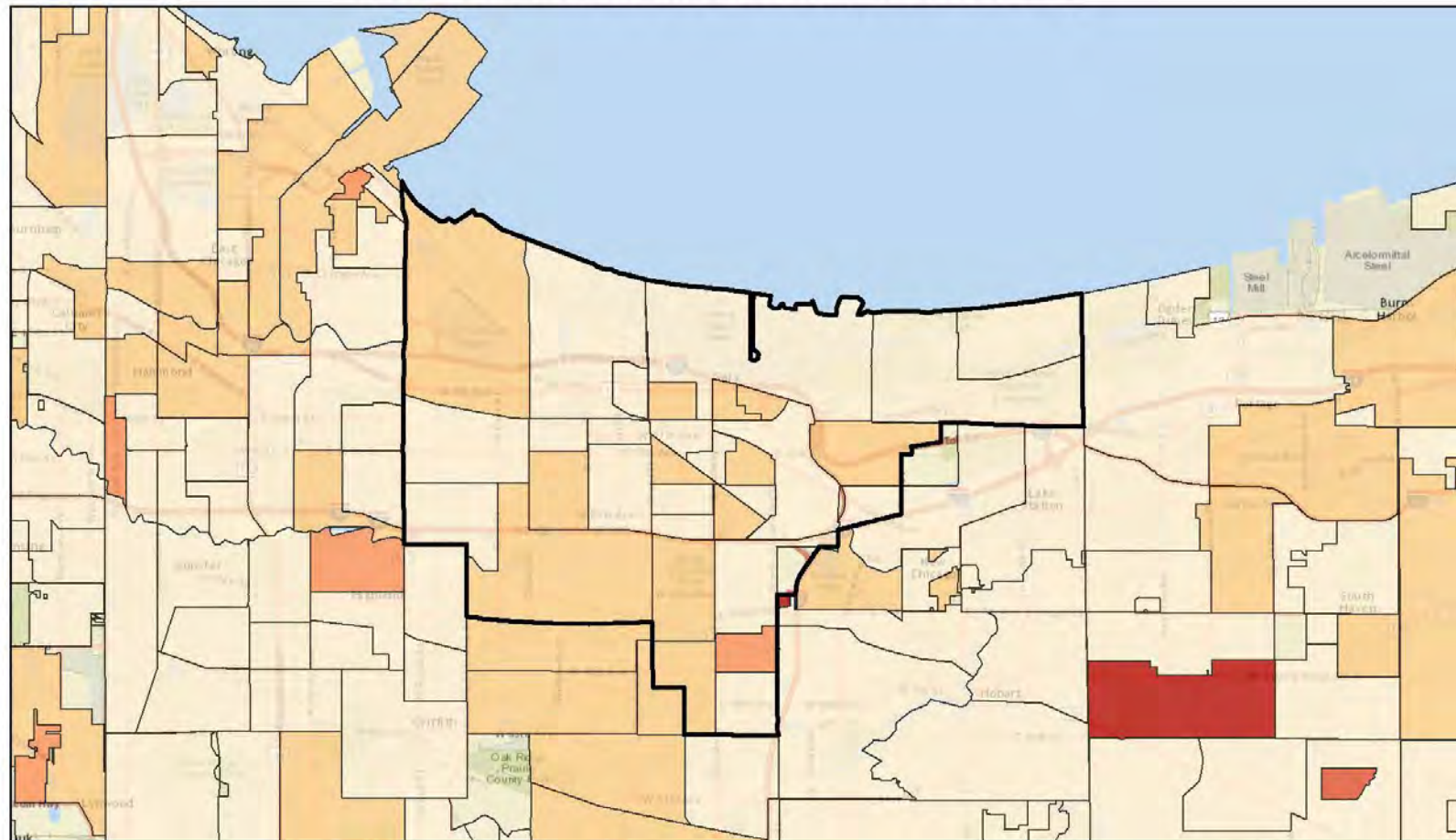
February 16, 2016



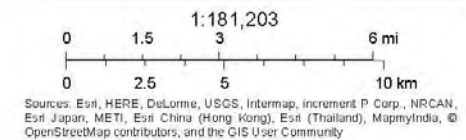
Note: There are only a few areas throughout the City with overcrowding conditions: parts of Downtown, Pulaski, Glen Park, and Black Oak.



% of Low Income Households with Overcrowding -



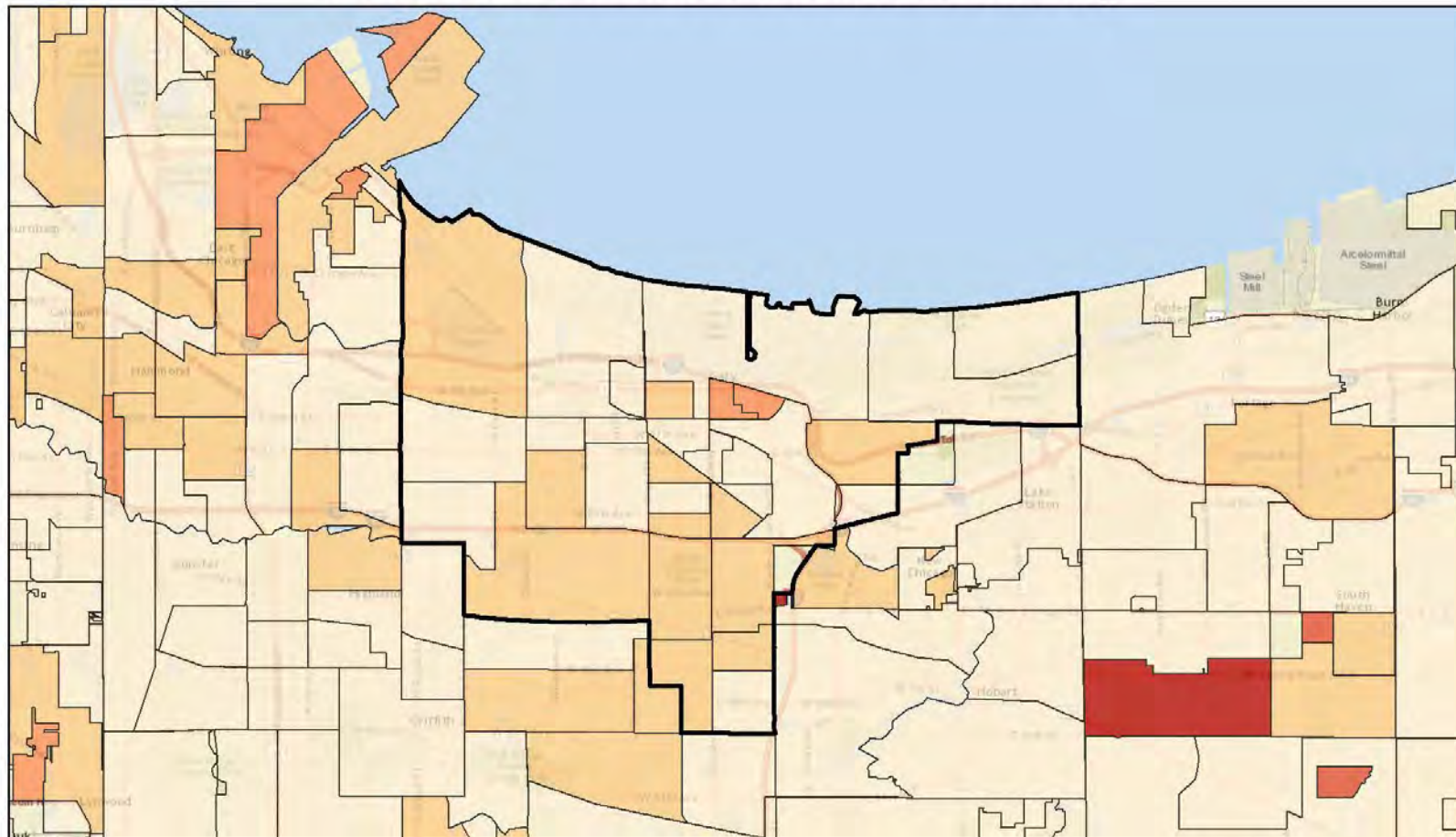
February 16, 2016



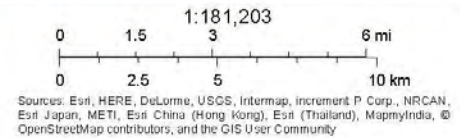
Note: There are only a few areas throughout the City with low-income overcrowding conditions: parts of Downtown, as well as Pulaski, Glen Park, and Black Oak.



% of Moderate Income Households with Overcrowding -



February 16, 2016



Note: There are only a few areas throughout the City with overcrowding conditions in moderate-income areas: Downtown and to some extent, Pulaski, Glen Park, and Black Oak.



H. Cost Overburden

Residents of the City of Gary, IN are faced with a lack of affordable housing and the fact that many of the City’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 410 White households were cost overburdened by 30% to 50%, and 7,730 White households were cost overburdened by greater than 50%; 5,800 Black/African American households were cost overburdened by 30% to 50%, and 6,665 Black/African American households were cost overburdened by greater than 50%; and lastly, 175 Hispanic households were cost overburdened by 30% to 50%, and 185 Hispanic households were cost overburdened by greater than 50%.

Table II-22 – Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,025	6,060	7,730	1,060
White	2,455	410	770	45
Black / African American	13,455	5,800	6,665	910
Asian	65	4	55	0
American Indian, Alaska Native	45	0	35	30
Pacific Islander	0	15	0	0
Hispanic	600	175	185	45

Data Source: 2008-2012 CHAS

A total of 410 White households were considered cost overburdened by between 30% and 50%, which is 6.77% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 13.52% of the total number of households that the White category comprises. A total of 5,800 Black/African American households were considered cost overburdened by between 30% and 50%, which is 95.71% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is 11.99% above the 83.72% of the total number of households that the Black/African American category comprises. This indicates that Black/African American households are disproportionately cost overburdened by between 30% and 50%. A total of 175 Hispanic households were considered cost overburdened by between



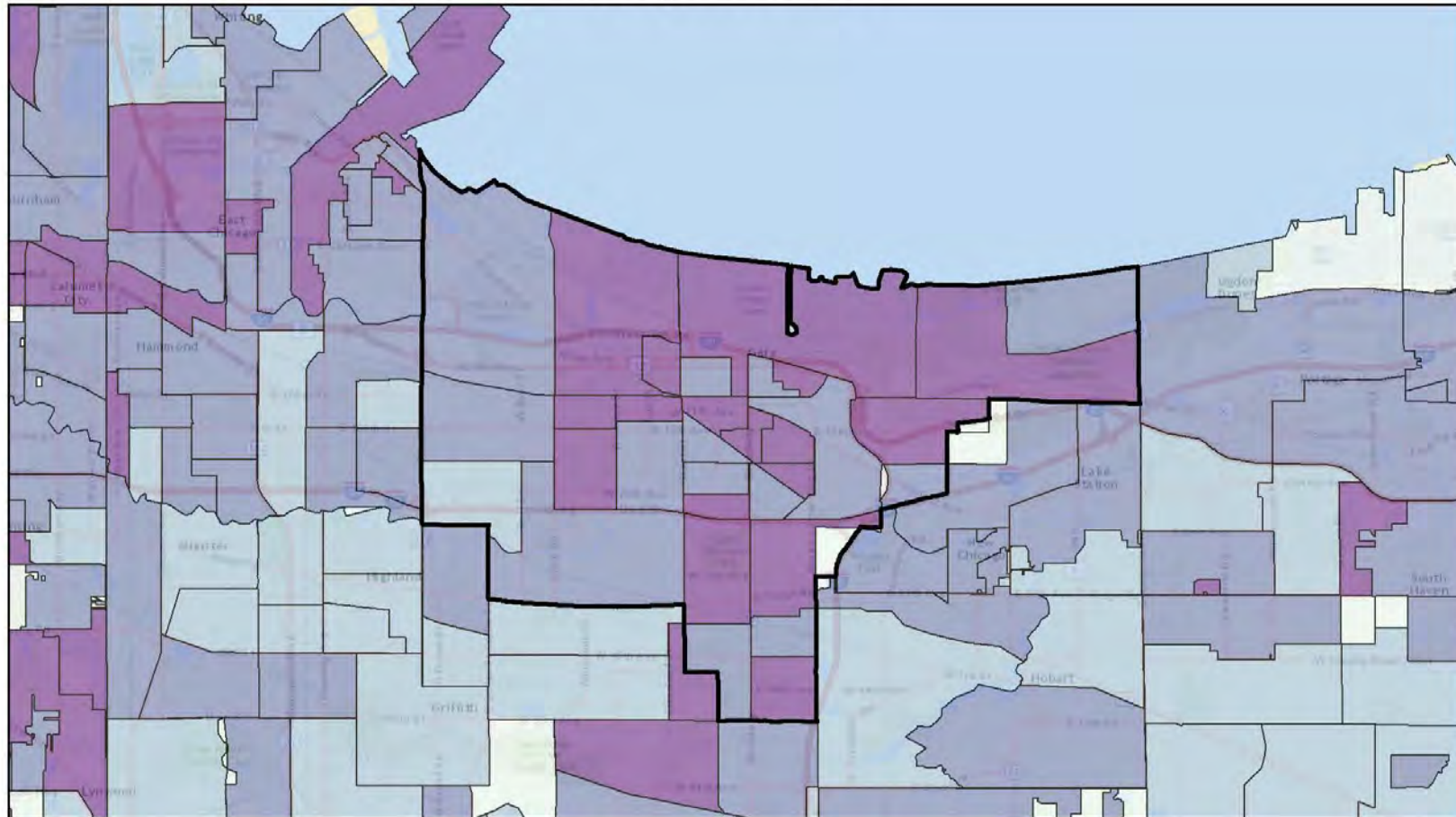
30% and 50%, which is 2.89% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 3.33% of the total number of households that the Hispanic category comprises.

A total of 770 White households were considered cost overburdened by greater than 50%, which is 9.96% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 13.52% of the total number of households that the White category comprises. A total of 6,665 Black/African American households were considered cost overburdened by greater than 50%, which is 86.22% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 83.72% of the total number of households that the Black/African American category comprises. A total of 185 Hispanic households were considered cost overburdened by greater than 50%, which is 2.39% of the total cases of households that were considered cost overburdened by greater than 50%. This number is lower than the 3.33% of the total number of households that the Hispanic category comprises.

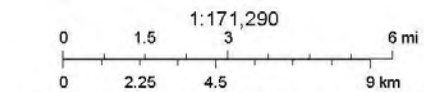
Attached is a census tract map showing Housing Cost Burden throughout the City.



Housing Cost Burden -



February 2, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: A substantial portion of the City includes concentrations of households experiencing Housing Cost Burden. These are concentrated in the following areas: North of Downtown, as well as Miller Beach, Midtown, Pulaski, and Glen Park.



A total of 410 White households were considered cost overburdened by between 30% and 50%, which is 6.77% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 13.52% of the total number of households that the White category comprises. A total of 5,800 Black/African American households were considered cost overburdened by between 30% and 50%, which is 95.71% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is 11.99% above the 83.72% of the total number of households that the Black/African American category comprises. This indicates that Black/African American households are disproportionately cost overburdened by between 30% and 50%. A total of 175 Hispanic households were considered cost overburdened by between 30% and 50%, which is 2.89% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 3.33% of the total number of households that the Hispanic category comprises.

A total of 770 White households were considered cost overburdened by greater than 50%, which is 9.96% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 13.52% of the total number of households that the White category comprises. A total of 6,665 Black/African American households were considered cost overburdened by greater than 50%, which is 86.22% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 83.72% of the total number of households that the Black/African American category comprises. A total of 185 Hispanic households were considered cost overburdened by greater than 50%, which is 2.39% of the total cases of households that were considered cost overburdened by greater than 50%. This number is lower than the 3.33% of the total number of households that the Hispanic category comprises.

I. Housing Problems

A household is considered to have a housing problem if it is cost overburdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%. The following tables illustrate the disproportionate needs in the City of Gary:



**Table II-23 – 0%-30% of Area Median
Income (Extremely Low Income)**

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,020	1,290	1,020
White	605	135	45
Black / African American	6,100	1,035	865
Asian	40	0	0
American Indian, Alaska Native	10	25	30
Pacific Islander	0	0	0
Hispanic	230	45	45

Data Source: 2008-2012 CHAS

**The four housing problems are:*

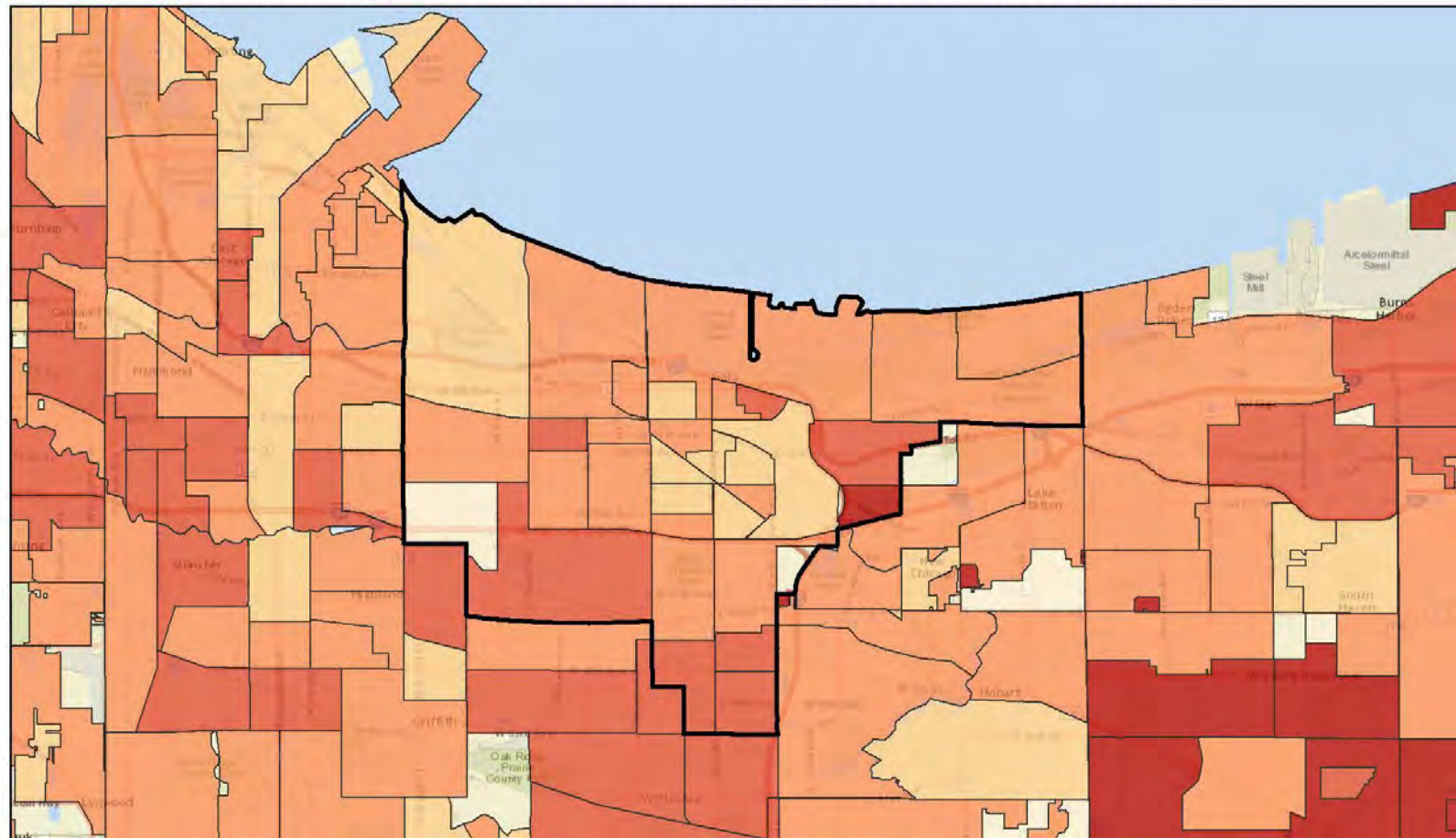
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

All races have similar proportions of housing problems in relation to their respective makeup of Gary’s total household population.

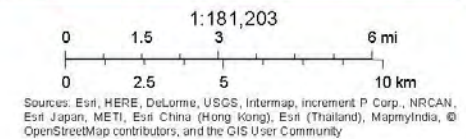
The following map illustrates the location by Census Tract where extremely low-income households have severe housing problems.



% of Low Income Households with Any of 4 Severe Housing Problems -



February 16, 2016



Note: The areas with the highest percentage of extremely low income households with severe housing problems are the neighborhoods of Emerson, Pulaski, Glen Park, and Black Oak.



Table II-24 – 30%-50% of Area Median Income (Low-Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,170	1,550	0
White	280	270	0
Black / African American	3,800	1,135	0
Asian	15	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	40	75	0

Data Source: 2008-2012 CHAS

**The four housing problems are:*

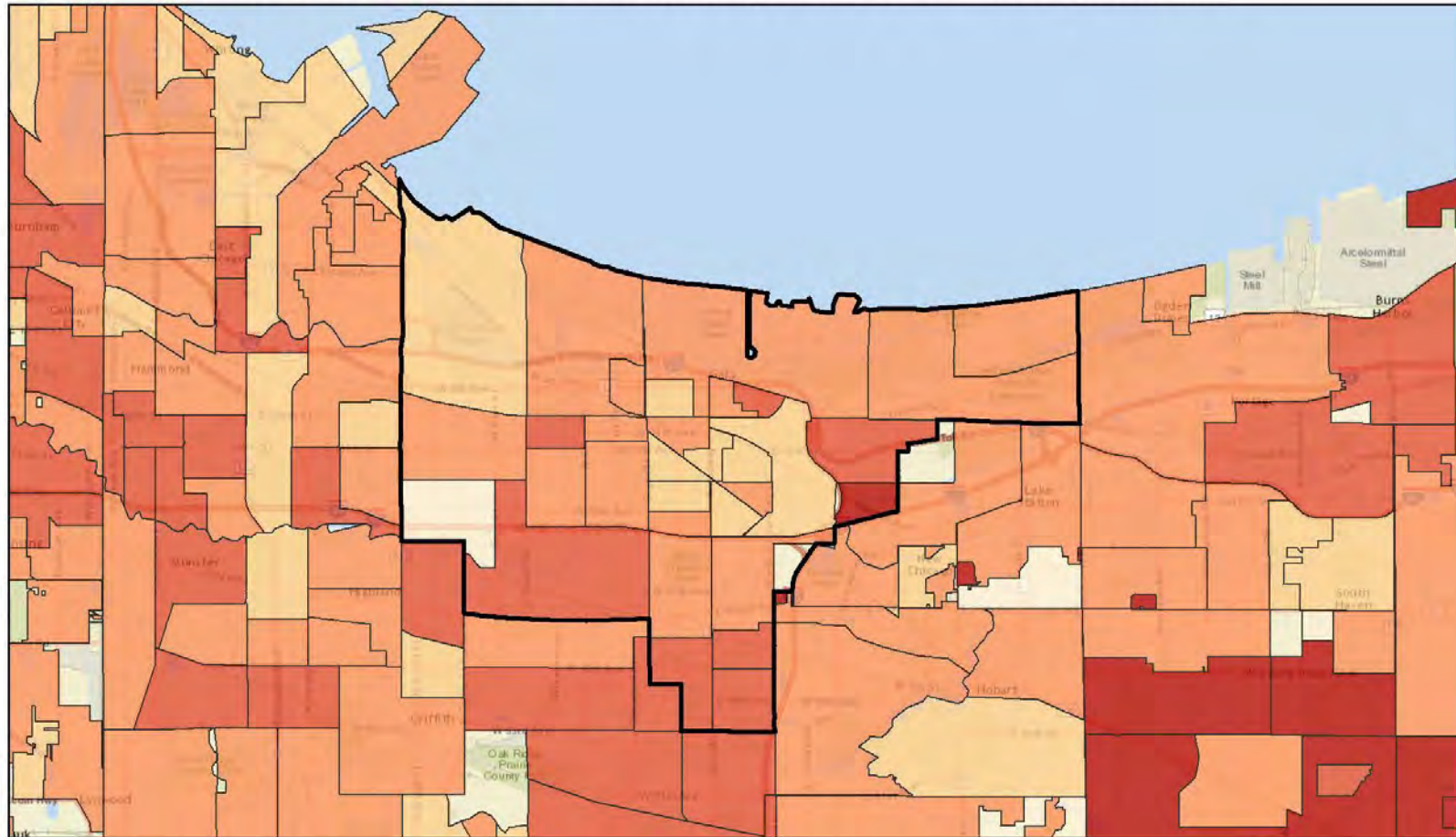
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

While most races appear to have similar proportions of housing problems in relation to their respective makeup of Gary’s population, the Black/African American racial cohort comprised 91.1% of this income range’s housing problems, while making up just 83.75 of all households in the City.

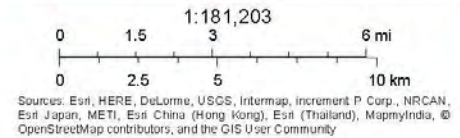
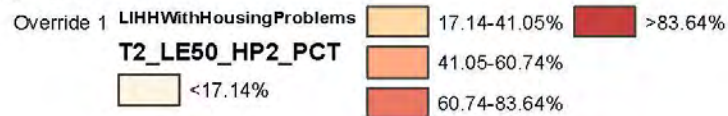
The following map illustrates the location by Census Tract where low-income households have severe housing problems.



% of Low Income Households with Any of 4 Severe Housing Problems -



February 16, 2016



Note: The areas with the highest percentage of low income households with severe housing problems are Pulaski, Emerson, Glen Park, and Black Oak.



Table II-25 – 50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,480	3,710	0
White	240	405	0
Black / African American	2,130	3,030	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	15	0	0
Hispanic	65	245	0

Data Source: 2008-2012 CHAS

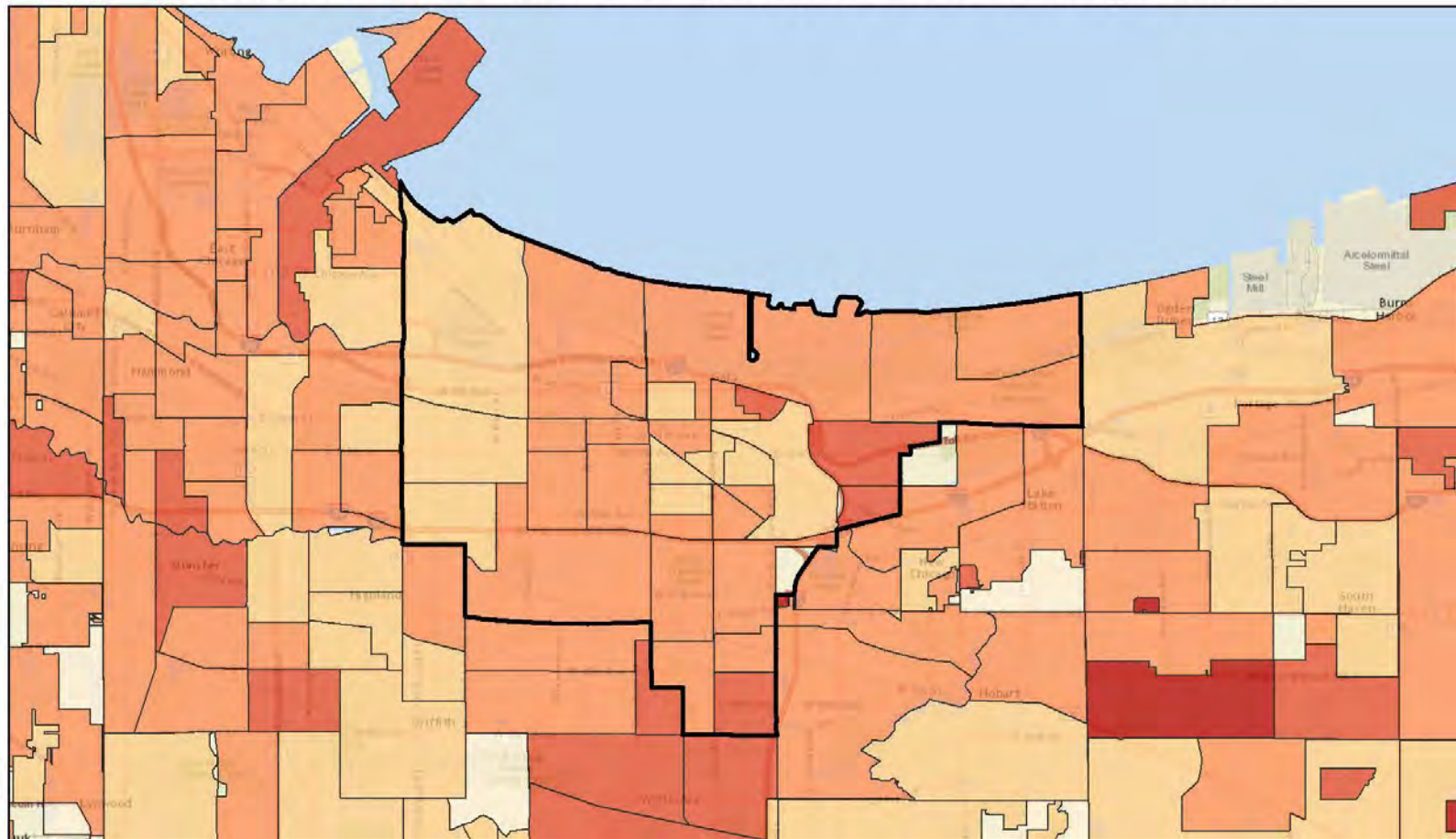
**The four housing problems are:*

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

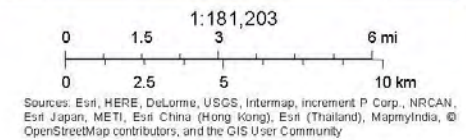
The following map illustrates the location by Census Tract where moderate-income households have severe housing problems.



% of Moderate Income Households with Any of 4 Severe Housing Problems -



February 16, 2016



Note: The areas with the highest percentage of moderate income households with severe housing problems are Pulaski, Emerson, and Glen Park.



Table II-26 – 80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	2,080	0
White	15	435	0
Black / African American	500	1,560	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	50	0

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

The population cohort above the median income has the lowest number of households with housing problems. Based on these tables and available information, there were two racial/ethnic groups in this income range that were disproportionately affected by housing problems: the Black/African American racial group made up 90.9% of the housing problems, but made up only 83.7% of the City’s households. The White racial group made up just 2.7% of housing problems, a small percentage taking into account the 13.5% of total households they comprise.

J. Disabled Households

The following table includes the 2010-2014 American Community Survey estimate that shows the number of disabled individuals in the City of Gary. The total population five (5) years and over is 78,788 and the disabled population is 14,598, or 18.5%. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.



Table II-27 – Disability Status for Gary, IN

Disability Status of the Civilian Non-Institutional Population	Total Population Over 5 Years of Age	Population with a Disability	Percent with a Disability
Total civilian noninstitutionalized population	78,788	14,598	18.5%
Population under 5 years			
Population under 5 years	6,037	6	0.1%
With a hearing difficulty	-	6	0.1%
With a vision difficulty	-	0	0.0%
Population 5 to 17 years			
Population 5 to 17 years	15,588	1,030	6.6%
With a hearing difficulty	-	26	0.2%
With a vision difficulty	-	121	0.8%
With a cognitive difficulty	-	800	5.1%
With an ambulatory difficulty	-	99	0.6%
With a self-care difficulty	-	119	0.8%
Population 18 to 64 years			
Population 18 to 64 years	45,387	8,366	18.4%
With a hearing difficulty	-	1,052	2.3%
With a vision difficulty	-	2,072	4.6%
With a cognitive difficulty	-	2,971	6.5%
With an ambulatory difficulty	-	5,169	11.4%
With a self-care difficulty	-	1,596	3.5%
With an independent living difficulty	-	3,040	6.7%
Population 65 years and over			
Population 65 years and over	11,776	5,196	44.1%
With a hearing difficulty	-	1,342	11.4%
With a vision difficulty	-	1,106	9.4%
With a cognitive difficulty	-	1,312	11.1%
With an ambulatory difficulty	-	3,690	31.3%
With a self-care difficulty	-	1,420	12.1%
With an independent living difficulty	-	2,141	18.2%
SEX			
Male	35,728	6,418	18.0%
Female	43,060	8,180	19.0%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	77,520	14,317	18.5%
White alone	9,604	2,055	21.4%
Black or African American alone	65,606	11,943	18.2%



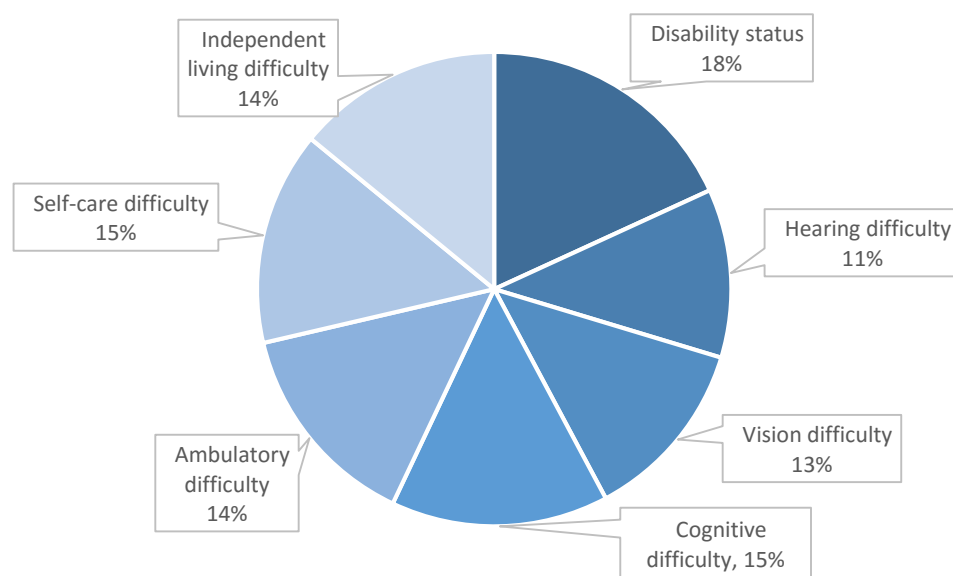
American Indian and Alaska Native alone	184	49	26.6%
Asian alone	315	20	6.3%
Native Hawaiian and Other Pacific Islander alone	118	0	0.0%
Some other race alone	1,693	250	14.8%
Two or more races	1,268	281	22.2%
White alone, not Hispanic or Latino			
White alone, not Hispanic or Latino	8,230	1,868	22.7%
Hispanic or Latino (of any race)	4,350	507	11.7%

Source: 2010-2014 American Community Survey

Of the population age 65 and older, 44.1% have a disability, made up largely due to ambulatory difficulty (31.3%) and an independent living difficulty (18.2%). The overall data shows a fairly even percentage between males and females, with 18.0% and 19.0% of the respective populations having disabilities.

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. While just more than two-thirds (69.7%) of disabled persons ages 18 to 64 years old in the labor force are employed, more than three quarters (81.7%) of non-disabled persons ages 18 to 64 in the labor force are employed.

Chart II-16 – Type of Disability for Population 5 Years and Over in the City of Gary



Source: 2010-2014 American Community Survey



The Gary Housing Authority recognizes the need for accessible and visitable housing units in the City. The Authority currently owns 23 accessible units, or 3% of its stock. According to the Housing Authority's Five Year Plan, when an accessible unit becomes vacant, the Housing Authority offers the unit to:

1. First to a current resident of the same development, or other GHA developments, having disabilities that require the accessible features of the vacant unit and who are currently occupying a unit without such features, or if no such occupant exists, then;
2. Second, to an eligible qualified applicant on the waiting list having a disability requiring the accessibility features of the vacant unit; or if no such applicant exists, then;
3. Third, to an applicant not having disabilities that require the accessible features of the unit. However, when offering an accessible unit to such applicant, the applicant must agree to move to a non-accessible unit if GHA identifies a family in need of the accessible unit (24 CFR § 8.27).



III. Review/Update to Original Plan

The current “Analysis of Impediments to Fair Housing Choice” was prepared in 2011. The identified Impediments to Fair Housing Choice are reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER). The following paragraphs restate the identified impediments from the 2011 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2011 through 2015.

A. Summary of 2011 Impediments

- **Impediment # 1: Financial Status of the City**

Legislative assessment regulations enacted in State House Bill 1001 provided relief to property owners in Indiana through capping assessed valuation. This reduced the assessed valuation of all property in the City, limiting collectable revenue. In addition to other factors, this caused a strain on the City of Gary’s financial resources and increased the number of foreclosed properties; foreclosures lead to a smaller population in which to collect tax revenues, resulting in pay freezes, layoffs, and furlough of City staff.

To respond to this severe reduction in tax revenues, service provisions, and owner-occupied home values, the City’s 2011 Analysis of Impediments suggested the following suggestions:

1. Develop strategies to promote the City’s affordable housing and attract buyers.
2. Seek opportunity to centralize services and reduce duplication and waste.
3. Provide homeowners with assistance on mortgage modifications, education, and other methods to keep homeowners in their homes.

Summary: The City has made the following progress in addressing this impediment:

- The City of Gary, through the Department of Community Development, administers the following programs to promote the City’s affordable housing, attract buyers, and provide homeowners assistance with mortgage modifications, education, and other methods to keep homeowners in their homes:
 - **Homeownership Opportunity Network (HON) Program** funded by the Community Development Block Grant



provides for a one-stop housing shop that assists homebuyers and existing homeowners with services relating to homeownership loan products, such as education and post counseling for purchasing a home and home improvement loans.

- **First Time Homebuyers Program** funded by the HOME Investment Partnerships Program provides assistance with downpayment, closing costs, or principal reduction to qualifying first time homebuyers purchasing a single-family home in the City of Gary. Qualifying first time homebuyers purchasing a home in the City's designated target areas (Aetna, Emerson, Horace Mann, Midtown, and University Park) are eligible to receive up to \$7,500 in assistance, but they must complete the HON workshop.
- **Hardest Hit Funds** is funded by the U.S. Department of the Treasury and provides mortgage payment assistance to qualifying applicants and foreclosure prevention counseling to homeowners who have experienced unemployment or a significant reduction in income through no fault of their own. This program also provides reinstatement/recast/loan modification of mortgages for homeowners that have experienced other hardships, such as: divorce, death of a spouse, military, medical issues, and/or reduction or involuntary loss of income.

Status: Promoting the City's affordable housing and attracting buyers is still needed in the City. Additionally, providing homeowners with assistance for mortgage modifications, education, and other methods to keep homeowners in their homes is a continuing need. Accordingly, these programs will be ongoing.

- **Impediment # 2: Neighborhood Obsolescence**

The City of Gary's loss of population has left the City with a large number of vacant and abandoned structures. This has contributed to the appearance of several neighborhoods as desolate and abandoned, which leads to public safety concerns and further decline in property values; furthermore, perceived value and quality of housing has impacted the ability to obtain mortgages in these neighborhoods. The fragmentation of the City's neighborhoods leads to difficulty in delivering services. Lastly, a lack of participation in homeownership programs has contributed to the growing number of vacant houses.



The 2011 Analysis of Impediments to Fair Housing Choice suggested the following plan of action to mitigate these concerns:

1. Concentrate efforts to provide housing opportunities in target areas.
2. Institute a program for purchase of vacant structures in desolated blocks.
3. Develop a strategy in target areas to demolish dilapidated property and return vacant land to public green spaces, i.e. natural and community gardens.
4. Adopt a vacant property registration ordinance.
5. Develop a strategy to encourage private developer(s) to build and rehabilitate housing in target areas.

Biased pre-qualification or "gate-keeping" describes the effort of rental agents to pre-qualify applicants by making sure that the applicant meets certain qualification standards before being shown the property. Based on the results of biased prequalification, the rental agent shows only certain properties or adjusts the prices of properties in order to control where people live. Gate-keeping is more insidious than outright discrimination, because the applicant is very likely being discriminated against, but just doesn't know it. This kind of masked discrimination is unfair to both cities and citizens because, by channeling certain races or ethnicities or those with disabilities into specific rental units, these agents are creating entire neighborhoods of a single race, ethnicity, or disability.

Summary: The City has made the following progress in addressing this impediment:

- In recent years, The City has developed a program to purchase structures in targeted areas. The Dollar Home Program provides foreclosed properties that are obtained from lending institutions and are resold to eligible residents for \$1. Residents are required to bring the property up to code standards and they have to reside in the property for five (5) or more years in order to get a free simple title at the end of that time period.
- The City has received \$6.6 million in Hardest Hit Funds from the State of Indiana to demolish dilapidated structures. Many vacant properties are being utilized in another City program called "Vacant to Vibrant" where lots cleared by demolition are being landscaped with green infrastructure to provide both green space and assist in storm water management.
- The City continues to invest HOME dollars in projects that will provide additional affordable housing in targeted areas. The



Ambassador Apartments is one such project that will be constructed in the Horace Mann Target Area of the City.

Status: These City programs are ongoing. The City is making progress in eliminating blight and increasing home ownership.

- **Impediment # 3: Zoning Code Ordinance**

The City of Gary relied on its Zoning Code Ordinance, which as written in 1957, to address land issues. The increase in the number of vacant structures in the City includes both private and public property, and has led to deteriorating and hazardous conditions. An inadequate legal process to adjudicate cases in a timely manner, in conjunction with a lack of staff and needed resources was identified as the problem.

The 2011 A.I. suggested the following plan of action:

1. Develop a new zoning ordinance.
2. Develop a strategy to increase citations for zoning violations and improve the legal process of violations.
3. Process longstanding zoning and code violations through alternative judicial means.
4. Develop an adaptive reuse strategy for parks, vacant lands, and vacant institutional structures.

Summary: The City has made the following progress in addressing this impediment:

- The Parks Department has begun its five-year master planning processing. The first community conversation relating to strategic park goals took place on April 7, 2016.
- An alternative process for handling zoning and code violations is being developed now and is anticipated to be brought online by the end of 2016.

Status: Plans are underway to revise the City's Zoning Ordinance by the end of 2017.

- **Impediment # 4: Population Change**

The City of Gary lost a substantial amount of its population between 1950 and today; while job losses were a common reason for this population exodus, other factors included a decrease in the student



population and a perceived lack of quality public education and employment opportunities.

The 2011 Analysis of Impediments suggested the following plan of action to reduce long-term job loss and increase the quality of education and of life in the City neighborhoods:

1. Develop a comprehensive revitalization strategy for the City that includes reuse of existing vacant lands and buildings and focuses these efforts in target areas.
2. Investigate alternative approaches to attract new homeowners, i.e. employer assisted housing, officer next door, etc.
3. Establish marketing strategy to promote the City for its affordable homes.

Summary: The City has made the following progress in addressing this impediment:

- The City’s new housing incentive program is an employer-assisted housing program designed to provide relocation assistance to individuals seeking to purchase a single family home in two (2) target areas: University Park West or Horace Mann.
- A comprehensive strategy has been developed for the northern end of the City under a Creating Livable Centers grant concentrating on the Gary Northside Redevelopment Project area (the Horace Mann and Emerson communities are a part of this project area).

Status: The City has allocated funding for this housing incentive program under its 2016 CDBG program. The City will be sending out employer surveys during the summer of 2016 and expects to begin marketing the program by the Fall of 2016.

• **Impediment # 5: ADA Compliance and Related Issues**

In response to two (2) legal actions related to ADA compliance, the 2011 Analysis of Impediments identified a lack of physical access to all publicly owned and leased buildings in the City. Furthermore, a lack of visitability options for those with disabilities, a lack of access to bus shelters related to curb cuts, and a lack of signage at inaccessible locations were all identified.

The 2011 Analysis of Impediments to Fair Housing Choice suggested the following plan of action:



1. Develop a priority plan to modify a number of facilities annually.
2. Coordinate and provide resource information to connect agencies offering transportation service with the disabled.
3. Develop a plan to provide appropriate directional signage.
4. Install directional signage.

Summary: The City has made the following progress in addressing this impediment:

- The Gary Human Relations Commission has been coordinating with area agencies to provide transportation services for the disabled. The City still struggles to address ADA issues and is limited by its financial resources.

Status: The City has begun to address ADA issues as funding permits. A major effort toward accomplishing this goal will be the rehabilitation of the Hudson Campbell Sports Complex, which is scheduled to begin in the Summer of 2016.



IV. Impediments to Fair Housing 2016

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Gary was undertaken.

A. Fair Housing Complaints

1. Northwest Indiana Reinvestment Alliance (NWIRA)

The Northwest Indiana Reinvestment Alliance (NWIRA) is a non-profit, community based organization established in 1989 to promote and encourage fair housing and fair lending in Northwest Indiana. The Alliance promotes active participation from housing providers, community groups, and social service agencies in order to empower residents to build and strengthen the communities.

**Northwest Indiana
Reinvestment Alliance**
5948 Hohman Avenue
Hammond, Indiana 46320
(219) 931-9300 (Voice)
<http://www.nwireinvestmentalliance.org/>

Sponsored by the Lake County Community Economic Development Department and an assortment of local and national banks and lending institutions, the Alliance provides the following services:

- Financial Literacy Counseling and Training
- Pre- and Post-Homeownership Counseling
- Entrepreneurial and Small Business Training and Development
- Foreclosure Modiciation Counseling
- Neighborhood Stabilization Program Counseling (NSP)



In addition to such services, the Alliance established the Lake County Housing Taskforce through a cooperative agreement with the Lake County Community Economic Development Department. The

Taskforce's mission is to identify and assess housing and financial concerns facing the residents of Lake County. The taskforce conducts evaluations of housing throughout the County, including identifying housing issues and needs, addressing financial concerns impacting housing choice, and developing specific recommendations for policy makers and communities.



2. City of Gary Department of Human Relations

The Gary Human Relations Commission was established through a civil rights ordinance passed by Gary City Council in 1964. This Ordinance created a 15-member human relations commission with unrestricted subpoena power as the administrative body, provided for open occupancy and incorporates existing fair employment practice laws.

City of Gary
Department of Human Relations
839 Broadway, Suite S107
Gary, IN 46402
(219) 883-4151 (Voice)
<http://www.gary.in.us/humanrelations/default.asp>

The Commission has two (2) essential responsibilities, which are:

- A legal responsibility to ensure that the provisions of the Ordinance are vigorously enforced.
- A moral responsibility to promote equal opportunity through actions which reflect commitment to Civil Rights.

The Gary Civil Rights Ordinance

According to the Gary Civil Rights Ordinance, the Commission's eleven (11) members shall be appointed by the Mayor, subject to the advice and consent of the Common Council; the Commissioners serve four (4) year terms and elect one of the Commission's members as Chairman. The Ordinance, which provides protection on the grounds of race, color, creed, religion, sex, familial status, national origin, ancestry, or handicap, outlines investigative procedures for housing discrimination complaints. A complaint concerning an alleged discriminatory housing practice must be (1) in writing, (2) under oath, and (3) in the form prescribed by the Commission. Complaints are eligible to be filed up to one (1) year after an alleged discriminatory housing practice.

3. Indiana Human Relations Commission

The Indiana Civil Rights Commission (ICRC) enforces the civil rights laws of the State of Indiana. The commission investigates complaints of discrimination and educates organizations, companies, landlords, associations, and individuals on their rights and responsibilities under Indiana Civil Rights Laws.

First created as the Indiana Fair Employment Practices Commission in 1961, the Indiana Civil Rights Commission is located in Indianapolis, Indiana. ICRC has the power to issue orders, subpoena witnesses, and



award damages in its work to enforce provisions of the Federal Fair Housing Act, the Indiana Fair Housing Act, the Hoosiers with Disabilities Act, and Indiana Civil Rights Law. In addition to enforcing these laws, the Commission is charged with providing education services to the public; led by the Education and Public Outreach Unit, this involves providing education and training to the public.

Indiana Human Relations Commission
 100 North Senate Avenue
 Indiana Government Center North,
 Room N103
 Indianapolis, IN 46204
 (317) 232-2600 (Receptionist)
 (800) 628-2909 (Toll Free)
 (800) 743-3333 (Hearing Impaired)

ICRC recently completed a Strategic Plan for Fiscal Years 2015-2018, which included the following strategic objectives:

- Effectively educate Hoosiers on civil rights issues
- Provide efficient service to Indiana residents
- Better understand civil rights issues statewide

The Indiana Civil Rights Commission publishes an annual report every year, providing summaries and data pertaining to the previous year. The 2014 Annual Report provides data on all complaints and inquiries reported by the public during the State’s fiscal year (July 1st – June 30th). While the Commission received 4,092 inquiries from the public in FY 2014, not all were complaints. The Annual Report states that there were 1,449 complaints drafted in FY 2014, with 1,018 complaints formalized. The following table illustrates the trends for ongoing complaints that were docketed for the State of Indiana in FY 2014.

Table IV-1 –PHRC Complaints Docketed in Indiana in 2014

Category	Open Cases	Percentage of Cases
Employment	740	79.8%
Housing	56	6.0%
Public Accommodations	84	9.1%
Credit	1	0.1%
Education	46	5.0%
Total	927	-

Source: 2014 Indiana Civil Rights Commission Annual Report



In FY 2014, employment related complaints accounted for the vast majority (79.8%) of cases. Public Accommodations, Housing, and Education were the next most common basis for complaint in 2014, making up 9.1%, 6.0%, and 5.0% of all cases, respectively.

Table IV-2 –PHRC New Complaints Docketed in the State of Indiana

Category	2012	2013	2014	Total
Complaints Drafted	896	849	1,449	3,194
Complaints Formalized	1,103	781	1,018	2,902
Transferred from EEOC	114	42	128	284
Transferred from HUD	32	29	55	116
Total	2,145	1,701	2,650	6,496

Source: Indiana Civil Rights Commission Annual Reports, 2012-2014

Table IV-3 –Percent of Cases Resolved Through Mediation (Average)

Category	2012	2013	2014
Percentage of Complaints Closed	5.0%	17.5%	23.5%

Source: Indiana Civil Rights Commission Annual Reports, 2012-2014

The Commission recently started an Indiana Statewide Fair Housing Testing Program, marking the first statewide testing conducted for fair housing in the country. The ICRC organized and commissioned the implementation of this program to measure the incidences and forms of discrimination experienced by home seekers across the State. The testing was conducted through paired testing through the State’s nine (9) designated regions; in paired tests, two individuals with similar credentials, although one being a protected class tester with occasionally better credentials, are sent to visit a housing provider at different times. Additionally, single-contact





testing was used to gauge whether housing providers used discriminatory policies or practices against certain characteristics.

The findings revealed that race-based discrimination was most common among complaints; of the 166 race-based tests, 64 (39%) showed differential treatment favoring the white tester, 34 (20%) showed differential treatment favoring the black tester, while 68 (41%) revealed similar treatment. Additionally, disability-based audits (reasonable accommodation) were conducted, with 37 tests completed. Of those tests, 31% of tested housing providers either rejected, discouraged, imposed fees, or were reluctant to grant the tester's request for a service animal.

4. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2005 to February 1, 2016, 144 fair housing complaints originated in the City of Gary. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in the City of Gary that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In the City of Gary, disability was the most common basis for complaints between January 1, 2005 and January 1, 2016, followed closely by race. It is important to note that 91 complaints, or almost two-thirds (63.2%) of all those reported, identified multiple bases of complaint in the City of Gary. The following table compares the frequency of each basis of complaint in the City.

The following table entitled "Basis for Housing Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2004 and October 25, 2015 in the City of Gary.



**Table IV-4 - Basis for Housing Complaints
City of Gary, Indiana**

Basis	City of Gary	
	Count*	% of City Complaints
Race	58	40.3%
Disability	59	41.0%
Familial Status	27	18.8%
National Origin	3	2.1%
Retaliation	12	8.3%
Sex	48	33.3%
Color	0	0.0%
Religion	1	0.7%

Source: U.S. Department of HUD-FHEO, Indianapolis Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

Based on the previous table, disability was the most common basis for complaint in the City of Gary, with 41.0% of all cases including disability as a basis for complaint. This reflects national trends, where disability has overtaken race as the most common basis for a complaint. Race complaints make up slightly less (40.3%) of all complaints filed in the City of Gary, with Sex (33.3%) as the third-most stated basis. Familial Status and Retaliation were the fourth- and fifth-most common basis for complaint in the City.

The following table illustrates how complaints were closed. There were 144 complaints filed in the City of Gary from January 1, 2005 until January 1, 2016. However, some complaints filed over the ten-year period had multiple bases, thus leading to more complaints than the actual number filed. Based off of the data, the most common route of closure (45.2% of all cases) was ‘withdrawn after resolution’; approximately one-third (32.2%) of complaints were found to show no cause, followed by ‘complainant failed to cooperate or complainant could not be found’ and ‘conciliated/settled’ at 10.6% and 7.7% of cases, respectively.



**Table IV-5 - How Complaints Were Closed
in the City of Gary, Indiana**

Basis	How Closed							
	No Cause	Conciliated/ Settled	Withdrawn After Resolution	Withdrawn Without Resolution	Department of Justice Dismissal	Could not Identify Complainant / Complainant Failed to Cooperate	Cause (FHAP)	Lack of Jurisdiction
Race	17	6	21	2	-	12	-	-
Familial Status	5	3	13	-	-	5	-	1
Disability	22	3	30	1	1	1	1	-
National Origin	1	-	1	-	-	-	1	-
Retaliation	4	-	7	-	-	-	1	-
Color	-	-	-	-	-	-	-	-
Sex	17	4	22	1	-	4	-	-
Religion	1	-	-	-	-	-	-	-
Total	67	16	94	4	1	22	3	1

Source: U.S. Department of HUD-FHEO, Indianapolis Regional Office



The following table illustrates the dates complaints were filed with HUD. The largest numbers of complaints filed with HUD occurred in 2008 and 2010.

**Table IV-6 - HUD Date Filed of Complaints
City of Gary, Indiana**

HUD Date Filed	City of Gary	
	Count	% of City Complaints
2005	13	9.0%
2006	23	16.0%
2007	13	9.0%
2008	8	5.6%
2009	15	10.4%
2010	23	16.0%
2011	12	8.3%
2012	16	11.1%
2013	4	2.8%
2014	13	9.0%
2015	4	2.8%

Source: U.S. Department of HUD-FHEO, Indianapolis Regional Office



The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2005 and January 1, 2016 in the City of Gary.

Table IV-7 - HUD-FHEO Complaints for the City of Gary

City	Case Number	HUD Filing Date	Bases	Issues	Closure Reason
Gary	05-05-0502-8	2/4/2005	Disability	310 - Discriminatory refusal to rent,	25 No Cause
Gary	05-05-0851-8	5/9/2005	Disability	310 - Discriminatory refusal to rent,	25 No Cause
Gary	05-05-0501-8	2/4/2005	Disability	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-05-1385-8	8/8/2005	Familial Status	382 - Discrimination in terms/conditions/privileges relating to rental,	02 Lack of Jurisdiction
Gary	05-06-0159-8	11/1/2005	Familial Status	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-05-1520-8	9/6/2005	National Origin, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	Cause (FHAP)
Gary	05-05-1098-8	6/20/2005	Race	320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-05-0951-8	6/1/2005	Race	450 - Discriminatory acts under Section 818 (coercion, Etc.),	05 Unable to Identify Respondent
Gary	05-05-0847-8	5/5/2005	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	16 Conciliated/Settled
Gary	05-05-0544-8	1/26/2005	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	03 Unable to Locate Complainant
Gary	05-06-0389-8	12/14/2005	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-05-1323-8	7/22/2005	Sex,	310 - Discriminatory refusal to rent,	16 Conciliated/Settled
Gary	05-05-0524-8	2/22/2005	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	18 Withdrawn after Resolution
Gary	05-06-0799-8	3/10/2006	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-1125-8	5/8/2006	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled



Gary	05-06-1702-8	7/19/2006	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-1520-8	7/5/2006	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	18 Withdrawn after Resolution
Gary	05-06-0639-8	2/21/2006	Disability,	460 - Using ordinances to discriminate in zoning and land use,	31 DOJ Dismissal
Gary	05-06-0798-8	3/10/2006	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-0632-8	2/17/2006	Familial Status	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0344-8	12/7/2006	Familial Status	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-06-0564-8	2/1/2006	Race	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-1160-8	5/16/2006	Race	312 - Discriminatory refusal to rent and negotiate for rental,	03 Unable to Locate Complainant
Gary	05-06-0565-8	2/2/2006	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-0591-8	1/31/2006	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-0832-8	3/8/2006	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-06-1190-8	5/15/2006	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-06-1209-8	5/18/2006	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-06-1820-8	8/11/2006	Race, Disability	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-06-1347-8	6/19/2006	Race, Disability, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing unavailable, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	25 No Cause
Gary	05-06-1724-8	8/8/2006	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-06-0520-8	1/23/2006	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-06-1022-8	4/13/2006	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0011-8	10/3/2006	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0081-8	10/17/2006	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause



Gary	05-06-1672-8	8/3/2006	Religion,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	25 No Cause
Gary	05-07-0480-8	1/31/2007	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0528-8	2/15/2007	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0571-8	2/27/2007	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-08-0027-8	10/9/2007	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-0169-8	11/7/2007	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-0145-8	11/5/2007	Disability,	500 - Failure to permit reasonable modification,	25 No Cause
Gary	05-07-1404-8	8/10/2007	Race,	310 - Discriminatory refusal to rent,	04 Complainant Failed to Cooperate
Gary	05-07-0585-8	3/5/2007	Race,	350 - Discriminatory financing (includes real estate transactions), 353 - Discrimination in the terms/conditions for making loans	18 Withdrawn after Resolution
Gary	05-08-0071-8	10/22/2007	Race,	353 - Discrimination in the terms/conditions for making loans,	06 Withdrawal Without Resolution
Gary	05-07-0406-8	1/8/2007	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-1022-8	5/30/2007	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-07-1024-8	5/31/2007	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-07-0684-8	3/23/2007	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-1375-8	7/10/2008	Disability,	510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-08-0571-8	2/14/2008	Disability, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-1947-8	9/30/2008	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-1799-8	9/2/2008	Race	312 - Discriminatory refusal to rent and negotiate for rental,	06 Withdrawal Without Resolution
Gary	05-08-0638-8	3/4/2008	Race	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities,	25 No Cause
Gary	05-08-0632-8	3/4/2008	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-08-0639-8	3/4/2008	Race	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution



Gary	05-08-0798-8	3/31/2008	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-09-0559-8	1/23/2009	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-0241-8	11/9/2009	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-1752-8	8/26/2009	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-09-1192-8	5/21/2009	Disability,	510 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-0171-8	10/29/2009	Disability,	511 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-10-0078-8	10/14/2009	Disability, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-1888-8	9/21/2009	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-0531-8	1/20/2009	Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-09-1725-8	8/20/2009	Familial Status, Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-0683-8	2/25/2009	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-0313-8	11/27/2009	Race, Familial Status, Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-0834-8	3/27/2009	Race, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-09-1354-8	6/22/2009	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-09-1214-8	6/1/2009	Retaliation	430 - Otherwise deny or make housing unavailable,	25 No Cause
Gary	05-09-1018-8	4/22/2009	Sex,	310 - Discriminatory refusal to rent,	25 No Cause
Gary	05-10-1011-8	4/28/2010	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1074-8	5/10/2010	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-1208-8	6/10/2010	Disability,	510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-10-1407-8	7/15/2010	Disability,	511 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1408-8	7/15/2010	Disability,	512 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1409-8	7/15/2010	Disability,	513 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1462-8	7/20/2010	Disability,	514 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1872-8	9/30/2010	Disability, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution



Gary	05-11-0384-8	12/17/2010	Disability, Sex,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	16 Conciliated/Settled
Gary	05-10-1422-8	7/6/2010	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1414-8	7/8/2010	Disability, Sex,	510 - Failure to make reasonable accommodation,	06 Withdrawal Without Resolution
Gary	05-10-0802-8	3/16/2010	Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	07 Unable to Locate Respondent
Gary	05-10-0919-8	4/5/2010	Familial Status, Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1025-8	5/4/2010	Familial Status, Sex,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-1213-8	6/7/2010	Familial Status, Sex,	385 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-0447-8	1/12/2010	National Origin, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-0730-8	3/5/2010	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-1245-8	6/16/2010	Race,	383 - Discrimination in terms/conditions/privileges relating to rental,	07 Unable to Locate Respondent
Gary	05-11-0250-8	11/22/2010	Race,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-11-0417-8	12/29/2010	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-11-0418-8	12/29/2010	Race, Familial Status,	383 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-10-0612-8	2/10/2010	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-10-1375-8	6/18/2010	Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0697-8	3/2/2011	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0823-8	3/21/2011	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1208-8	6/10/2010	Disability,	510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-10-1407-8	7/15/2010	Disability,	511 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1408-8	7/15/2010	Disability,	512 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1409-8	7/15/2010	Disability,	513 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution
Gary	05-10-1462-8	7/20/2010	Disability,	514 - Failure to make reasonable accommodation,	18 Withdrawn after Resolution



Gary	05-10-1872-8	9/30/2010	Disability, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0384-8	12/17/2010	Disability, Sex,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	16 Conciliated/Settled
Gary	05-10-1422-8	7/6/2010	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1414-8	7/8/2010	Disability, Sex,	510 - Failure to make reasonable accommodation,	06 Withdrawal Without Resolution
Gary	05-10-0802-8	3/16/2010	Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	07 Unable to Locate Respondent
Gary	05-10-0919-8	4/5/2010	Familial Status, Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-1025-8	5/4/2010	Familial Status, Sex,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-1213-8	6/7/2010	Familial Status, Sex,	385 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-0447-8	1/12/2010	National Origin, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-10-0730-8	3/5/2010	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-10-1245-8	6/16/2010	Race,	383 - Discrimination in terms/conditions/privileges relating to rental,	07 Unable to Locate Respondent
Gary	05-11-0250-8	11/22/2010	Race,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-11-0417-8	12/29/2010	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-11-0418-8	12/29/2010	Race, Familial Status,	383 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-10-0612-8	2/10/2010	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	04 Complainant Failed to Cooperate
Gary	05-10-1375-8	6/18/2010	Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0697-8	3/2/2011	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0823-8	3/21/2011	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0996-8	5/9/2011	Disability,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-11-0453-8	1/11/2011	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-1434-8	8/31/2011	Race,	312 - Discriminatory refusal to rent and negotiate for rental, 332 - False denial or representation of availability - rental, 382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing unavailable,	16 Conciliated/Settled



Gary	05-11-1087-8	6/3/2011	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-11-0623-8	2/14/2011	Race, Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0332-8	12/12/2011	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	03 Unable to Locate Complainant
Gary	05-12-0108-8	11/2/2011	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-11-0995-8	5/13/2011	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0081-8	10/21/2011	Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-12-0082-8	10/17/2011	Sex,	384 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0899-8	5/25/2012	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Cause (FHAP)
Gary	05-13-0206-8	12/6/2012	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0465-8	2/10/2012	Familial Status, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-1210-8	8/1/2012	Race,	353 - Discrimination in the terms/conditions for making loans,	16 Conciliated/Settled
Gary	05-13-0087-8	10/31/2012	Race,	354 - Discrimination in the terms/conditions for making loans,	04 Complainant Failed to Cooperate
Gary	05-12-0788-8	5/2/2012	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0818-8	5/2/2012	Race,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-1413-8	9/7/2012	Race,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-12-1018-8	6/15/2012	Race, Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-12-0588-8	3/14/2012	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-12-1120-8	7/11/2012	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-1066-8	6/27/2012	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-12-0503-8	2/22/2012	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-1467-8	9/24/2012	Retaliation	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-13-0004-8	10/4/2012	Retaliation	384 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-12-0374-8	1/11/2012	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	16 Conciliated/Settled
Gary	05-14-0371-8	12/2/2013	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause



Gary	05-14-0018-8	10/13/2013	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	25 No Cause
Gary	05-13-1445-8	9/23/2013	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-13-0635-8	3/28/2013	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-0566-8	2/24/2014	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-15-0195-8	11/17/2014	Disability,	383 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-15-0124-8	11/5/2014	Disability,	384 - Discrimination in services and facilities relating to rental,	25 No Cause
Gary	05-14-0552-8	2/20/2014	Disability, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-14-0472-8	2/4/2014	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-14-0666-8	3/21/2014	Disability, Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-1197-8	7/2/2014	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-15-0276-8	12/4/2014	Race, Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-15-0346-8	12/16/2014	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-0495-8	2/7/2014	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-0496-8	2/7/2014	Sex,	383 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-1339-8	7/28/2014	Sex,	384 - Discrimination in terms/conditions/privileges relating to rental,	25 No Cause
Gary	05-14-0567-8	2/24/2014	Sex, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution
Gary	05-15-0444-8	1/22/2015	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-15-0899-8	5/18/2015	Disability,	510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-15-1087-8	7/9/2015	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	25 No Cause
Gary	05-15-0415-8	1/14/2015	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	18 Withdrawn after Resolution

Source: U.S. Department of HUD-FHEO, Indianapolis Regional Office



National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis of complaint from 2010 to 2013. The FY 2013 information is the most up to date data that has been released.

Table IV-8 - Housing Complaints Nationwide

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,839	48%	4,498	48%	4,379	50%	4,429	53%
Race	3,483	34%	3,025	32%	2,597	29%	2,337	28%
Familial Status	1,560	15%	1,425	15%	1,301	15%	1,149	14%
National Origin	1,177	12%	1,195	13%	1,114	13%	1,040	12%
National Origin - Hispanic or Latino	722	7%	759	8%	691	8%	629	8%
Sex	1,139	11%	1,033	11%	1,067	12%	985	12%
Religion	287	3%	856	9%	970	11%	928	11%
Color	219	2%	262	3%	229	3%	220	3%
Retaliation	707	7%	185	2%	155	2%	170	2%
Number of Complaints filed	10,155	-	9,354	-	8,818	-	8,368	-

Source: HUD FY 2012-2013 Annual Report on Fair Housing

The housing complaints filed in the City of Gary were primarily based on disability and race, which are consistently the most common causes for complaints across the nation as illustrated in the previous chart. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.



5. Housing and Human Services Agencies

The City of Gary interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Continuum of Care Network of Northwest Indiana
- Community Health Net, Inc.
- Crisis Center, Inc.
- Dorie Miller homes and Gary Parents
- Gary Commission for Women
- Gary Human Relations Commission
- Gary Literacy Coalition
- Gary-Miller Spotlight
- Gary Youth Services Bureau
- Habitat for Humanity of Northwest Indiana
- Holy Rosary/St. Vincent De Paul Society Food Pantry
- Indiana Parenting Institute
- Lighthouse Marketing
- Mallen Equities
- One-12ve
- Sojourner Truth House
- Work One Northwest Indiana

These agencies and organizations provided feedback on their perception of housing-related issues in the City of Gary. Complete summaries of meeting comments can be found in the Appendix. Below is a list of key points from each of the meetings.

Housing

- In order to continue building, Habitat needs more commitment from the City by way of communication and financial support.
- There is a need for quality, affordable, low income and permanent supportive housing. Rapid rehousing for three months does not necessarily solve any homeless problem, as it can add to the trauma of homelessness by making it happen again once the three months are up.
- There are many abandoned homes in the community, which invite rodents, transients, and crime. This can lead to residents not



feeling safe to venture outdoors, as well as the reduction in neighboring home values.

- The City of Gary has received some complaints regarding slum and absentee landlords.
- Housing needs to be maintained and needs to be safe.
- New construction should include accessible features.
- There is a need for more mixed-income housing.
- Some patients are in need of accessibility modifications.
- With cuts in Rapid Rehousing, there is a need to look at other avenues to help renters.
- There is a need for additional Section 8 vouchers and more funds for age-in-place programs.

Barriers to Fair Housing

- The City may pursue a Section 108 loan, as well as develop a Community Development Financial Institution (CDFI) to encourage collaboration and small business development.
- There are issues with slum landlords in Gary.
- Tenants need a voice; the City needs to host tenants' rights workshops and conferences on fair housing.
- The Northwest Indiana Reinvestment Alliance meets monthly, annually collects HMDA data, and would like to do a Fair Housing Symposium.
- Homelessness and court eviction is often a result of substandard living conditions.
- There are many absentee landlords in the City of Gary, leading to many substandard properties.
- Tenant education is very important and must be provided in order to limit harmful actions/inactions of landlords.

Housing Needs for Special Populations:

- Housing for veterans is an issue.
- Transgender issues are an issue in Gary. The City's shelters cannot accept homeless males, but can accept a male domestic abuse victim.
- Meals on Wheels serves the disabled, homebound, etc., but there are 500 people on the waiting lists in Northwest Indiana. The local hunger issue should be considered a state of emergency.
- The City of Gary is in a state of emergency when it comes to both nutritional and housing needs.
- The current capacity of mental health providers is maxed out.



- There is a need for support for senior citizens.
- There is a need for family shelters serving the City of Gary, as children are often separated from mothers and fathers.
- There is a need for more handicapped accessible apartments.
- Many tenants are hesitant to disclose non-physical disabilities.

Schools & Education

- There is a need for the City to improve the school system; the City of Gary's current school system can be a drawback for families considering moving to the area.

Infrastructure

- There is a need for the City to invest more money into the City's infrastructure.
- There is a need to repave and reconstruct alleys surrounding properties. Some houses that have been deeded lack the necessary infrastructure to repair them.
- Reliable transportation to the clinics is an issue for many.
- There is a need in the City for a clean, green space.
- Looting at Brownfield Development is a problem.
- There is a need for the City to conduct watershed planning.
- There is a need for the City to consider target areas for code enforcement, as opposed to scattered sites.
- There is a need to make the City ADA compliant. There have been issues with blind and vision impaired residents. Lake County offices, Market Park, and the 'Aquatorium' are all not accessible. There is a need to monitor ADA accessibility.
- Transportation is a barrier for the homeless population to get jobs and services.
- Gary residents are mostly low-income and many don't have cars, which leads to them eating whatever they can purchase from gas stations or drug stores. They don't have many opportunities to get transportation to grocery stores and if they do, they can't purchase many fruits and vegetables because they will perish before they can use them.

Zoning

- There is a need to re-zone for multifamily use.

Jobs/Economy/Taxes

- There is a need for the City to attract new businesses.



- There is an overall lack of jobs in the City of Gary.
- There is a need to attract new businesses to the area. Much of the current job market revolves around the steel industry, but there is a need for additional employers.

Crime

- There is a need for the City of Gary to work with residents and the Gary Police Department to encourage cooperation.
- There is a need to create safe neighborhoods and walkable areas.
- There should be more training for police officers in dealing with those with mental illness, as well as more funding for Special Services Court to handle treatment for the mentally ill and addicted.

Social Issues

- The City of Gary needs greater access to grocery stores.
- 86% of children in Gary qualify for free meals. The school offers a free breakfast and lunch program. Unfortunately, however, this program does not address evenings and weekends. Many kids still go without food when not in school.
- The City is in need of an ethics code and should initiate an ethics committee. The City of Gary could join the IU and Good Governance committees.
- There is a need for a business model that supports an entrepreneurial system for urban farming.
- The City of Gary is a food desert. There is a need for healthy food options within walking distance and more food stores and restaurants.
- It would be nice to have a community garden to provide fresh produce.
- There should be more outreach to unsheltered homeless on a regular basis through Special Services Court on a long term, healing basis.



B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Gary receives approximately \$3,000,000 in CDBG funds each year. The City allocates its funds to public facility improvements, public services, housing activities, etc.

In particular, the City in its FY 2016 CDBG Program proposed to allocate the CDBG funds as outlined in the following table to affirmatively further fair housing.

Table IV-9 - FY 2016 CDBG Allocation for the City of Gary

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 952,439.00
Demolition	\$ 377,345.00
Community Development Activities	\$ 110,000.00
Housing Rehabilitation	\$ 721,742.00
Public Facilities/Infrastructure Improvements	\$ 269,246.00
Public Services	\$ 576,261.00
Total:	\$ 3,007,033.00

All activities listed above are undertaken in low/mod areas of the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum or blight. Many activities in each funding category specifically work to increase



the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Gary annually funds the following activities through the Gary Human Relations Commission (GHRC) and the City's Department of Community Development to promote and affirmatively further fair housing choice:

- Provide fair housing counseling to the general public.
- Fair Housing Assistance Program.
- Annual Northwest Indiana Housing Summit.
- Refers landlords and eligible potential tenants to the Gary Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.

In its FY 2016-2020 Five Year Consolidated Plan, the City of Gary identified goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

Table IV-10 - Five Year Objectives

Housing Priority – HS (High Priority)
HS-1 Housing Rehabilitation - Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.
HS-2 Housing Construction - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
HS-3 Home Ownership - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
HS-4 Fair Housing - Promote fair housing choice in the City through education, outreach, enforcement of and compliance with the Fair Housing Act, and providing seminars, training, and informational material.
HS-5 Public Housing - Support the Gary Housing Authority in its efforts to improve and maintain the existing public housing stock, develop new affordable rental housing, and promote homeownership assistance programs through the use of Section 8 Housing Choice Vouchers for home mortgages.



Homeless Priority – HO (Low Priority)

HO-1 Operation/Support - Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.

HO-2 Prevention and Housing - Continue to support homeless prevention and rapid re-housing programs.

HO-3 Housing - Support the rehabilitation and construction of emergency shelters, and permanent housing for the homeless by non-profit organizations.

HO-4 Continuum of Care – Support the Continuum of Care Network’s efforts to provide housing, outreach, and preventative care services and support.

Other Special Needs Priority – SN (Low Priority)

SN-1 Social Services - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.

SN-2 Housing - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

SN-3 Public Facilities – Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Disabilities Act.

Community Development Priority – CD (High Priority)

CD-1 Community Facilities - Improve the City's public and community facilities (parks, recreation centers, library, etc.).

CD-2 Infrastructure - Improve the City’s infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).

CD-3 Public Services - Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.

CD-4 Public Safety - Improve public safety facilities, equipment, and public safety services.



CD-5 Code Enforcement - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.

CD-6 Revitalization - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.

CD-7 Historic Preservation - Promote historic preservation and adaptive reuse of existing buildings in the City.

Economic Development Priority – ED (High Priority)

ED-1 Employment - Support and encourage new job creation, job retention, and employment.

ED-2 Financial Assistance - Support business and commercial growth through expansion and new development of existing and new firms.

ED-3 Redevelopment Program - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

ED-4 Training - Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.

Administration, Planning, and Management Priority – AM (High Priority)

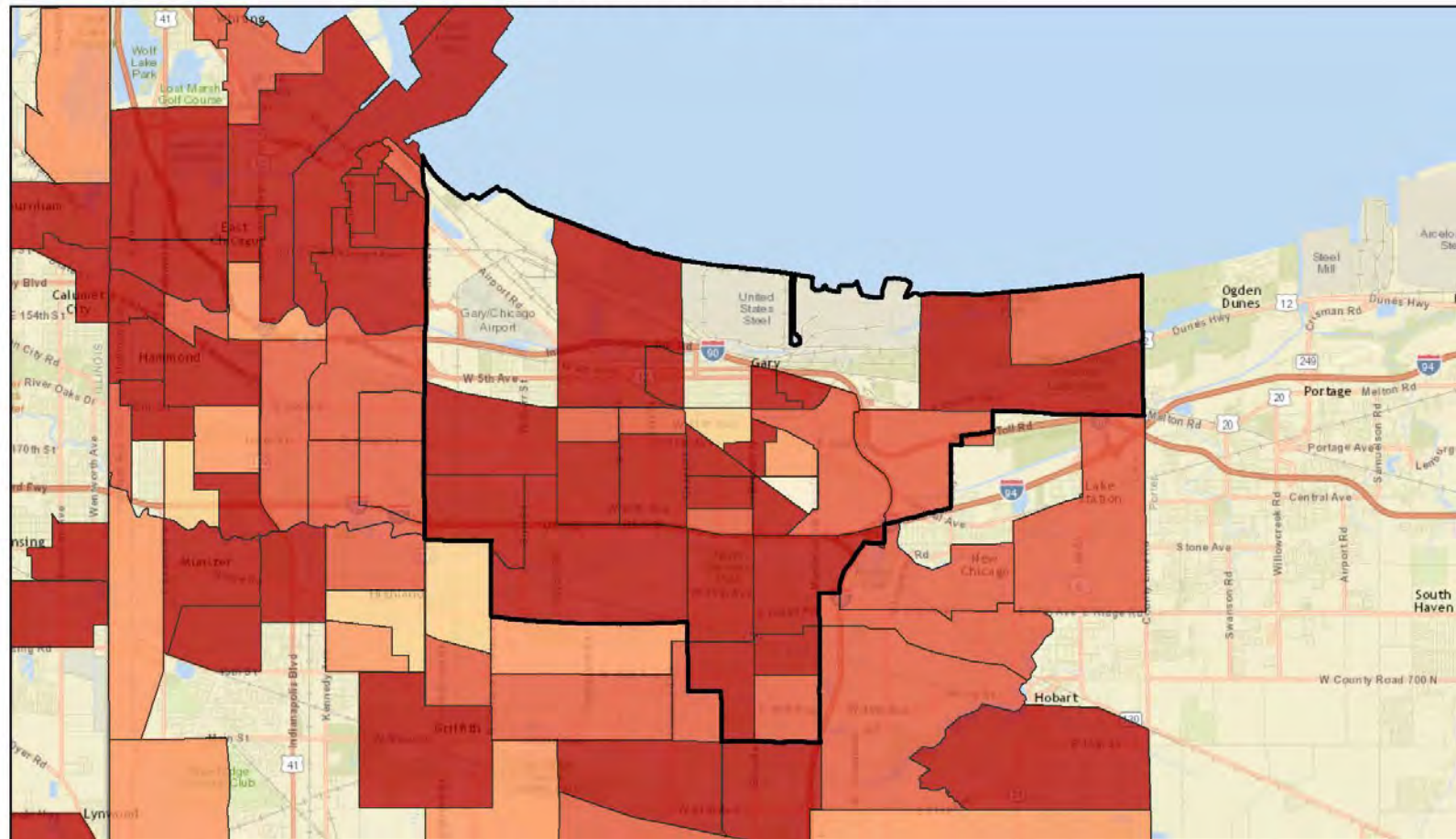
AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

The following attached maps illustrate the locations of CDBG funded activities:

- CDBG Activities Funding
- CDBG Economic Development Activities
- CDBG Acquisition Activities
- CDBG Housing Activities
- CDBG Public Improvement Activities
- CDBG Public Service Activities
- CDBG Other Activities
- CDBG All Activities



CDBG Funded Activities -



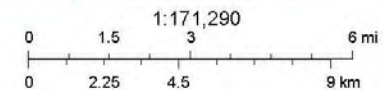
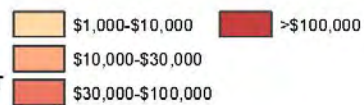
February 2, 2016

Override 1

CDBGActivitiesFunding

HUD_CPID_IDIS_ACTV_CDBG_TRACT_TOTAL_AMT

<\$1,000

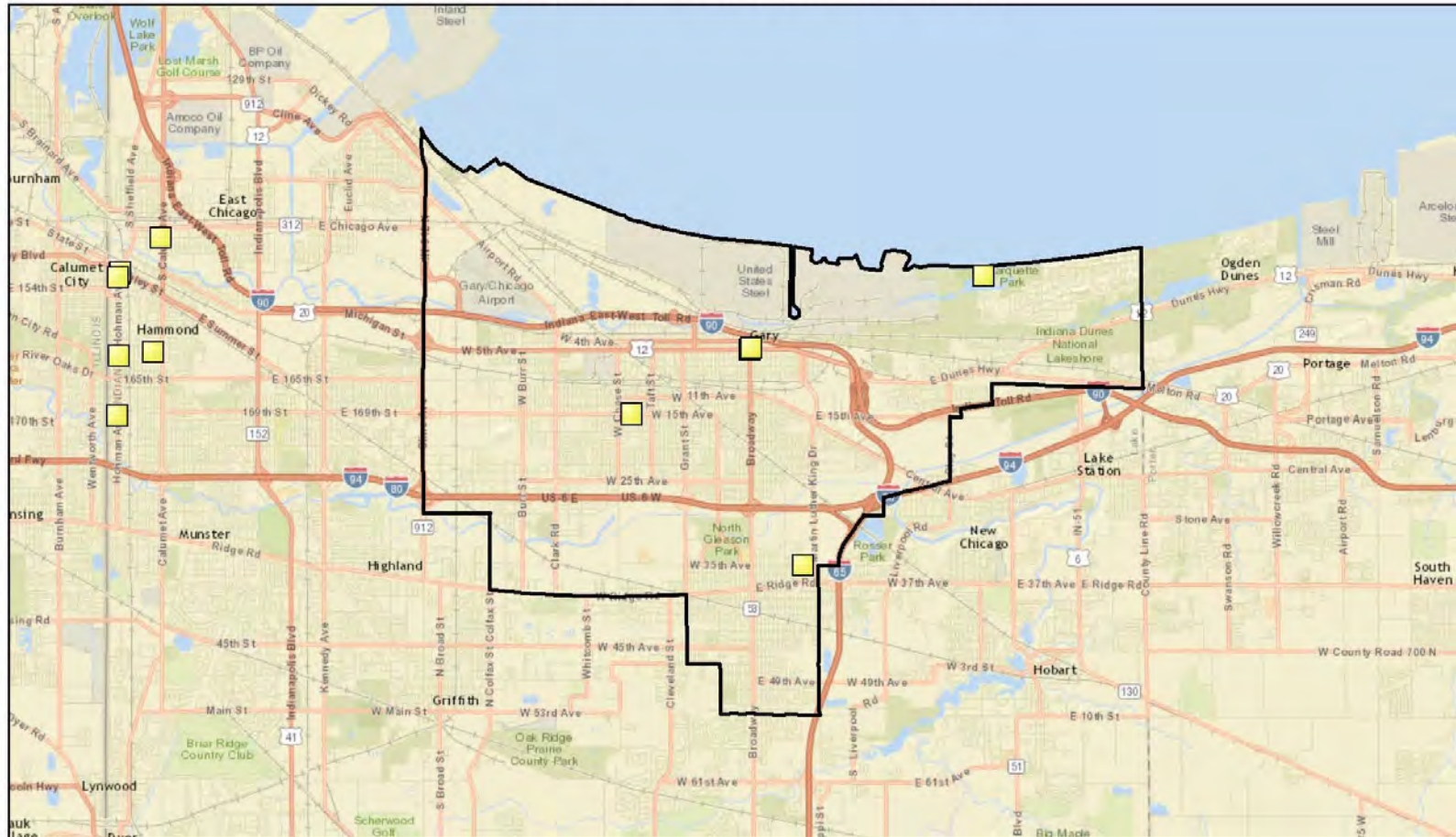


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded activities are scattered throughout populated areas of the City.



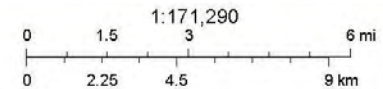
CDBG Economic Development Activities -



February 2, 2016

■ CDBG Activity (Economic Development)

Override 1

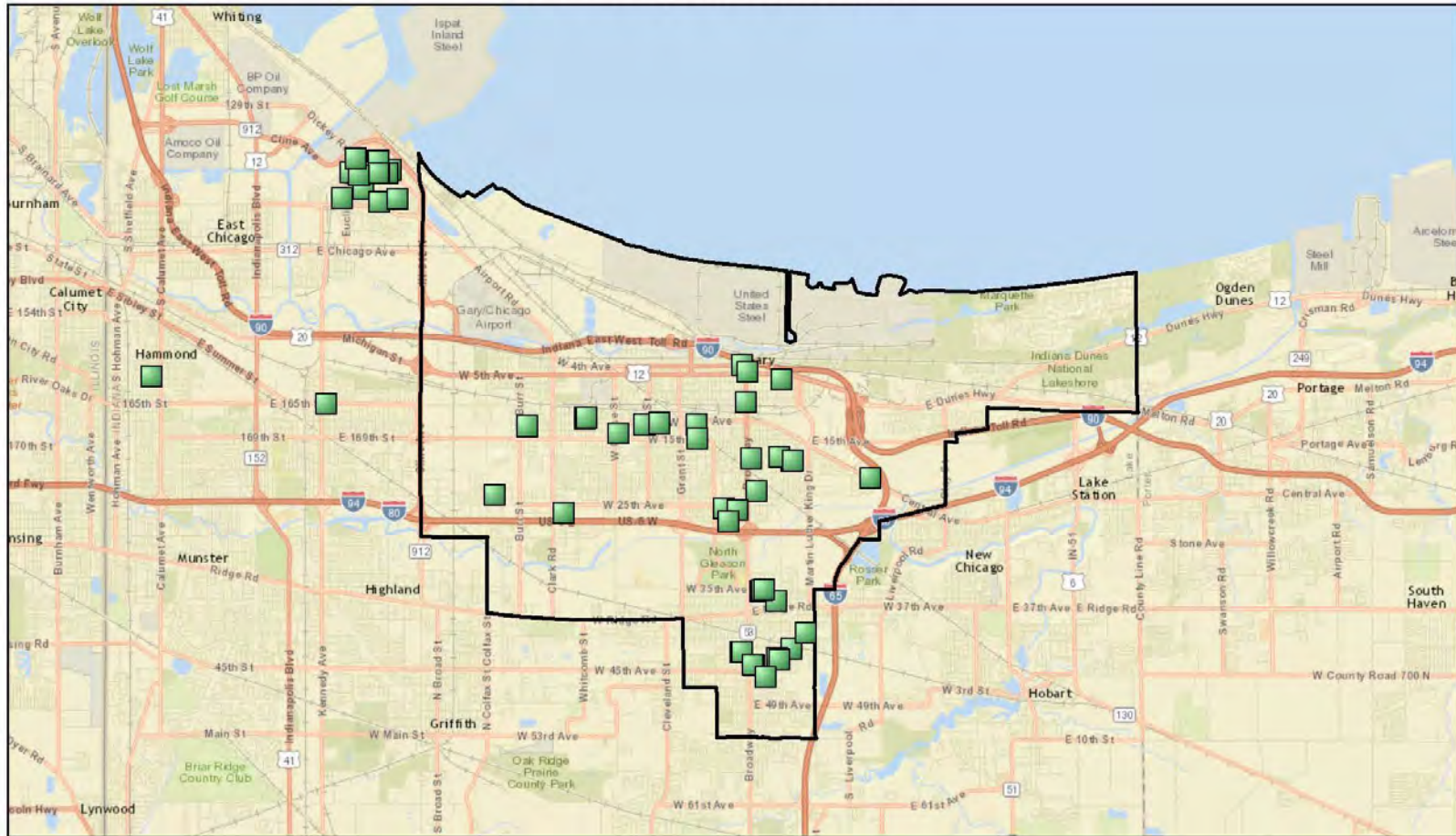


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded Economic Development Activities were seldom, but located in Downtown, Miller Beach, Glen Park, and Tolleston.



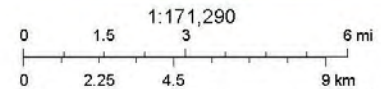
CDBG Acquisition Activities -



February 2, 2016

■ CDBG Activity (Acquisition)

Override 1

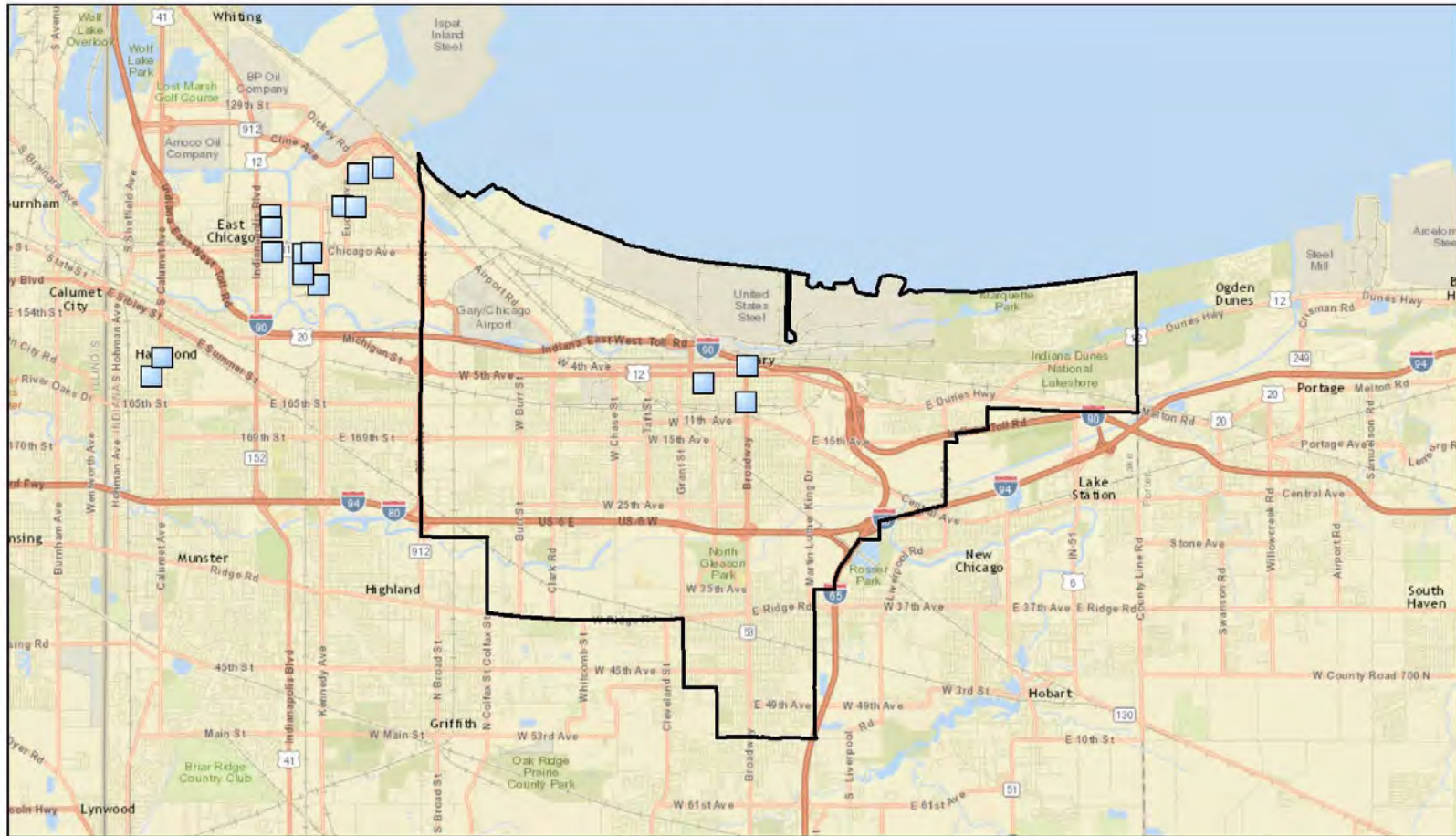


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community


Note: CDBG-funded Acquisitions in Gary were concentrated in Downtown, Tolleston, Midtown, and Glen Park.



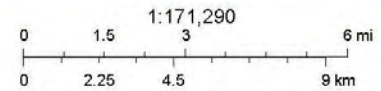
CDBG Housing Activities -



February 2, 2016

 CDBG Activity (Housing)

Override 1

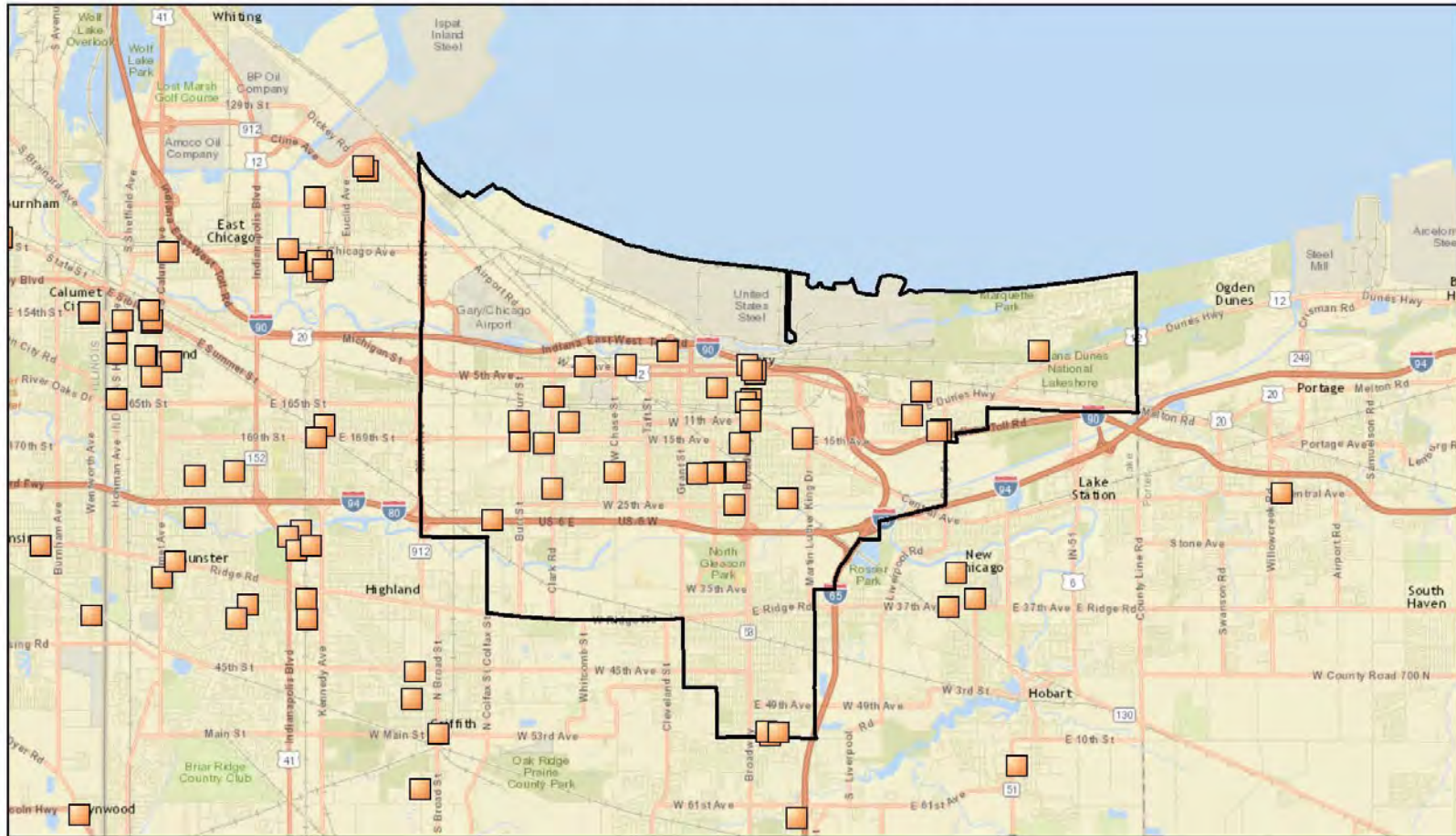


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community


Note: CDBG-funded Housing Activities are concentrated in the Downtown area of Gary.



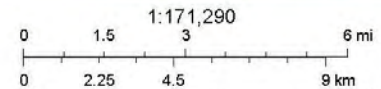
CDBG Public Improvement Activities -



February 2, 2016

 CDBG Activity (Public Improvements)

Override 1

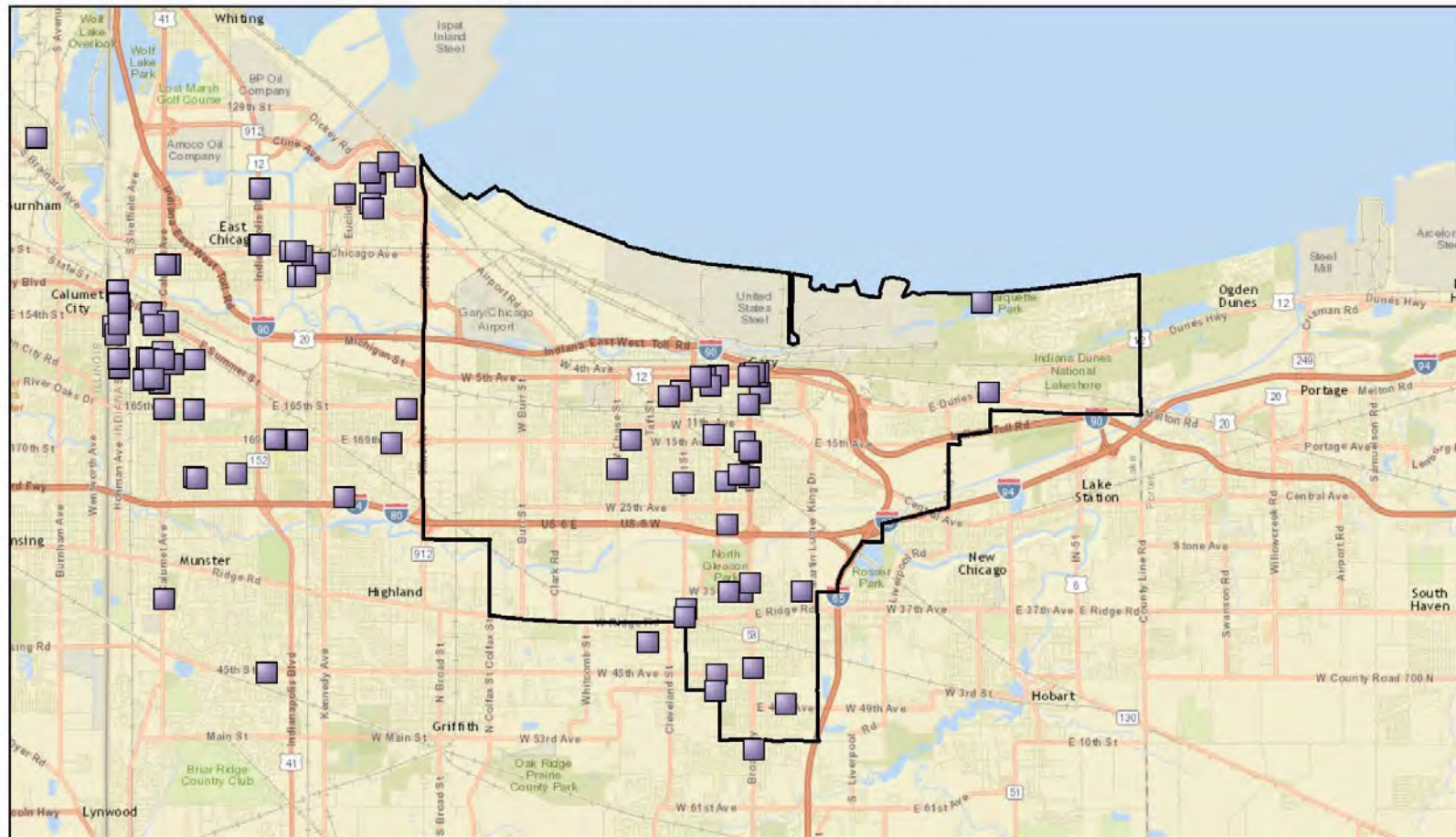


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded Public Improvement Activities are concentrated in Downtown, Ambridge Mann, Tolleston, and Midtown.



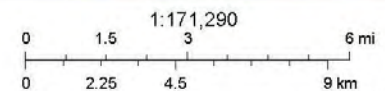
CDBG Public Services Activities -



February 2, 2016

■ CDBG Activity (Public Services)

Override 1

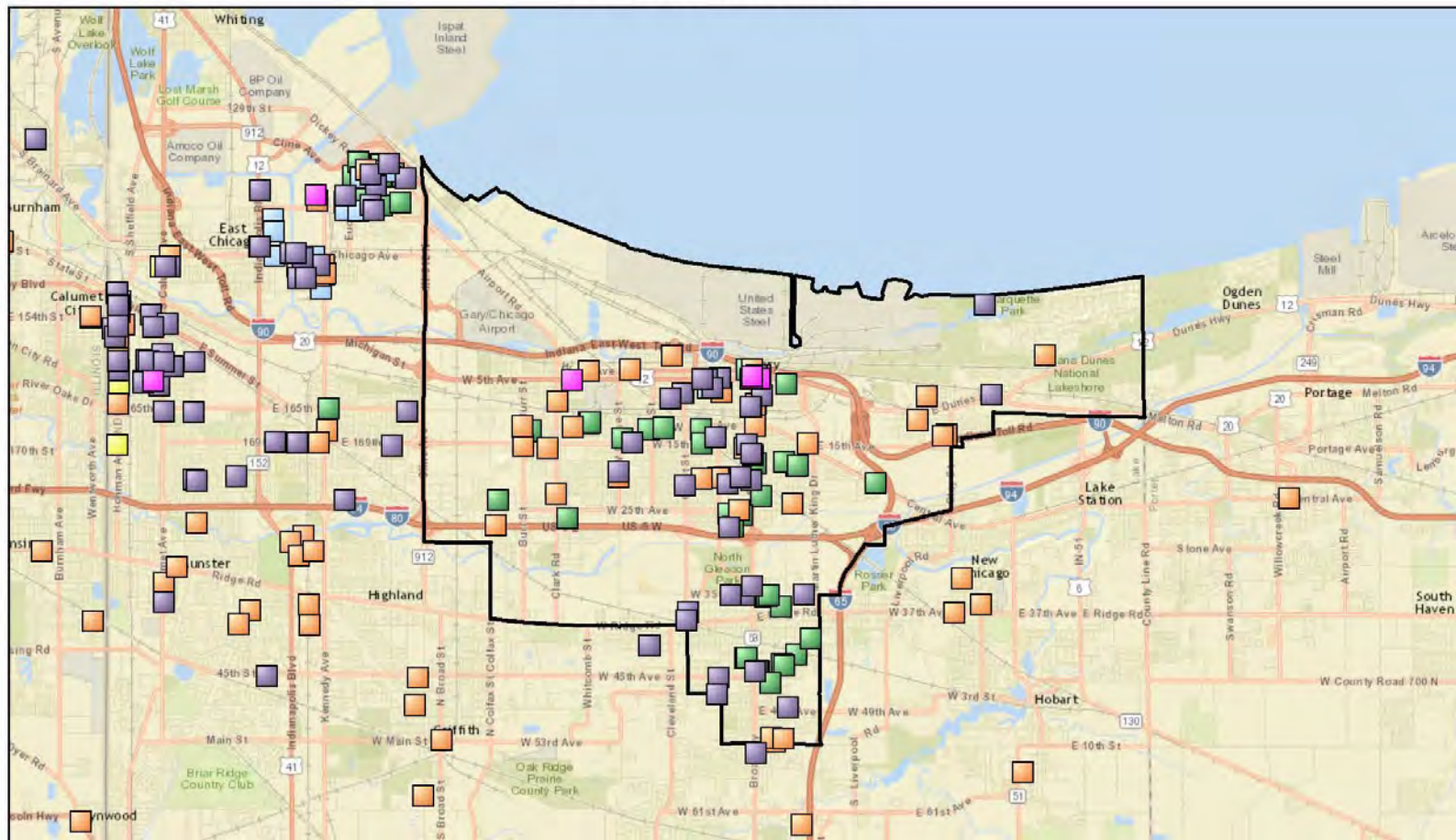


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded Public Service Activities are concentrated in Downtown, Midtown, and Glen Park.



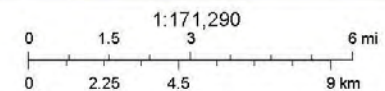
All CDBG Activities -



February 2, 2016

- CDBG Activity (Other)
- CDBG Activity (Public Services)
- CDBG Activity (Public Improvements)
- CDBG Activity (Housing)
- CDBG Activity (Economic Development)
- CDBG Activity (Acquisition)

Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded activities are concentrated throughout the central, western, and southern parts of the City.



2. HOME Program

The City of Gary receives an annual allocation of HOME funds of approximately \$575,000 to assist low- and moderate-income households. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The City of Gary uses HOME funds to provide downpayment and closing cost assistance to low- and moderate-income homebuyers, including first-time homebuyers. The budget outlined in the following table reflects the FY 2016 allocation, as well as the anticipated program income.

Table IV-11 - FY 2016 HOME Allocation

HOME Budget Item	Amount
Program Administration (10%)	\$ 55,000
CHDO	\$ 20,000
Construction of New Housing	\$ 501,718
Total:	\$ 576,718

With these funds, the City of Gary annually funds the following activities:

- Provides homeownership opportunities through the Homeownership Opportunity Network (HON) and First Time Homebuyer Downpayment Assistance Program to improve and revitalize neighborhoods and restore pride.
- Provides funding for:
 - Comprehensive Rehab Program – which increases property values by preserving the housing stock in the City of Gary. It is designed to assist low- to moderate-income wage earners rehabilitate their single-family homes with repairs to both the interior and exterior of the homes.
 - Housing Repair Program – with grants for the rehabilitation of single-family structures that are owner-occupied by low- to moderate-income Gary residents. Rehabilitation activities include roofing, electrical, plumbing, heating, windows, doors, and disabled access ramps. Amount not to exceed \$25,000 per home. Residents of the University Park target



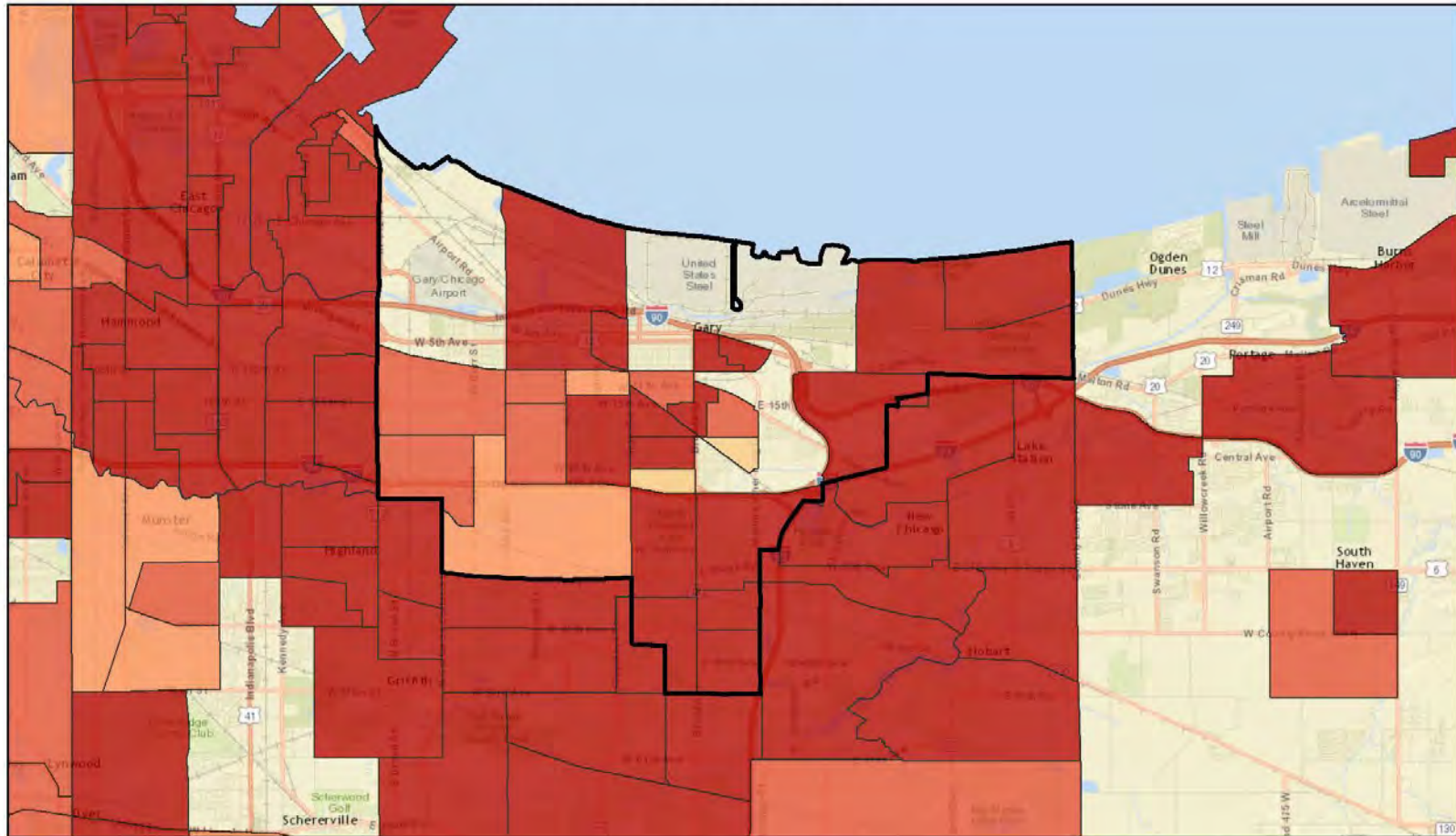
- area will receive first preference for repairs under this program.
- Senior Repair Program – assistance with rehabilitation to single-family structures that are owner-occupied for low-moderate income senior residents. Eligible rehabilitation activities include roofing, electrical, plumbing, heating, windows, doors, lead containment, and disabled access through ramps. Amount not to exceed \$20,000 for housing repairs and \$5,000 for lead containment. Maximum amount per home not to exceed \$25,000.
 - Emergency Repair Program – grants to low- to moderate-income Gary homeowners to eliminate conditions that cause a threat to the health and safety of single family owner-occupied properties. Emergency rehabilitation activities include only one item per household in the areas of roofing, electrical, plumbing, heating, and disabled access ramps (in emergency situations only). Amount not to exceed \$10,000.
 - Lead Based Paint Program – grants for the purpose of evaluating and reducing lead-based paint/lead hazards in single-family structures that are owner-occupied by low to moderate income Gary residents. Residents of the University Park target area will receive first preference under this program.

The following maps illustrate the location of HOME funded activities

- HOME Activities Funding
- HOME Homeowner Activities Funding
- HOME Multifamily Activities Locations
- HOME Multifamily Activities Funding



HOME Activities Funded -

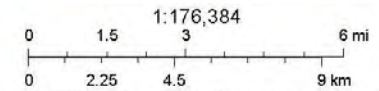
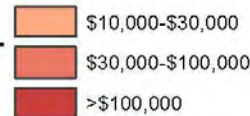


February 2, 2016

Override 1 HOMEActivitiesFunding

HUD_CPID_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

\$1,000-\$10,000

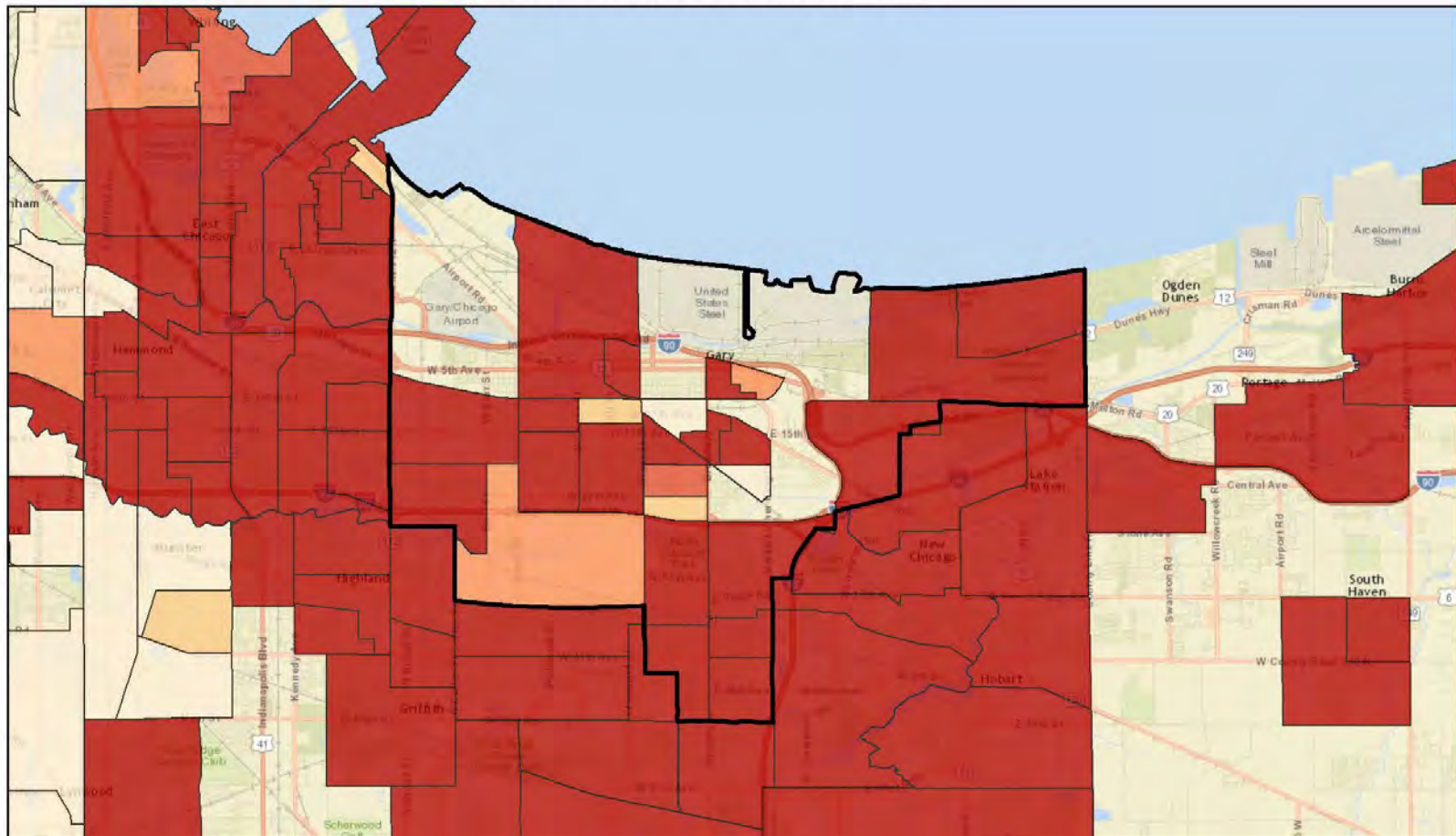


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: The HOME funded multi-family activities are scattered throughout populated areas of the City.



HOME Homeowner Activities -

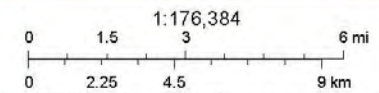
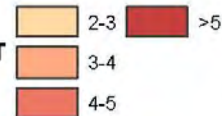


February 2, 2016

Override 1 HOMEHomeownerActivitiesCount

HUD_CPID_IDIS_ACTV_HOME_TRACT_UATOTHOA_COUNT

<2

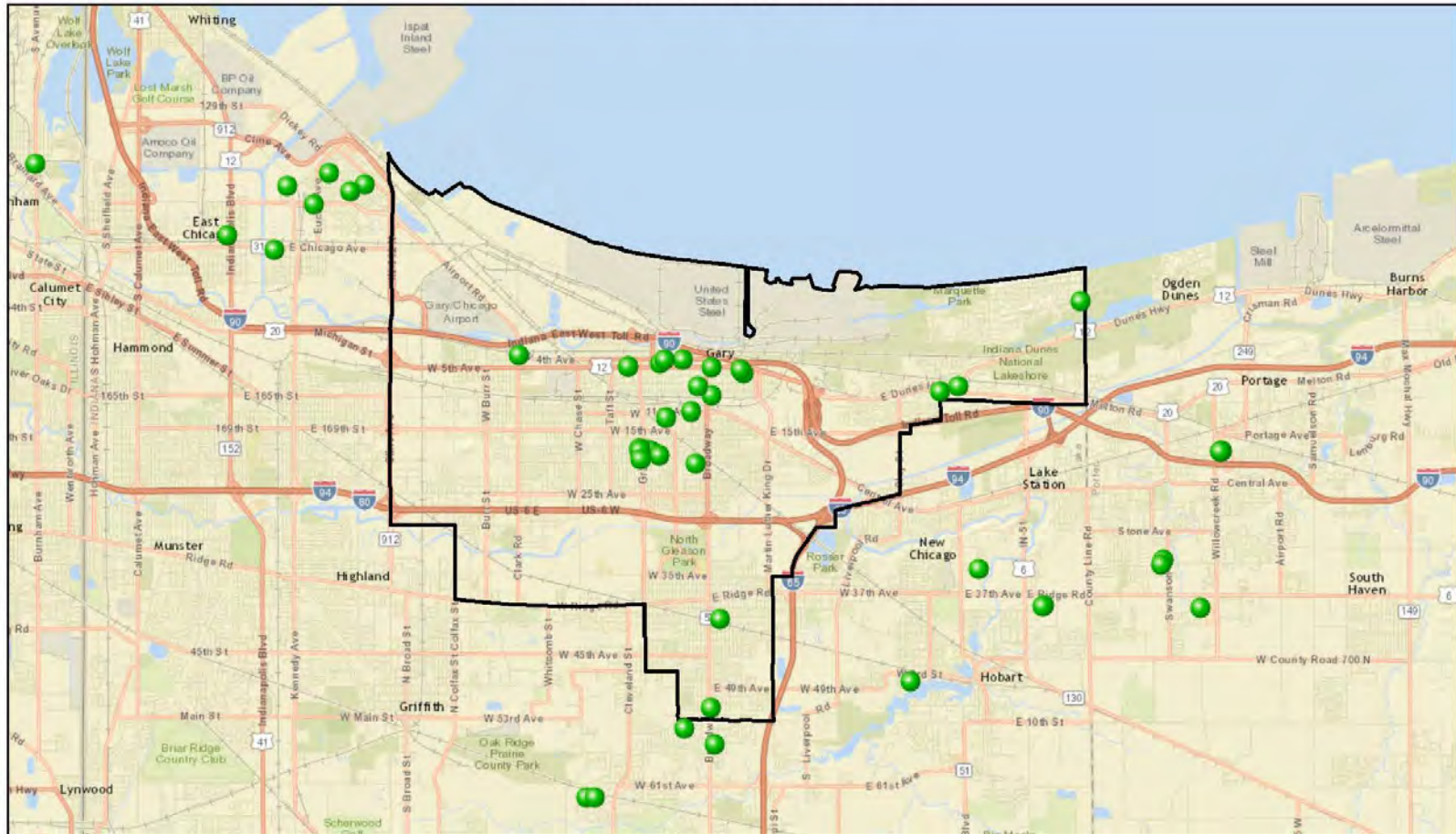


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: The Homeowner activities funded under the HOME Program appear to be dispersed throughout the City.



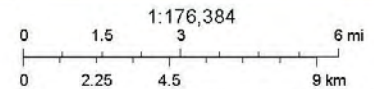
HOME Multifamily Activities -



February 2, 2016

HOME Multifamily Rental Activity

Override 1

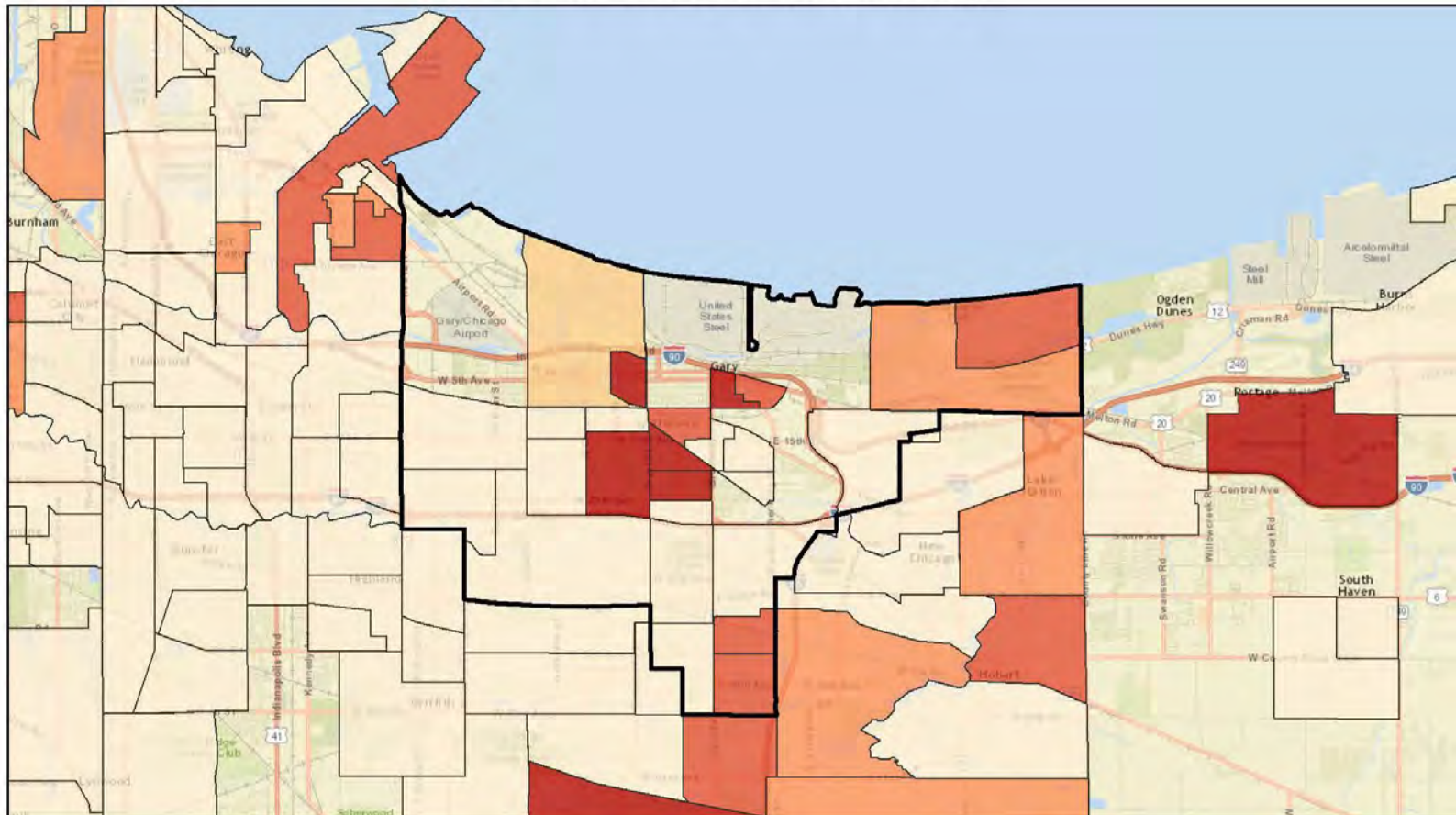


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: HOME-funded Multifamily Activities are concentrated around the Downtown and Midtown areas.



HOME Multifamily Activities Funding -



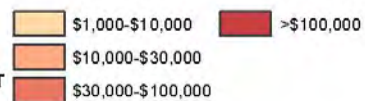
February 16, 2016

Override 1

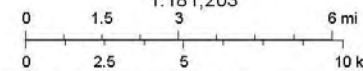
HOME Multifamily Activities Funding

HUD_CPD_IDIS_ACTV_HOME_TRACT_RENTAL_AMT

<\$1,000



1:181,203



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: The HOME funded multi-family activities were funded in Downtown, Tolleston, Miller Beach, and southern Glen Park.



3. Emergency Solutions Grant (ESG) Funds

The City of Gary receives an annual allocation of Emergency Solutions Grant (ESG) Funds of approximately \$275,000. These funds are used for activities to address homelessness in the City. The FY 2016 ESG Budget is outlined in the following table.

Table IV-12 - FY 2016 ESG Allocation

Project Name	ESG Funds
Homeless Prevention	\$ 230,798
Data Collection into the HMIS	\$ 25,000
Program Administration (7.5%)	\$ 20,740
Total	\$ 276,538

The ESG funds must be allocated for projects that are eligible under the following six (6) ESG Components:

- **Street Outreach** – is for the unsheltered homeless persons which includes:
 - Engagement
 - Case Management
 - Emergency Health and Mental Health Services
 - Transportation
 - Services for Special Populations
- **Emergency Shelter** – is divided into two (2) sub-categories: Essential Services and Shelter for the sheltered homeless persons.
 - Essential Services include:
 - case management
 - child care, education, employment, and life skills services
 - legal services
 - health, mental health, and substance abuse services
 - transportation
 - services for special population.
 - Shelter includes:
 - renovation including major rehabilitation or conversion
 - operations costs including maintenance, utilities, furniture, food, etc.



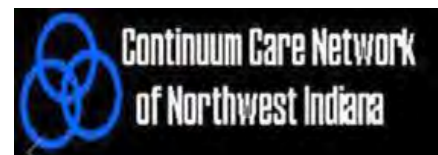
- Homeless Prevention – includes the following items to prevent and stabilize an individual or family from becoming homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Rapid Re-housing** – includes the following items to assist the actual homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS)** – includes payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration** – Up to 7.5 percent can be allocated for the payment of administrative cost relating to the planning and execution of the ESG activities.

Up to 60% of each fiscal year's ESG grant allocation can be used for Street Outreach and Emergency Shelter expenditures. The remaining 40% is for Homeless Prevention, Rapid Re-housing, HMIS, and Administration.

4. Continuum of Care (CoC)

The City of Gary is a member of the Continuum of Care Network of Northwest Indiana. The Continuum of Care Network of Northwest Indiana is administered by the Will County Center for Community Concerns. The City's Director of the Department of Community Development sits on the Continuum of Care Network of Northwest Indiana. The City coordinates its activities with the Continuum of Care and supports its applications for funding. The City helps the Continuum of Care Network of Northwest Indiana to address homelessness by working together to develop a framework to deliver housing and supportive services to the homeless.

The Continuum's vision is to assist individuals and families who become homeless or who are at risk of becoming homeless to regain housing stability and quality of life.



Serving the three-city area of Gary, East Chicago, and Hammond, the CoC is represented by over 60 organizations. With monthly meetings, as well as quarterly information exchange meetings, the CoC provides technical assistance for the membership body, including HMIS support



training through the Statewide Balance of State, and Super NOFA technical project support and workshops.

The Continuum of Care Network of Northwest Indiana is the coordinating body for the development, planning, and coordinating the “10-Year Plan to End Chronic Homelessness,” as well as the local coordinating body for the annual *Homeless Point-in-Time County for Sheltered and Unsheltered* citizens of the three-city area of Hammond, East Chicago, and Gary, which is conducted the fourth week of January. The CoC represents the local three (3) city coordinating body for the *Hoosier Management Information System (HMIS)*, which is a federally mandated system for data entry and retrieval including Client Demographics, Case Management and Treatment Information. The CoC has representation on the *HMIS advisory committee*. The CoC is the coordinating body for the *IndianaHousingNow.com* project and with participating organizations coordinates the *Housing Summit Conference* presented during the month of April, which is the month of commemorating Fair Housing and has become an annual event (past 5 years with attendance between 500-700 participants, including local, State, and National Representation from HUD).

The CoC, through the organizations of Brothers Uplifting Brothers and South Lake Health Center, was the coordinating body for the *Indiana Consolidated Plan for Lake County* service area. The CoC is the coordinating body for the *Super-NOFA application* for Northwest Indiana, as well as the coordinating entity for the *CoC Local Legislative* body for homelessness and affordable housing issues. Brother’s Uplifting Brothers a participating organization’s Executive Director served as the *Co-Facilitator* for the *State-wide Interagency Council*. Analysis of Impediments engagement/facilitated with the State IHEDA and the local Lake County Task Force.

In partnership with its members, the Continuum of Care Network of NWI provided grant funding and opportunities for \$17,811,370 to the area between 2003 and 2013 for housing support services. In order to continue such progress, the CoC created the following goals for 2014-2015: continue facilitating the process of designing, planning, developing, and evaluating:

- The 10-Year Plan to end homelessness for the NWI region/revisited through charrettes process
- The SOARS (SSI/SSDI Outreach, Access, and Recovery Technical Assistance Initiative)



- Continuous quality improvement of the Homelessness Prevention and Rapid Re-Housing Program (HPRP)
- Continuous quality improvement of the CoC Network Process
- Continue to coordinate the annual Point-in-Time Homeless Count
- Housing development collaboration planning

5. Gary Housing Authority –

Gary Housing Authority is responsible for the development and maintenance of the City’s public housing units and Section 8 Vouchers within the City. The Gary Housing Authority receives approximately \$25,000,000 annually in funds for operating costs, capital funds, and Section 8 funds, illustrated in the following table.

**Table IV-12 – Gary Housing Authority
FY 2015 Financial Resources**

Budget Item	Amount
FY 2015	\$ 20,103,333
Operating Subsidy	\$ 6,126,586
Capital Funds	\$ 3,505,827
Housing Choice Voucher Program	\$ 10,152,958
Human Resources	\$ 317,962
Prior Year Unobligated	\$ 6,126,586
FY 2009 Capital Funds	\$ 321,800
FY 2011 Capital Funds	\$ 267,164
FY 2012 Capital Funds	\$ 695,383
FY 2013 Capital Funds	\$ 2,507,387
Other	\$ 2,583,893
LIIPH Rental Income	\$ 2,514,280
Other Income	\$ 69,613
Total:	\$ 26,478,960

Gary Housing Authority



Public Housing –

The Gary Housing Authority’s Housing Choice Voucher Program has maintained “high-performer” status for seven (7) consecutive years for the HUD Section Eight Management Assessment Program (SEMAP). The Housing Authority assists over 1,520 families through such vouchers. In addition, the Housing Authority services 27 homeless and/or disabled veterans through its partnership with HUD-Veteran’s Affairs Supportive Housing (VASH) program.

The Gary Housing Authority was established in 1938 and entered into a Cooperation Agreement with the City of Gary the following year; in return for 3% of the Housing Authority’s income received from rents, the City would undertake certain assistance including eliminating unsafe and unsanitary dwellings. Over the past two decades, the Gary Housing Authority has expended \$30 million in capital and modernization improvements with funds allocated from HUD. The Housing Authority currently spends more than \$1.5 million annually to maintain its public housing developments.

**Table IV-13 – Gary Housing Authority
Public Housing Communities**

Name	Address	Type (Family, Senior, etc.)	Units	Occupancy	Physical Avg. Inspection Score
Genesis Towers	578 Broadway	Senior	140 units	85%	59c
Carolyn Mosby	650 Jackson	Senior – 50 and Over	142 units	92%	46b
Al Thomas	100 West 11 th Ave	Senior-Scattered site	194 units– minus 26 units under demo	93%	52c
Glen Park	3280 Pierce St.	Senior – 55 and over	128 units	89%	59c
Concord	5001 West 19 th Ave	Scattered Sites	143 units –minus 27 units under demo	70%	42c
Delaney Community	2234 Attucks Place	Family Sites	289 units minus 227 units under demo	64%	30c
Colonial Gardens	4945 Tennessee St	Scattered Sites	156 units under demo	0%	40c
Dorie Miller	1722 East 21 st Ave	Family Sites	386 – minus 7 units under demo	52%	42c

Gary Housing Authority



The Gary Housing Authority owns and manages 1,578 units of public housing. Additionally, the Housing Authority owns and operates 1,711 Section 8 Housing Choice Vouchers and has a public housing waitlist of 4,267 households, including 800 families. The following table illustrates the characteristic and makeup of the waiting list for Section 8 housing.

**Table IV-14 – Gary Housing Authority
Section 8 Waiting List**

	# of Families	% of Total Families
Waiting List Total	5,366	-
Extremely Low Income <=30% AMI	4,954	92%
Very Low Income (>30% but <=50% AMI)	369	7%
Low Income (>50% but <80% AMI)	43	1%
Families with Children	N/A	
Elderly Families	138	3%
Families with Disabilities	689	13%
Race/Ethnicity – Black	5,166	96%
Race/Ethnicity – Hispanic	71	1%
Race/Ethnicity – Native Hawaiian/Pacific Islander	3	0%
Race/Ethnicity – White	92	2%

Gary Housing Authority

The Gary Housing Authority receives slightly more than \$10,000,000 per year for its Section 8 Housing Choice Voucher Program and provides rent vouchers to offset costs of rental housing in the City. The Gary Housing Authority has 3,299 households on its public housing waiting list, with 689 persons, or 13%, needing accessibility accommodations.

The Gary Housing Authority has been in administrative receivership since July, 2013. Administrative Receivership is a process whereby HUD declares a Public Housing Authority (PHA) in substantial default of its Annual Contributions Contract, and takes control of the PHA



under the powers granted to the Secretary of HUD under the Housing Act of 1937, as amended. HUD appoints one or more HUD staff to work on-site with the PHA and manage the PHA's housing operations and conduct the affairs of the PHA. HUD provides oversight in a manner consistent with the statutory, regulatory, and contractual obligations of the PHA, and in accordance with additional terms and conditions as set forth by the Secretary of HUD.

The Gary Housing Authority recently completed a Five Year Plan for Fiscal Years 2016-2020, in which it specifies how it will restore the Authority to "Standard Performer" and local governance. Since the Administrative Receivership began, the Gary Housing Authority has accomplished the following:

- New fiscal controls have been implemented
- A fiscal year 2014 budget was created and submitted (the first in several years);
- A Green Physical Needs Assessment (GPNA) has been completed for the entire portfolio;
- The GHA partnered with the City of Gary in its application for a Choice Neighborhood Planning Grant for the University Park Area;
- Re-established a properly elected Resident Advisory Board (RAB);
- Executed multiple Memorandums of Understanding (MOUs) with third party service providers to enhance the resident services available;
- Active involvement in the City of Gary's SC2 Initiative;
- GHA has established partnerships with various stakeholders within the City and beyond, which includes the residents' and their leaders;
- The automation of the contracts and procurement process; and
- The creation and implementation of a Personnel Policy Manual and staff assessments.

In addition to these accomplishments, the Housing Authority prepared a number of objectives in which to strive for during its Five-Year Plan. These objectives are as follows:

- Human Resources
 - Objective #1: Develop and Implement an Appropriate Organized Structure and Staffing Plan
 - Objective #2: Develop and Implement Performance Management System



- Objective #3: Develop Training Program for Staff
- Objective #4: Safety
- Security
 - Objective #1: Assess and Upgrade Security Function
- Housing Choice Voucher Program
 - Objective #1: Maintain Status as High Performer
 - Objective #2: Maximize Available Program Resources
 - Objective #3: Expand Housing Opportunities
 - Objective #4: Improve Program Operations
- Resident Services
 - Objective #1: Conduct Needs Assessment of Residents
 - Objective #2: Identify Key Services Providers, Partners, and Resources to Assist GHA
- Asset Management
 - Objective #1: Improve Management and Maintenance Services
- Contracts and Procurement
 - Objective #1: The Development and Implementation of an Effective, Efficient, and Compliant Procurement Function within the GHA
 - Objective #2: Upgrade and Improve Section 3 and DBE Oversight
- Finance
 - Objective #1: Create and Implement Internal Control Policies and Procedures
 - Objective #2: Review and Establish an Effective Financial Management System
 - Objective #3: Establish and Maintain Compliant Budget Process Based on HUD Requirements
- Real Estate Planning and Development
 - Objective #1: Develop Plan for the Development and/or Modernization of Affordable Housing
- Information Technology
 - Objective #1: Stabilize IT and Telecommunication Systems
 - Objective #2: Maximize the Use of Technology to Improve Operational Efficiency

Maps on the following pages illustrate the distribution of Low Income Housing Tax Credit (LIHTC) and other HUD-assisted developments, public housing developments, and Section 8 Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located in various areas within the City; while some

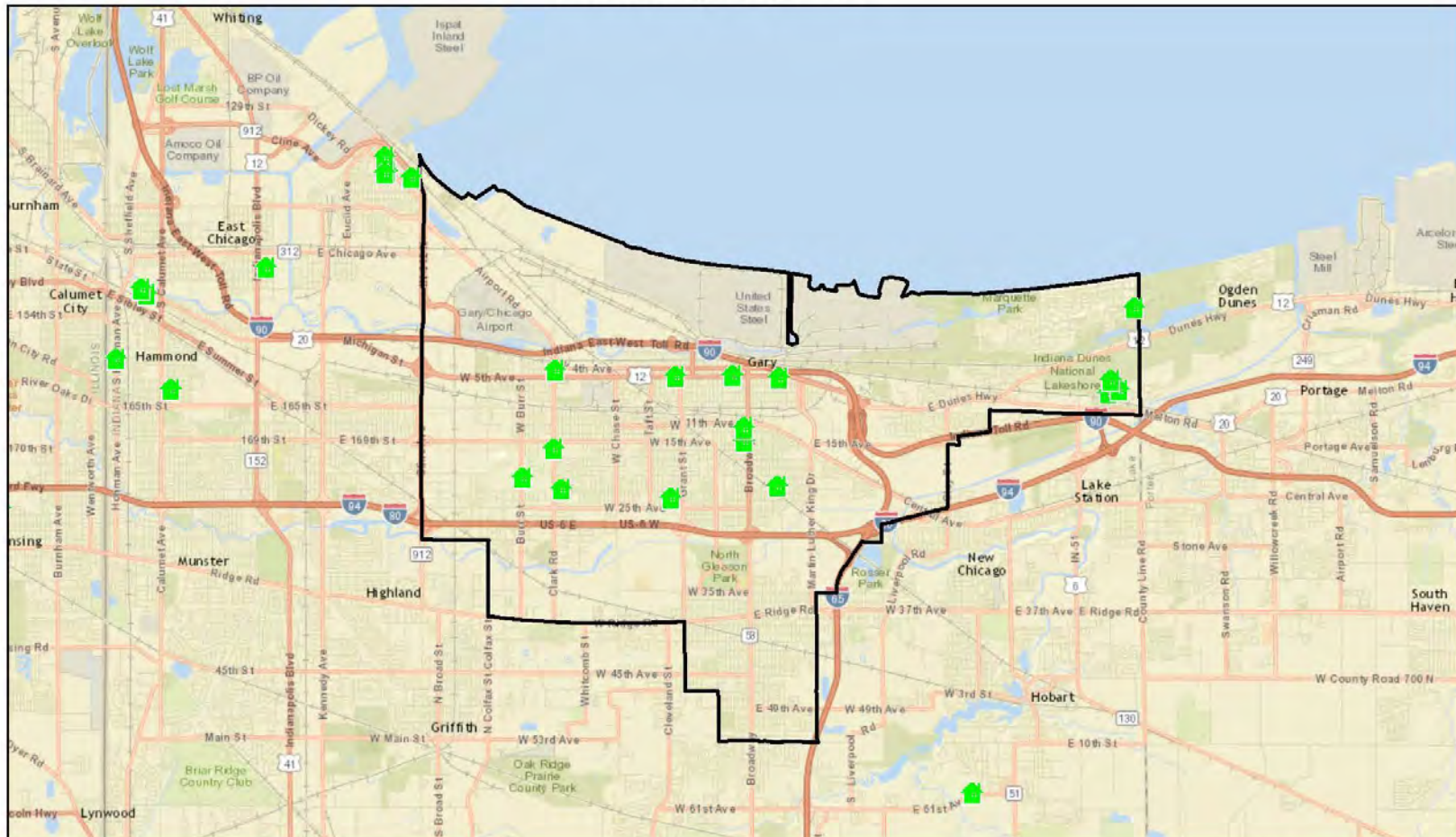


neighborhoods have higher concentrations of public housing, they are typically not located in areas that have a population with more than 51% low- to moderate-income persons.

The following attached map illustrates all HUD multifamily properties in and around the City of Gary.



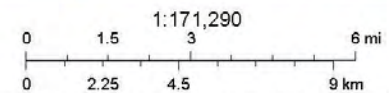
Multifamily Properties -



February 2, 2016

Multifamily Properties - Assisted

Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: HUD Multifamily Properties are located in the neighborhoods of Downtown, Midtown, Tolleston, and Miller Beach.



Section 8 –

The Housing Authority assists over 1,711 families through Section 8 Vouchers. In addition, the Housing Authority services twenty (20) homeless and/or disabled veterans through its partnership with HUD-Veteran’s Affairs Supportive housing (VASH) program. The Gary Housing Authority administers the program, which provides rental assistance programs within the City of Gary and any community within five (5) miles of the City boundaries.

Applications for such vouchers are accepted only from families whose head or spouse is at least 18 years of age or an emancipated minor under the laws of the State of Indiana. In order to be eligible for the Housing Choice Voucher Program, an applicant must be a “family,” be within the applicable Income Limits, furnish the Social Security Number for all family members age six (6) and older, and furnish declaration of Citizenship or Eligible Immigrant Status and at least one (1) member of the applicant family must be either a U.S. citizen or have eligible immigration status.

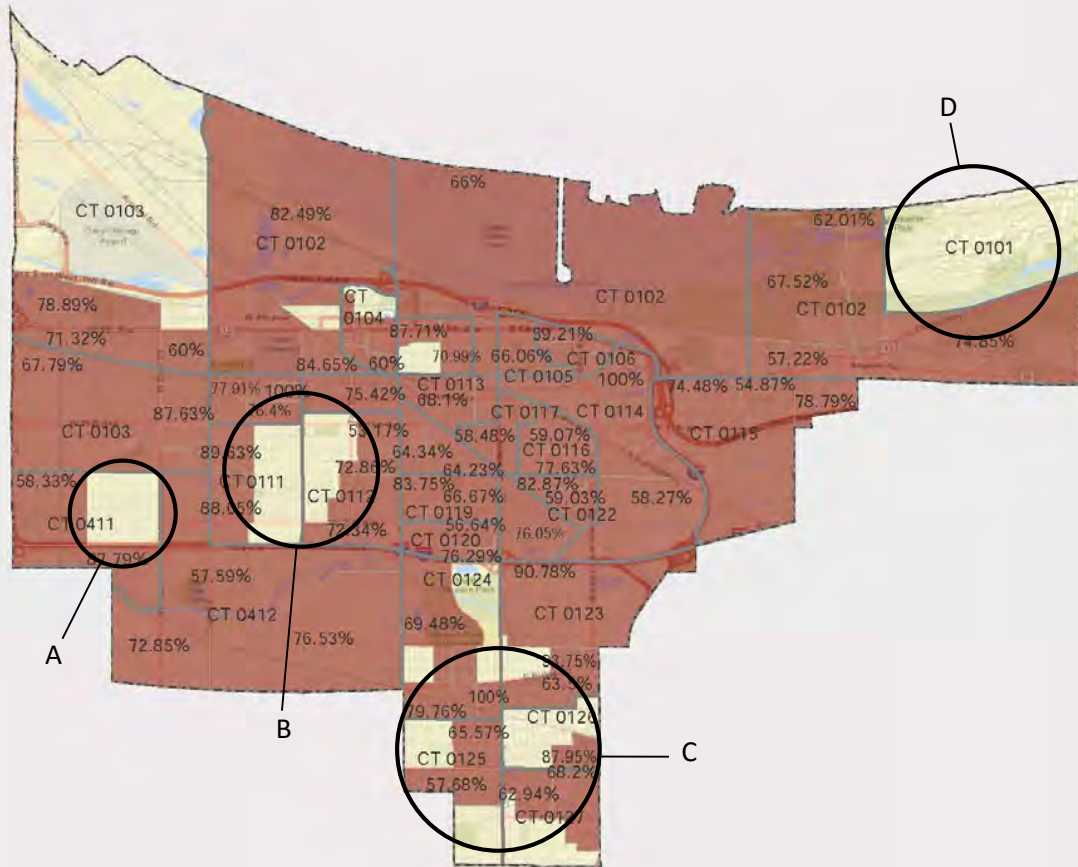
Applications are reviewed by Gary Housing Authority staff based on eligibility of all requirements. As of 2016, there is a Section 8 waiting list of 4,627 in the City of Gary, 92% of which are extremely low income, earning less than 30% of Annual Median Income (AMI).

The following maps highlight the locations of HUD assisted housing units and the Census Tracts where Section 8 Vouchers are most commonly used. Areas with high concentrations of Section 8 units are illustrated with a black circle. Neighborhoods are marked by a highlighted letter and described in the following narrative.

Illustrated earlier in this document, the first map shows the low/moderate income percentage by Block Group in the City. The second map shows that the Section 8 Housing Choice Vouchers (HCV) are concentrated in the neighborhoods of Tolleston/Northern industrial core (A), Glen Park (B), and Aetna and Miller Beach (C).



Low/Moderate Income Percentage by Block Group: City of Gary, Indiana

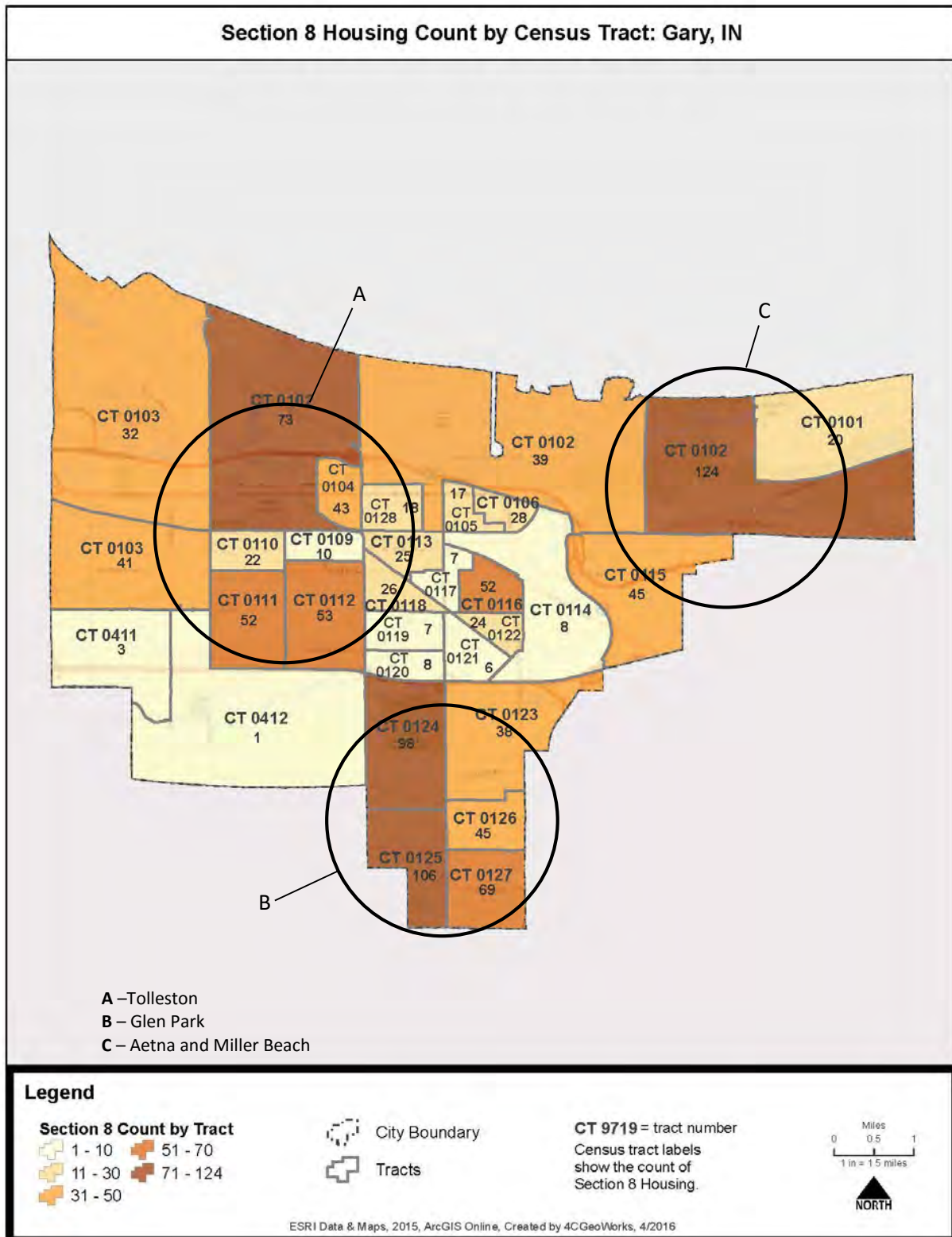


A – Westside
 B – Tolleston
 C – Glen Park
 D – Miller Beach

Legend

- 2015 Low/Moderate Income
 - Less than 51%
 - 51% or More
- * Based on Census 2010
- City Boundary
- Tracts
- CT 9719 = tract number
- Block group labels show the low/moderate income percentage.
- Miles: 0, 0.5, 1
1 in = 1.5 miles
- NORTH
- URBAN DESIGN VENTURES**
BUILT ON EXPERIENCE

ESRI Data & Maps, 2015, ArcGIS Online, Census 2010. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



A - Tolleston
 B - Glen Park
 C - Aetna and Miller Beach

Gary Housing Authority



Actions to Encourage and Engage Public Housing Residents

Funds will be used to provide essential services necessary to reach out to unsheltered homeless individuals and help them connect with emergency shelters, housing, or critical services. Additionally, the Housing Authority sought input from its residents on improving the living environment of residing families by conducting a public hearing in addition to holding meetings with the Resident Advisory Board (RAB). The Housing Authority has separate capital funds to make upgrades to its occupied units, along with modifications/rehabilitations of vacant units.

6. Low Income Housing Tax Credit –

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal Income Tax.

The City of Gary promotes the use of Low Income Tax Credits. There are twenty-two (22) LIHTC housing developments in the City of Gary, with a total of 2,135 units. Of these units, 1,272 are affordable units and 84 accessible units. The following table illustrates which LIHTC projects were developed in the City of Gary since 1995.

Table IV-15 - City of Gary LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
INA2007195	Serenity Lake Senior Independent Living Facility	5901 Melton Rd	Gary	IN	46403	0	0
INA2006086	Homewood Village	2173 Carolina St	Gary	IN	46407	92	92
INA2006094	Small Farms	1990 W 24th Ln	Gary	IN	46404	200	200
INA1995120	Oak Knoll Renaissance Apartments	4200 W 23rd Ave	Gary	IN	46404	256	256
INA1995152	St John Homes	2173 Carolina St	Gary	IN	46407	144	144
INA1997080	Madison Ave Townhomes	1352 Jefferson St	Gary	IN	46407	80	80
INA1999117	Willows on Clark Road Apartments	435 Clark Rd	Gary	IN	46406	202	122



INA2002027	Emerson Housing	500 Blks Rhode Isl, Vermont, & Georgia	Gary	IN	46402	44	44
INA2006045	Horace Mann Hope Development, Phase Vi	660 Washington St	Gary	IN	46402	123	89
INA2002069	Windsor Square Apartments	430 S Grand Blvd	Gary	IN	46403	107	88
INA2003130	Lancaster	2122 Virginia St	Gary	IN	46407	60	50
INA2004024	Duneland Village	544 S Lake St	Gary	IN	46403	131	101
INA2011040	Dalton Apartments	131 E 5th Ave	Gary	IN	46402	0	0

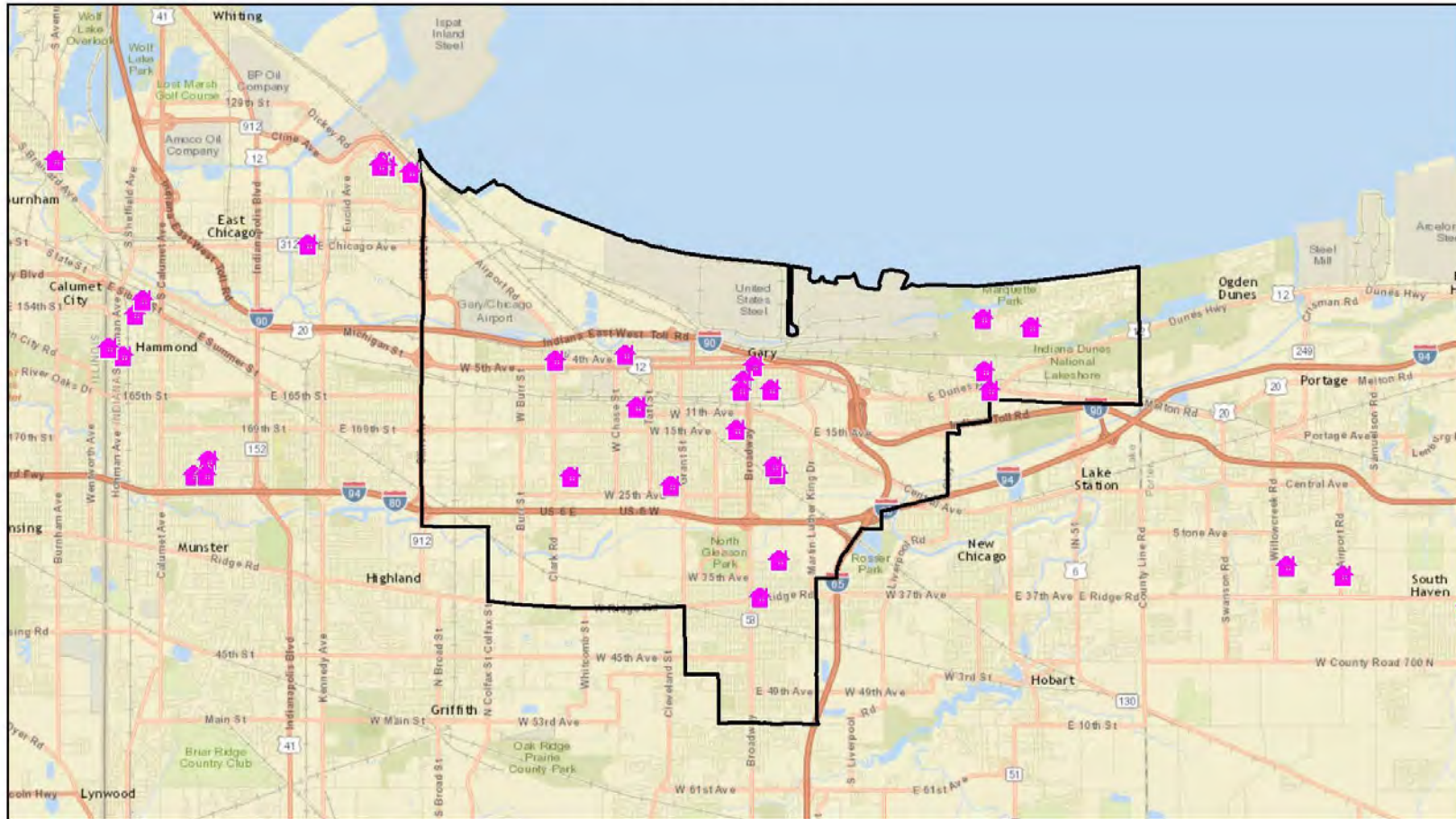
Source: <http://lihtc.huduser.org/> and <http://www.phfa.org>

The following attached map illustrates all LIHTC properties in and around the City of Gary.


- LIHTC Properties
- All LIHTC Properties with Low-Moderate Income and Minority Percentage

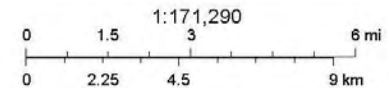


LIHTC Properties -



February 2, 2016

-  LIHTC Property
- Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Note: LIHTC Projects are located in Downtown, Tolleston, Midtown, and areas of Glen Park and Miller Beach.



7. HUD Assisted Housing –

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The City of Gary is supportive of the use of Section 202 and Section 811 Supportive Housing developments to increase the supply of affordable supportive housing in the City. However, HUD is not funding these programs. Additionally, the City supports the use of Low Income Housing Tax Credits (LIHTC), and Federal Home Loan Bank funds.

8. Homeless Facilities –

The following table lists the existing facilities for the homeless in the City of Gary and Lake County. Homeless service providers work to maintain strong relationships with local representatives for mainstream resources and other providers in order to provide the most comprehensive services to those in need of housing assistance.

Table IV-16 – Supportive Housing Programs

Agency and Program Name	Description	Program Capacity
Temporary Services		
Crisis Center “Alternative House”	Serving Youth, court awarded, run-a-ways.	-
Shelters		
Sojourner Truth House	A Day Shelter, which includes washers/dryers, day care, multiple services, food and clothing bank and serving breakfast and lunch.	-
Gary Commission for Women “Rain Bow”	Domestic Violence Shelter, serving homeless women, homeless women with children and some clients classified as non-domestic violence.	18 persons



Missions of Charities	Night Homeless Shelter, serves women with children (including male children under 7-years of age) and women.	28 persons
Calumet Township	“Multi-Purpose Center” Shelter for homeless individuals and individuals with children primarily women and women with children.	-
Brother’s Keeper	Emergency and transitional shelter for homeless males.	21 Persons
Re-Building the Breaches Ministries “The Bakery House”	Classified as an emergency and transitional shelter serving male homeless.	32 Persons
Homeless Prevention Services		
City of Gary “Tenant Based Rental Assistance (TBRA)”	Serving individuals and families with rental assistance and/or one-time utility assistance.	-
City of Gary ESG	Rapid Re-Housing Program- Serving homeless individuals and families.	-
Mental Health and Disability Services		
Edge Water for Balance Living	“Phoenix Apartments” Supportive Housing for Mental Illness and Substance Abuse Individuals Males and females.	-
Aliveness Project of Northwest Indiana “The Genesis Project”	serving HIV/AIDS with severe mental illness (including substance abuse) scattered site; Permanent Supportive Housing.	37 Units
Temporary / Transitional Housing		
CRWORKS / HETTS 1	Transitional Housing, serving Homeless Women, Homeless women with children, Homeless men.	24 persons
CRWORKS Ruby Homes	Transitional Housing for men, women and families with children.	36 persons
CRWORKS Comfort Villas	Affordable, Permanent Supportive Housing families with children.	-
Gary Commission for Women “The Ark”	Transitional Housing, serving domestic violence homeless women, homeless women with children, clients classified as non-domestic violence.	20 persons
Veteran Life Changing Services	Transitional Housing for homeless Veteran; male and female.	30 Persons
Lydia House	Classified as a transitional house serving females no children.	6-8 Persons
Permanent Housing		
Edge Water for Balance Living	“Shelter Plus Care Program Apartments”- Permanent Supportive Housing for Mental illness and Substance Abuse Individuals males and females.	-



Edgewater for Balance Living	“South Shore Commons” – Permanent Supportive Housing, serving the mental ill with disabilities; includes individuals and head of households with children.	60 Units
Broadway Area Community Development Authority	“NWI Veteran Village” Disabled Veterans with substance abuse, mental illness one bedroom for male and female veterans)-opened Nov 30, 2015; Permanent Supportive Housing.	44 Units
Catholic Charities Dioceses of Gary “Gateways/Pathways	Shelter Plus Care/ Permanent Supportive Housing serving through scattered site housing mental illness, substance abuse chronically homeless.	50 Units

9. Planning, Zoning, and Building Codes

The City of Gary, Indiana Comprehensive Plan of December 2008 was reviewed and it does not appear to be in conflict with the Fair Housing Act, nor does it contain any provisions that could be viewed as discriminatory. However, it does not contain any language that the City will promote and affirmatively further fair housing in the City of Gary.

When the Comprehensive Plan is updated, it should include as a purpose, the City’s commitment to “*affirmatively further fair housing*” and “*equal opportunity*” for all its residents. In addition, language should be included that states the City will support and foster accessible housing for the disabled and continue to promote affordable housing.

Zoning

The City of Gary’s Zoning Requirements were also reviewed. There are seven (7) residential zoning districts:

- R-1 Single-Family Residential
- R-2 Single-Family Residential
- R-3 Single-Family Residential
- R-4 Two-Family Residential
- R-5 Multiple-Family Residential
- R-6 Multiple-Family Residential
- R-7 Multiple-Family Residential

State-licensed group homes and independent living facilities are only permitted by right in the R-6 and R-7 Multiple-Family Residential Districts. In the other five (5) Zoning Districts, group homes and independent living facilities are considered “*Special Uses*” and therefore require a use variance from the Zoning Board of Adjustment.



The following definitions are listed in the City's Zoning Regulations:

- Residential facility / group care facility means a short-term residence (less than 60 days) for a maximum of ten youths and for staff persons in a building originally constructed as a one- or two-family dwelling. The residence may provide emergency shelter care as certified by the State Department of Child Services (DCS) as a group home under Rule 465 IAC 13.
- Residential home / group home care means a long-term residence (over 60 days) for a maximum of ten youths and for staff persons in a building originally constructed as a one- or two-family dwelling. The residence may provide residential care alone, or in conjunction with training or treatment and must be certified by the State Department of Child Services (DCS) as a group home under Rule 465 IAC 12.
- Residential home / group home private secure care institution means a long-term residence (over 60 days) that may exceed ten youths but no more than 15 youths and for staff persons in a structure meeting the I-3 building code. The residence shall provide residential care in conjunction with training or treatment for youths gravely disabled with behaviors capable of being harmful to themselves or others which may require a locked facility. Such a facility must be certified by the State Department of Child Services (DCS) as a group home under Rule 465 IAC 12.
- Group living structure means a residential dwelling that receives 50 percent or more of its short- or long-term residents under a contract or other agreement with a state or local government human services agency to provide basic living arrangements and possibly treatment specific to its residents, including facilities that are further defined herein:
 1. Residential facility/group care facility;
 2. Residential home/group care home;
 3. Residential home/group home private secure care institution.

The City should consider revising its permitted uses by allowing “*Residential home/group home care*” facilities up to a maximum of ten (10) youths in all three (3) Multiple-Family Residential Districts. According to the City's Zoning Map – there are only ten (10) scattered small areas which are classified as R-6 and R-7 Multiple-Family Residential Districts.

The Zoning Ordinance definition for a “*family*” is as follows:



- *Family* consists of one or more persons related by blood, marriage, or adoption or a group of not more than five persons who need not be related by blood, marriage, or adoption (excluding servants), who are living together in a single dwelling unit and maintaining a common household conforming with all city and state health and housing codes.

This definition is in compliance with the Fair Housing Act, as amended. It permits up to five (5) unrelated individuals to live together as a “single family.” Furthermore, the City’s Zoning Administrator stated that five (5) unrelated developmentally delayed or handicapped individuals are permitted to live together in any of the seven (7) residential zoning districts.

The City should consider adding definitions for the following in its Zoning Ordinance:

- *Americans with Disabilities Act (ADA)*
- *Disabled or Handicapped*
- *Fair Housing Act*
- *Protected Classes*
- *Section 504 of the Rehabilitation Act*
- *Visitability*

Overall, the City’s Zoning Ordinance appears to be outdated and should be rewritten. The land uses in the City have changed significantly over the last ten (10) to fifteen (15) years and the City’s Zoning Ordinance has not kept pace with those changes.

Building Codes

The City has adopted the latest revisions to the following model building and construction codes:

- The International Building Code (IBC), 2012 Edition
- Chapter 43 for 1 and 2 Family Dwellings, I.B.C. 2012 Edition
- International Property Maintenance Code, 2006 Edition
- International Mechanical Code, 2012 Edition
- National Electrical Code, 2008 Edition
- International Residential Code, 2003 Edition
- Indiana Electrical Code (IEC), 2009 Edition
- Indiana Plumbing Code, 2012 Edition
- Indiana Mechanical Code, 2014 Edition
- Indiana Fuel Gas Code, 2012 Edition



- Indiana Energy Conservation Code (IECC), 2010 Edition

These codes are in compliance with the Americans with Disabilities Act and the Fair Housing Act.

Rental Registration / Inspection Program

The City of Gary Common Council proposed C.P.O. 2012-79 on December 4, 2012 which was an ordinance establishing minimum standards and a registration/inspection program for rental housing in the City. The purpose of this ordinance is to provide for the registration and inspection of rental housing units to prevent and correct code violations to protect the health, safety, and welfare of the residents of the City of Gary.

Owners of rental housing units in the City are required to register their properties on an annual basis by March 31st of every year or within thirty (30) days of obtaining title to rental housing properties. The annual rental fee is \$5.00 per housing unit.

Each rental unit in the City is subject to inspection by the City's rental housing officer. Failure to register is subject to a \$175.00 late fee per housing unit. Failure to comply with the ordinance may also result in fines starting at \$250.00.

The City is enforcing its Codes and Ordinances to protect and provide safety to its residents. The housing inspection programs prevent minor code deficiencies from developing into major problems. This helps to stabilize neighborhoods and protect property values.

In addition to the property inspection and registration program, the Gary Human Relations Commission (GHRC) provides landlord and tenant training sessions to provide information and knowledge about fair housing rights, managing rental properties, keeping illegal activity off properties, and current laws pertaining to landlord and tenant rights.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing



accessibility for disabled persons. The Gary Housing Authority has stated that it is in full compliance with the HUD visitability standards.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “*Section 504*” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit.



Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

10. Comprehensive Plan

The City of Gary Comprehensive Plan for years 2008-2028 was created to provide a guide for planning and development decisions. The planning process began in April of 2007 and included interviews



of City Departments and assessment of current plans and studies. The Comprehensive Plan provides a guide for land-use decision making as well as a framework for future development. While not all elements laid out in the Plan can be accomplished all at once, implementation priorities are addressed based on resources, budgets, community need.

The Plan seeks to reflect the local conditions, goals, and concerns of a community, and thus contains the following elements:

- Land Use
- Transportation
- Community Facilities
- Housing
- Economic Development
- Planning Issues
- Development Opportunities
- Public Participation

While the City of Gary has faced a number of economic and development issues stemming from its population decline, this Comprehensive Plan provided an opportunity for the City of Gary to:

- Establish short- and long-range development frameworks;
- Create development concepts for key sub-areas;
- Attract land-uses and development more compatible with community goals and needs, infrastructure, environmental conditions, and character;
- Improve the City's land-use, physical conditions, and quality of life;
- Integrate neighborhood plans into a larger community-wide vision;
- Preserve and enhance the community's historic character and structures; and
- Maintain an efficient transportation system.

In addition to the City of Gary Comprehensive Plan, a study was created in 2005 called the Marquette Plan. Intended as a "catalyst for rebirth" for a 21-mile segment of Lake Michigan, including Gary's 11 miles of lakefront, the Marquette Plan suggested creating an interconnected corridor along the shoreline to reclaim the setting from the current industrial brownfield setting. The Plan's goals include:

- Recognize the lake as the most important asset in the region;
- Increase public shoreline access;



- Establish physical, social, and economic connections, including a continuous trail network linking people to the lake, to features along it, and to each other;
- Change perceptions of the lakefront and lakefront communities as a destination and as a place that attracts new residents and new investment;
- Recognize a changing economy in the region and capitalize on new opportunities (such as technologies associated with the remediation and re-use of industrial brownfield properties) that could result in a campus of new employers with this focus; a “remediopolis”;
- Leverage available resources to broaden the pool of funds and support needed to achieve the plan’s vision;
- Continue to expand the partnerships that are necessary to achieve the vision.



City of Gary
COMPREHENSIVE PLAN : 2008-2028



Department of Planning & Division of Zoning
Rudolph Clay, Mayor
December 2008

Specific to the City of Gary, the Plan recommends:

- The potential reuse of industrial land around Buffington Harbor for entertainment and open space uses, including a new scenic byway, a multi-use trail, and improved lakefront public access;
- The creation of a lakefront ecological park;
- Consolidation of the U.S. Steel site;
- New open space along Lake Michigan east of the shipping canal, including new access from Tennessee Street, scenic overlooks, and water-based recreation;
- Reuse of the rest of the industrial land east of the shipping canal;
- Restoration of the Grand Calumet River, as well as new water links and riverside trails;
- Improvement to the Lake Street corridor to encourage greater tourism, including transit oriented development and a “Lakefront Learning Campus.”



The City of Gary previously produced a Comprehensive Plan in 1985, followed by the Gary Green Link Plan (2003), the Gary Riverfront Revival Plan (2004), the South Shore Lakefront Redevelopment Plan (2006), and the Downtown Gary Retail Revitalization Strategy (2006).

11. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does affect the affordability of housing.

Property tax rates are set by the City of Gary Common Council; this rate is certified by the Department of Local Government and Finance based on the assessed value. As of July 1, 2013, the State of Indiana follows a “cyclical” reassessment system, where one-fourth (25%) of properties will be reassessed each year.

The real estate millage rates in the City of Gary (and Calumet Township) for 2015 are outlined below:

- City of Gary/Calumet Township
 - Calumet Township/City of Gary 3.7297 mills
 - Calumet/Gary Sanitary District 3.7297 mills
 - Lake Ridge School District 6.7739 mills
 - Gary School District 6.0354 mills

The following table illustrates the real estate taxes for properties assessed at \$100,000 and \$47,146 (the median 2016 assessed property value for all residential properties according to the Lake County Assessor’s Office).

Table IV-18 - City of Gary Property Taxes - 2015

Taxes	Taxes for Property Assessed \$47,146	Taxes for Property Assessed at \$100,000
Calumet Township/City of Gary	\$ 175.84	\$ 372.97
Calumet/Gary Sanitary District	\$ 175.84	\$ 372.97
Lake Ridge School District	\$ 319.36	\$ 677.39
Gary School District	\$ 284.54	\$ 603.54
Total Taxes	\$ 955.58	\$ 2,026.87



12. Transportation

Gary Public Transportation Corporation

Transportation can impact cities in many ways, often spurring development and dictating housing choice. The City of Gary is served by the Gary Public Transportation Corporation (GPTC), which operates ten (10) routes in Northwest Indiana, with five (5)



Gary Public Transportation Corporation

routes operating completing within the City of Gary; the five (5) additional routes reach Calumet Township, Crown Point, East Chicago, Griffith, Hammond, Hobart, and Merrillville.

Public transportation began serving the area in 1908, just two (2) years after the City of Gary's incorporation. At this time, the Interurban Railway Company operated streetcar lines connecting downtown and the steel mills to surrounding Tolleston and Glen Park areas. These streetcars were replaced by buses by the mid-1950s, now operated by Gary Railways, Inc. In 1975, the Gary Public Transportation Corporation (GPTC) was created as a public, municipal corporation. GPTC has experienced a 3% increase in ridership over the past three (3) years.

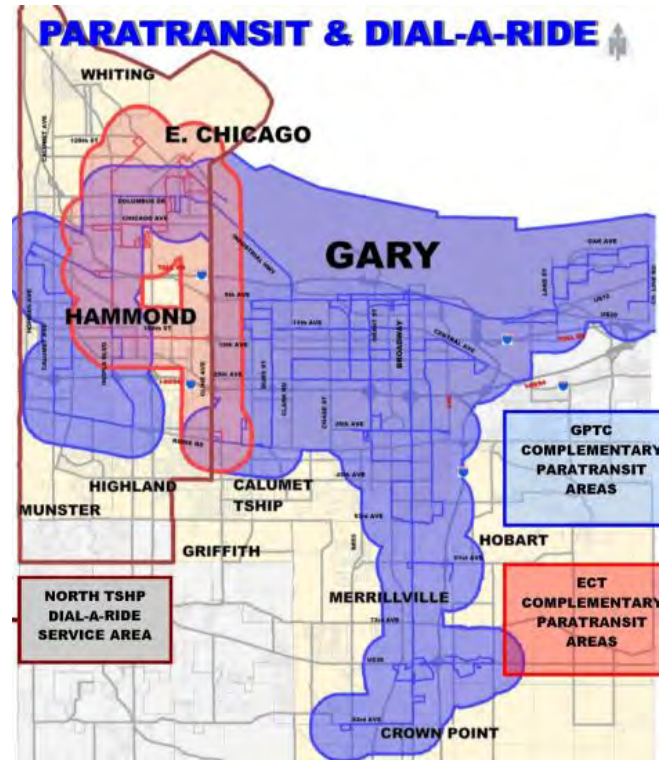
Fixed route services are available 5:00AM to 9:30PM Monday through Friday and 8:00AM to 6:00PM on Saturday, with local routes not starting until 10:00AM. One-way route fees are as follows: \$1.60 (local) and \$2.25 (regional) for adults, \$1.25 (local) and \$1.75 (regional) for students, and \$0.80 (local) and \$1.00 (regional) for seniors, disabled, and those on Medicare. The Transportation Corporation operates as a separate municipal corporation and has a nearly \$7 million budget, comprised of State revenue funds, Federal grants, service charges, and advertising.

GPTC offers Paratransit Service as a complimentary service to Gary residents who are unable to use regular bus service due to a disability. Residents who apply for Paratransit service and are deemed eligible can thus ride to and from any location within the service area; all Paratransit vehicles are accessible to people with disabilities and have wheelchair lifts and securement devices. Fees for Paratransit Service are as follows: \$2.50 for a one-way trip within the City of Gary limits



and \$4.00 outside the city limits. Paratransit service is available by request Monday through Saturday, 8:00AM to 4:00PM.

GPTC offers Paratransit Service as a complimentary service to Gary residents who are unable to use regular bus service due to a disability. Residents who apply for Paratransit service and are deemed eligible can thus ride to and from any location within the service area; all Paratransit vehicles are accessible to people with disabilities and have wheelchair lifts and securement devices. Fees for Paratransit Service are as follows: \$2.50 for a



Gary Public Transportation Corporation

one-way trip within the City of Gary limits and \$4.00 outside the city limits. Paratransit service is available by request Monday through Saturday, 8:00AM to 4:00PM.

Northern Indiana Commuter Transportation District

The Northern Indiana Commuter Transportation District provides services via the South Shore Line. The South Shore Train provides



access between Chicago, Illinois and South Bend, Indiana for a total of 90 miles and 20 stations, including Hammond, Gary, and East Chicago. The City of Gary is located near two (2) stations along the line: the Gary/Chicago International Airport and the Gary Metro Center Station. A one-way ticket from the Gary/East Chicago Airport Metro Center to downtown Chicago is \$6.50, with reduced costs available.

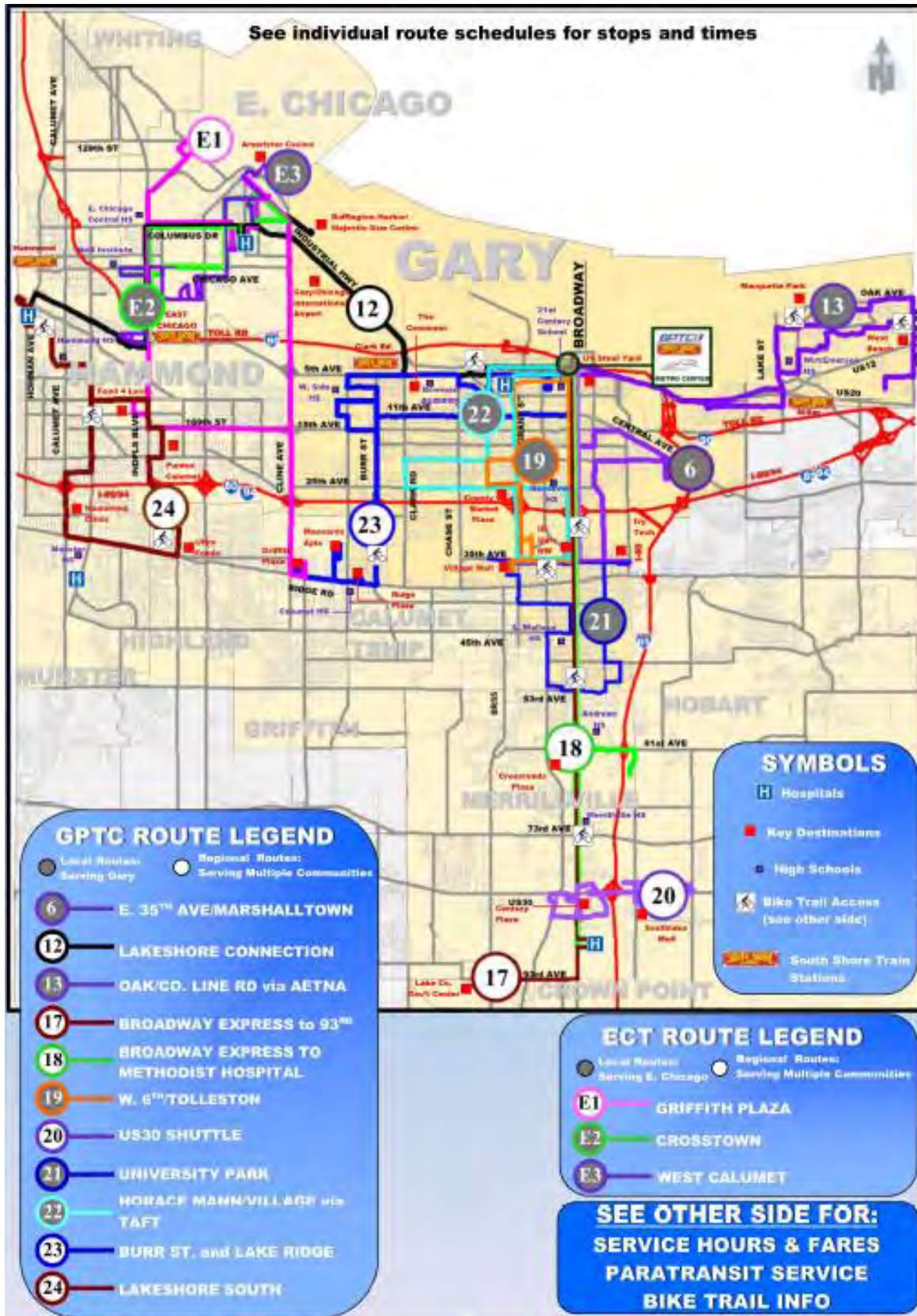


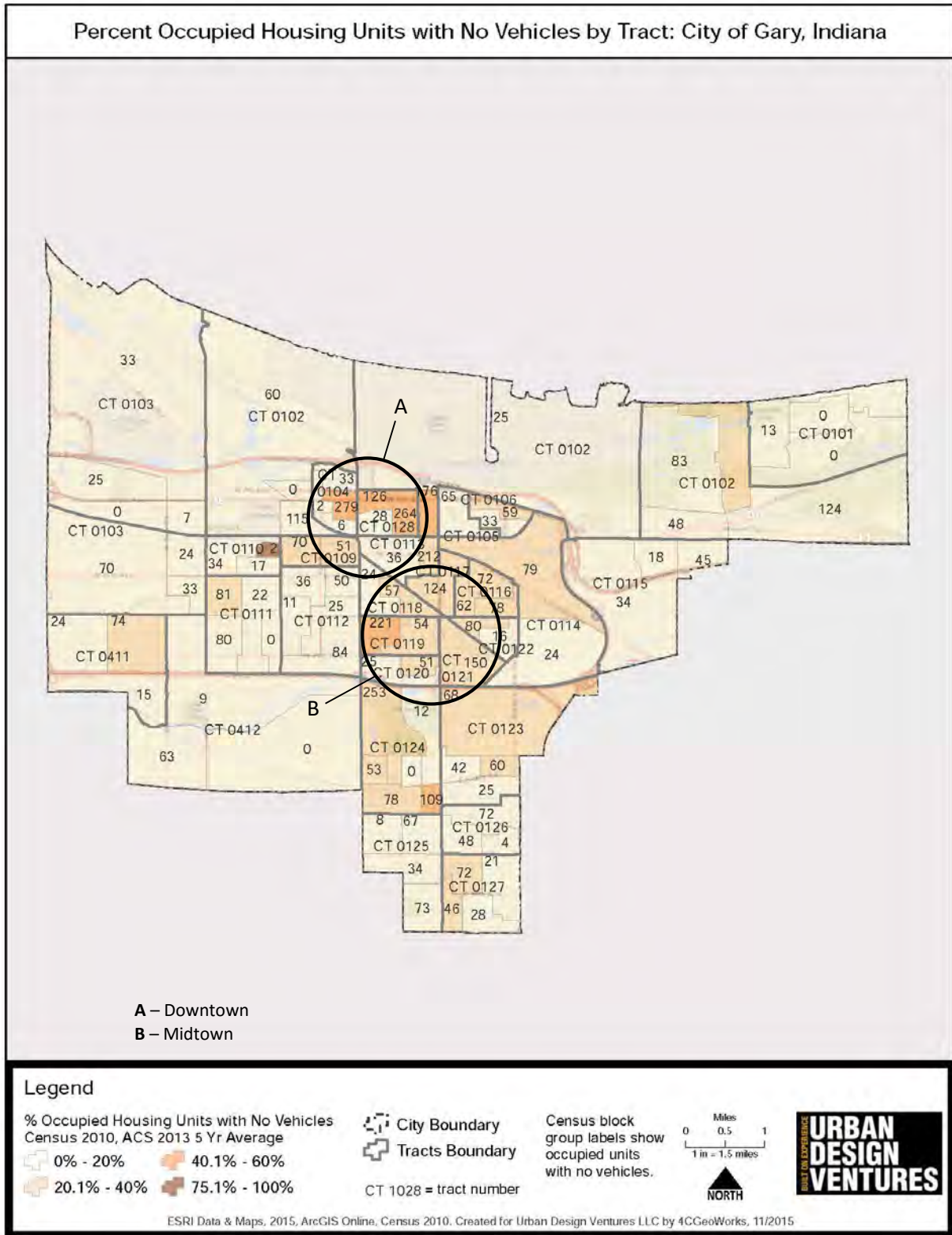
The South Shore Line began as a streetcar system in 1904, becoming “the Lake Shore” line in 1908 and stretching across Northwest Indiana. While the system went bankrupt, the railroad was purchased in June, 1925 and became the *Chicago South Shore and South Bend Railroad*, named after the two final stops at each end. The South Shore Line experienced peak ridership during the Second World War, providing service to over six (6) million passengers annually. The railroad once again went bankrupt in 1989, when it was purchased by the Northern Indiana Commuter Transportation District (NICTD) with the help of the State of Indiana and the Federal Government. NICTD now operates the rail passenger service as a public service, as the people and economy of Northwest Indiana need an alternative, reliable form transportation to get to jobs, schools, and recreational opportunities.

NICTD was established in 1977, when the Indiana General Assembly passed legislation enabling the four (4) counties served by the South Shore Rail Line (St. Joseph, LaPorte, Porter, and Lake Counties) to create an entity to maintain and improve South Shore passenger service.



The following map shows a transportation service map for the Gary Public Transportation Corporation. The second map highlights the areas of the City with housing units occupied by persons that do not have to a car. A higher concentration of units without a car is represented by darker shades of orange. These households are more reliant on public transportation to meet their various needs and are concentrated in the downtown area and just southeast of downtown, more specifically in the neighborhoods of Downtown (labeled A) and Midtown (B). The lack of public transportation limits housing choice and housing opportunities to the low-income residents who do not always own a car, or have access to private transportation.







13. Education

Education is often an important factor influencing the opportunities for where people choose to live. Many families living in the City of Gary send their children to the Gary Community School Corporation (GCSC); the district consists of four (4) secondary schools and nine (9) elementary schools. In addition, GCSC provides an early childhood development center, an area career center, and an achievement center. The four high schools in the area are Williams Annex, New Tech at Gary Area Career Center, William A Wirt/Emerson VPA, and the West Side Leadership Academy. The State of Indiana Department of Education provides assessments of all public schools through its 'DOE Compass' website, which will be used to analyze the school district's performance. Comparing the Gary Community School Corporation with the State of Indiana provides context for determining quality of education in Gary, although the differences in budgets, enrollment, and environment should lead to some restraint in making any drastic conclusions.

According to the National Center for Education Statistics, the primary federal entity for collecting and



analyzing data related to education, the Gary Community School Corporation has a student enrollment of 8,594 for the 2013-2014 school year. With 458 classroom teachers, this district has a student/teacher ratio of 18.75. While the district enrollment has been declining, due to both population loss and the rise of charter schools in the area, the district's enrollment for the 2015-2016 school year decreased to 6,491 students according to the Indiana Department of Education.

The school district is comprised of 14 schools, with a student enrollment of 6,491 that is 92.4% Black/African American, with 2.4% Hispanic and 1.1% White. More than three-quarters (78.3%) of students receive free meals, leaving just 21.6% of students paying regular price.

The Gary Community School Corporation has an attendance rate of 93.8%, slightly lower than the State of Indiana's rate of 95.8% for the 2014-2015 school year. The graduation rate in the school district has increased since a low of 51.4% in 2007 to 82.1% in 2015. In addition to those who graduated, 5.2% remained in school and 3.8% received



a Special Education Certificate, while 8.5% dropped out. This is compared to the State of Indiana graduation rates of 88.7%, as well as 5.1% still in school, 1.2% receiving a Special Education Certificate, and 4.6% dropping out.

According to the State of Indiana's Department of Education, the Gary Community School Corporation received an 'F' letter grade for the 2014-2015 school year; while the district was placed on 'academic watch' in 2010, the district has received an 'F' letter grade each year since then. GCSC is one of just five (5) school corporations in the state to receive an "F" letter grade, making up 1.7% of all schools.



The Gary Community School Corporation is struggling financially, which has led to the use of a financial consultant to work for the school district and develop a financial plan to eliminate the district's debt. According to the State of Indiana, the school district's total debt is \$92 million, with a \$23.7 million deficit. Efforts to reduce the debt included a failed referendum designed to provide \$51.8 million over seven (7) years through a tax increase of 41 cents per \$100 of assessed valuation.

In response to declining school performance, the City of Gary has experienced an increase in the enrollment of charter schools in the area. Charter schools are public, nonsectarian schools that operate under an agreement between the charter school and the local school board; the home district for each student attending pays a fee set by the state. While these schools provide an additional educational route for families residing in the City of Gary, it further reduces the enrollment at the City's public schools.

14. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and



regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following is the City of Gary's guidelines that is uses to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first three pages of this five-page document are the actual wording of Section 3, including 25 CFR Part 135. These three pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." Page four is the "Estimated Work Force Breakdown" sheet which requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. Page four also is a signature page. Page five is the "Section 3 Business Utilization" sheet. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer (DCP) to ensure that it was indeed filled out and signed by those contractors submitting bids.
- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and City of Gary regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference. When this form is approved the second time with the contractor, additional information (received from



- HUD in 2009) is covered regarding Section 3, amplifying and describing this effort in much more detail.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 “new hires” will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.
 - Finally, in reference to the submission in writing that a sufficient crew exists and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

15. Affirmatively Marketing Plan

City of Gary:

The City of Gary, in accordance with the Regulations of the HOME Investment Partnerships Program, 24 CFR Part 92.351, has established procedures to affirmatively market units constructed or rehabilitated under the HOME Program. The City of Gary believes that individuals of similar economic levels in the same housing market should have available to them a like range of housing choices regardless of their race, color, religion, sex, national origin, disability, familial status, or creed.

The City's Affirmative Marketing requirements and procedures, as implemented, are provided for:



- Informing the public, owners, and potential tenants about the Federal Fair Housing laws and the City's policy on Equal Opportunity;
- Practices which include, through demonstration, affirmative marketing procedures and requirements such as the use of Equal Housing Opportunity logos and slogans conspicuously displayed;
- Procedures that provide information to, and attract, persons in the housing market area that are unlikely to apply without special outreach;
- Records that describe the actions taken to affirmatively market units;
- Procedures for onsite inspections, which will continue on an annual basis for the term of the affordability period of HOME assisted housing projects.

Affirmative marketing efforts are conducted through the legitimate use of announcements including the use of Fair Housing law and Equal Opportunity slogans and logos in news releases, advertisements through publication, and onsite postings - including minority contractor listings. Additional methods to disseminate information to the public, potential owners and tenants, developers, and/or sponsors on Federal Fair Housing laws and equal housing opportunity include communication with community groups and public and private organizations. Seminars, housing law forums, and community awareness meetings are conducted by the City's fair housing centers and the Housing Counseling Center in augmenting outreach efforts to community groups, and other interested entities.

In keeping with marketing procedures and requirements, housing developers are required to adopt, and adhere to, acceptable affirmative marketing policies.

The City's Affirmative Marketing procedures and requirements, as implemented, rental and home buyer projects include actions which provide information on the availability of affordable housing opportunities, as wide spread as possible, to attract eligible persons in the housing market without regard to race, ethnicity, national origin, sex, religion, familial status, or physical impairments in accordance with Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Act of 1988 and Executive Order 11063, The marketing procedures involved specific methods for informing the public, owners, and potential tenants on Federal Fair Housing laws.



To further certify compliance in the administration of the HOME Program and in keeping with the requirements at 24 CFR 92.351 a continuing agreement with the Fair Housing Coordinating Council, Gary Human Relations Commission and the Department of Redevelopment to conduct seminars and other outreach efforts to inform the public through affirmative marketing procedures on Fair Housing and Equal Opportunity laws and practices. The Human Relations Commission has been instrumental in organizing and conducting seminars to groups, sponsors, and developers as part of outreach procedures. Records are maintained relative to Fair Housing Laws and Affirmative Marketing by the stated Departments.

The City of Gary, by virtue of the HOME Program, maintains detailed records that demonstrate compliance with the applicable program requirements as mandated at 24 CFR 92.351. These records will be retained for at least three (3) years after the date of the assistance to which the person is entitled or the date the project is completed for all existing owner occupied projects, and five (5) years after the completion of new construction or rehabilitation of rental units and home ownership projects. Furthermore, in accordance with program requirements, data maintained includes information on the racial, ethnic, gender, and familial characteristics of tenants occupying units assisted with HOME dollars, and will be continued throughout the affordability period of the development, 20 years for new construction. The affordability period varies for rehabilitation projects based on the number of units rehabbed per structure and amount of HOME dollars invested in the project.

Affirmative Marketing efforts directed toward attracting minority and non-minority families, who would normally not apply, include special marketing procedures. Special marketing for these groups included:

- Dissemination of pending and available housing opportunities information, using various medium;
- Availability and referral for securing benefits, including private sources; and
- Networking with participants on every level.

The City of Gary continues to implement procedures to reach and attract individuals/families who were the least likely to apply through a wide dispersion of information on housing opportunities. The City also requires owners, sponsors, and developers to advertise vacancies of more than five (5) units in the most widely circulated newspaper(s), showing the Equal Housing Opportunity logo and slogan.



Owners, sponsors, and developers cooperate by providing to the City a list of applicants that have shown an interest in various housing programs. The owners, sponsors, and developers also provide the race, ethnicity, gender, and familial status of persons who apply and those who receive occupancy of available units. Files and records maintained include data on the following: race, ethnicity, gender, and familial status of all applicants and reasons for acceptance or denial. Records maintained also include actions taken in affirmatively marketing all HOME assisted projects.

To further inform groups least likely to apply, the HOME Program requires that sponsors, developers, and property owners continue to maintain records on affirmative marketing efforts throughout the course of the project and the affordability period. Program requirements also dictate special effort is to be made to reach and attract groups least likely to apply in order to maintain an on-going contact with various community organizations in providing information to prospective tenants.

The City of Gary is committed to a policy of non-discrimination and maximum participation of minority and women enterprises in the conduct of its business and has made every effort possible to encourage participation of qualifying minority and women's business enterprises in connection with the HOME Investment Partnership Program. The City recognizes its responsibility to residents, Gary businesses, and in particular to minority and women businesses in providing services. It is in recognition of its obligation that the City establishes program policies for Minority (MBE) and Women's (WBE) Business Enterprises according to regulations outlined at 24 CFR 92.350 and 92.351.

It is the policy of the City of Gary to provide equal employment and business opportunity for all persons, partnerships, companies, and corporations and to prohibit discrimination in employment and business practices because of race, color, religion, sex, ancestry, or national origin, and to promote the full realization of equal employment business opportunity through a positive and continuing program within each department, division, agency, or component of the City of Gary government. Every agent, contractor, subcontractor or bidder holding or seeking a public contract with the City of Gary, and any other entity using HOME funds, must enforce the policy of equal employment and business opportunity.



C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.



1. Real Estate Practices

The Greater Northwest Indiana Association of REALTORS (GNIAR) serves the Greater Gary real estate market, seeking to help its members be productive in business and achieve profitability through targeted education and ethical professional standards. GNIAR was formed in January 1995 through the merger of the Northwest Indiana, Duneland, South Lake County, and Jasper-Newton Association of REALTORS, which were originally chartered in 1921. The Association represents more than 1,800 members in nearly 500 offices in the counties of Lake, Porter, Jasper, Newton, Starke, and Pulaski.



As part of the National Association of Realtors (NAR), all GNIAR members must complete mandatory ethics training and abide by the National Association of Realtor’s Code of Ethics.

Article 10 of the NAR Code of Ethics states that Realtors “*shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin sexual orientation or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin or gender identity.*” Additionally, realtors should not discriminate in their real estate employment practices against any person on the



basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identify.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.



Real estate advertisements were reviewed from several real estate publications, including the Northwest Indiana Times and Northwest Indiana Business Quarterly; the latter contained an advertisement with the 'equal housing lender' logo. None of the advertisements contained language that prohibited occupancy by any protected class.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/. This analysis uses 2014 HMDA data. The available data indicates discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the Gary, IN Metropolitan Statistical Area/Metropolitan Division (MSA/MD). Data for the City of Gary and Lake County is highlighted where possible. All other data is that of the entire Gary, IN MSA/MD.

The following table compares lending in the City of Gary to lending in Lake County and the Gary MSA/MD. Lending in the City of Gary has been extracted from the MSA/MD data based on census tract. Conventional loans in the City of Gary comprised 1.9% of the conventional loans in the County and 1.0% of the value of conventional loans made in the County. Of all conventional loans made in the



MSA/MD, slightly more than one percent (1.2%) by count and less than one percent (0.6%) by amount were made in the City.

Table IV-20 - HMDA Data Analysis for 2014

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Gary	43	3,403	54	4,521	159	11,424	116	2,387
Lake County	1,719	255,576	2,837	469,256	3,106	419,342	816	29,511
MSA/MD	2,596	393,153	4,525	771,255	5,003	705,620	1,334	49,890
% of county lending in Gary	2.5%	1.3%	1.9%	1.0%	5.1%	2.7%	14.2%	8.1%
% of metro area lending in Lake County	66.2%	65.0%	62.7%	60.8%	62.1%	59.4%	61.2%	59.2%
% of metro area lending in Gary	1.7%	0.9%	1.2%	0.6%	3.2%	1.6%	8.7%	4.8%

*Note: Amounts in thousands.

The following table shows the conventional loan applications in the City of Gary. More than half (52.43%) of the loan applications in the City were originated, while slightly more than one-fourth (26.21%) were denied.

Table IV-21 - Disposition of Conventional Loans

	City of Gary			
	Count	% of Gary Applications	% of Lake County Applications	% of Total MSA Applications
Loans Originated	54	52.43%	1.90%	1.19%
Approved, Not Accepted	6	5.83%	5.61%	3.77%
Applications Denied	27	26.21%	8.06%	5.33%
Applications Withdrawn	12	11.65%	3.85%	2.71%
File Closed for Incompleteness	4	3.88%	7.27%	4.12%



The following table outlines the disposition of conventional loans in the Gary, IN MSA/MD by income level. Loan applications from low-income households have the highest denial rates by a large margin, while households making 80% of AMI and above had the lowest denial rates and highest origination rates. Loan applications for the Gary MSA had an origination rate of 78.96%, meaning more than three-quarters of households' loan applications were originated.

Table IV-22 - Disposition of Conventional Loans by Income Level in the Gary, IN MSA/MD – 2014

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	393	6.86%	255	64.89%	10	2.54%	80	20.36%	42	10.69%	6	1.53%
50-79% of MSA Median	1,115	19.46%	873	78.30%	37	3.32%	112	10.04%	79	7.09%	14	1.26%
80-99% of MSA Median	790	13.78%	637	80.63%	29	3.67%	61	7.72%	56	7.09%	7	0.89%
100-119% of MSA Median	722	12.60%	602	83.38%	19	2.63%	42	5.82%	49	6.79%	10	1.39%
120% or More of MSA Median	2,608	45.51%	2,086	79.98%	62	2.38%	194	7.44%	207	7.94%	59	2.26%
Total	5,731	100.00%	4,525	78.96%	159	2.77%	507	8.85%	443	7.73%	97	1.69%



The following tables show the disposition of conventional loans disaggregated by minority status and income level for the Gary, IN MSA. The number of applications for conventional loans submitted by white, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. In each of the income categories, the percentage of loans originated by white households is higher than the percentage of loans originated by minority households, based on the number of applicants in each minority status category. As income is a constant, this shows discriminatory lending based on race.

Table IV-23 - Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	288	77.42%	204	70.83%	3	1.04%	54	18.75%	26	9.03%	1	0.35%
Minority, Including Hispanic	84	22.58%	41	48.81%	5	5.95%	20	23.81%	13	15.48%	5	5.95%
Total	372	100.00%	245	65.86%	8	2.15%	74	19.89%	39	10.48%	6	1.61%

The number of white, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower origination rate and a higher denial rate than white applicants with income less than 50% of the MSA median income.



**Table IV-24 - Conventional Loan Disposition Rates by
Minority Status, 50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	867	81.33%	704	81.20%	24	2.77%	72	8.30%	57	6.57%	10	1.15%
Minority, Including Hispanic	199	18.67%	135	67.84%	9	4.52%	33	16.58%	19	9.55%	3	1.51%
Total	1,066	100.00%	839	78.71%	33	3.10%	105	9.85%	76	7.13%	13	1.22%

The number of white, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a lower origination rate and a higher denial rate.



**Table IV-25 - Conventional Loan Disposition Rates by
Minority Status, 80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	607	82.14%	504	83.03%	22	3.62%	37	6.10%	41	6.75%	3	0.49%
Minority, Including Hispanic	132	17.86%	101	76.52%	4	3.03%	15	11.36%	12	9.09%	0	0.00%
Total	739	100.00%	605	81.87%	26	3.52%	52	7.04%	53	7.17%	3	0.41%

The number of white, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a similar lower origination rate, but a higher denial rate.



**Table IV-26 - Conventional Loan Disposition Rates by
Minority Status, 100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	582	86.09%	494	84.88%	12	2.06%	28	4.81%	38	6.53%	10	1.72%
Minority, Including Hispanic	94	13.91%	76	80.85%	2	2.13%	10	10.64%	6	6.38%	0	0.00%
Total	676	100.00%	570	84.32%	14	2.07%	38	5.62%	44	6.51%	10	1.48%

The number of white, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and a much higher denial rate than white applicants.



Table IV-27 - Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	2,071	85.47%	1,687	81.46%	53	2.56%	139	6.71%	150	7.24%	42	2.03%
Minority, Including Hispanic	352	14.53%	260	73.86%	7	1.99%	36	10.23%	39	11.08%	10	2.84%
Total	2,423	100.00%	1,947	80.35%	60	2.48%	175	7.22%	189	7.80%	52	2.15%

The number of white, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate.



The following table offers a closer look at the denial rates of conventional loans by denial reason and income level. Overall, the most common reason for denial of conventional loans in the Gary, IN MSA/MD is collateral, followed by debt-to-income ratio and credit history.

Table IV-28 - Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	30	39.47%	24	20.69%	6	10.17%	7	14.89%	19	10.44%	7	36.84%	93	18.64%
Employment History	4	5.26%	5	4.31%	1	1.69%	2	4.26%	2	1.10%	1	5.26%	15	3.01%
Credit History	15	19.74%	21	18.10%	7	11.86%	5	10.64%	25	13.74%	2	10.53%	75	15.03%
Collateral	14	18.42%	24	20.69%	13	22.03%	10	21.28%	57	31.32%	3	15.79%	121	24.25%
Insufficient Cash	1	1.32%	9	7.76%	7	11.86%	3	6.38%	20	10.99%	1	5.26%	41	8.22%
Unverifiable Information	3	3.95%	9	7.76%	3	5.08%	4	8.51%	11	6.04%	3	15.79%	33	6.61%
Credit Application Incomplete	7	9.21%	13	11.21%	11	18.64%	6	12.77%	32	17.58%	0	0.00%	69	13.83%
Mortgage Insurance Denied	0	0.00%	1	0.86%	4	6.78%	3	6.38%	3	1.65%	0	0.00%	11	2.20%
Other	2	2.63%	10	8.62%	7	11.86%	7	14.89%	13	7.14%	2	10.53%	41	8.22%
Total Denials and % of Total	76	15.23%	116	23.25%	59	11.82%	47	9.42%	182	36.47%	19	3.81%	499	100.00%



In summary, the HMDA Data indicates that low-income households have a higher rate of denial than higher income households do; the origination rate of conventional loans in the City of Gary is 52.43%. In the MSA/MD, the number of white applicants greatly exceeds the number of minority applicants; however, the origination rates are higher, and denial rates lower, for 'White, non-Hispanic' applicants than for 'Minority, Including Hispanics'. The most common reasons for denial are debt-to-income ratio, credit history, and collateral. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups, as illustrated in the following charts. With denial rates for minorities substantially higher than those of white applicants, there is discriminatory lending in the Gary, IN MSA/MD.

**Chart IV-2 – Conventional Loan
Application Denial Rate by Income**

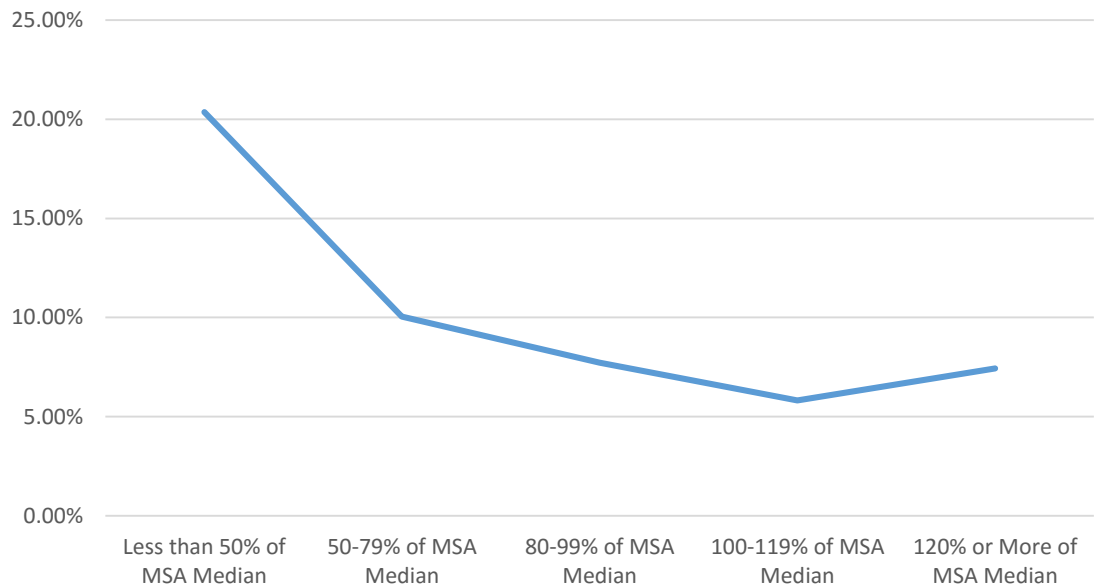
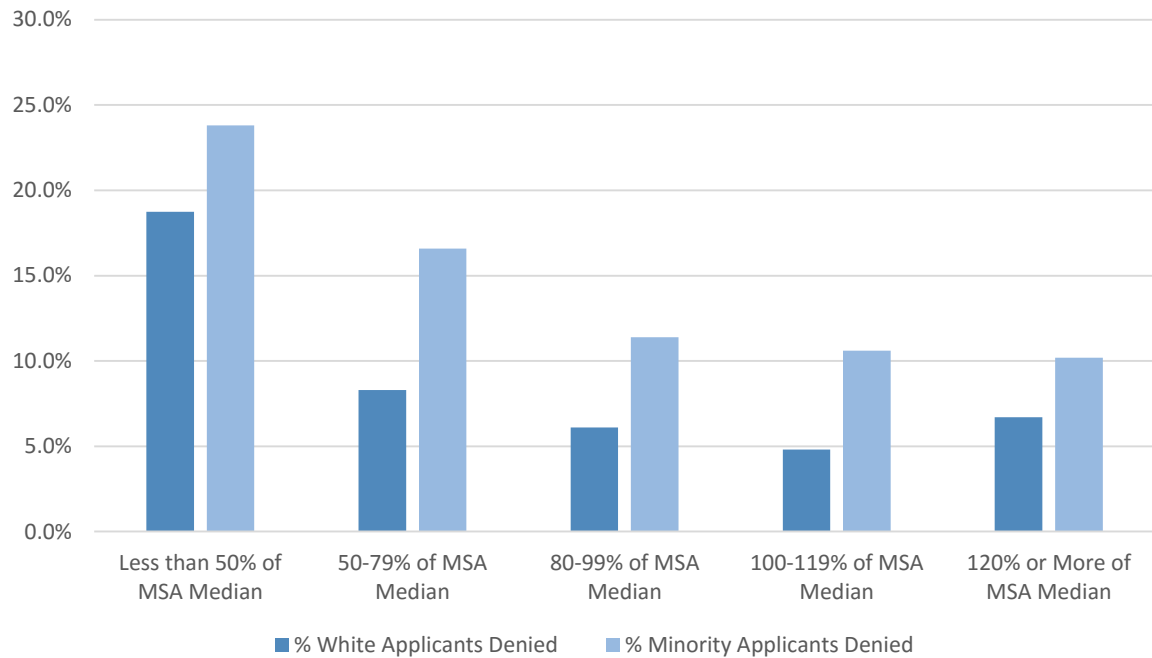




Chart IV-3 – Conventional Loan Application Denial Rate by Income and Race



An additional analysis of loans granted by race in Gary, Lake County, Indiana, and across the country, is beneficial to further illustrate the financial trends in the City of Gary. The following tables present data gathered from www.dataplace.org. The first table presents loans for the purchase of single-family homes by race. The City of Gary has a much higher proportion of home loans made to minority households relative to Lake County, the State of Indiana, and across the country, but in line with the City’s racial makeup.

Table IV-29 - Home Purchase Loans by Race

Loans by Race	City of Gary	Lake County	Indiana	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	18.6%	66.4%	87.7%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	75.8%	15.3%	5.3%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	0.0%	1.3%	1.4%	5.2%



Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.0%	0.1%	0.1%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	5.0%	14.3%	3.7%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	0.3%	2.5%	1.7%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	81.4%	33.6%	12.3%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.3%	0.2%	0.1%	0.2%

Source: www.dataplace.org

The following table highlights home loans made in the City of Gary, Lake County, Indiana, and the United States. The median income in the City of Gary is lower than the median income of Lake County, Indiana, and the United States. The City of Gary also has a substantially higher rate of lending to very low- and low-income borrowers.

Table IV-30 - Home Purchase Loans by Income

Income	City of Gary	Lake County	Indiana	United States
Median borrower income for owner-occupied purchase 1 to 4 family (2007)	\$42,000	\$58,000	\$55,000	\$74,000
Percentage of owner-occupied home purchase loans to very low-income borrowers (2007)	22.7%	10.2%	12.5%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers (2007)	39.6%	26.6%	28.1%	39.6%
Percentage of owner-occupied home purchase loans to middle-income borrowers (2007)	24.7%	29.8%	26.1%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers (2007)	13.0%	33.4%	33.3%	49.3%

Source: www.dataplace.org



The following table considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City of Gary in 2005 (the most recent data available) greatly exceeds the rates in Lake County, State of Indiana, and country-wide.

**Table IV-31 - Loans from Subprime Lenders
by Purpose and Loan Type**

Type	City of Gary	Lake County	Indiana	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	54.7%	21.2%	15.6%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	44.2%	26.5%	21.3%	20.4%

Source: www.dataplace.org

There appears to be some discriminatory lending practices in the City of Gary, as there are disparities between the origination and denial rates of minority and non-minority households.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for at least 75% or more of the total, regardless of income. Loan origination rates are higher for White applicants than for minority applicants, and minority denial rates are higher than White denial rates.

D. Citizen Participation

The City of Gary followed its Citizen Participation Plan in the development of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and 2016-2020 Analysis of Impediments to Fair Housing Choice. Residents of the City of Gary were given the opportunity to participate in the planning and identification of the housing, community development, economic development, homelessness, and fair housing needs of the City of Gary. Residents were also provided with the opportunity to comment on the drafts



of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and the 2016-2020 Analysis of Impediments to Fair Housing Choice.

The City held its First Public Hearing on Tuesday, December 8, 2015 at 5:30 PM. Residents had an opportunity to offer their thoughts on the needs of the City of Gary. The City held its Second Public Hearing on Tuesday, April 12, 2016 at 5:00 PM. This provided residents with an opportunity to comment on the drafts of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and the 2016-2020 Analysis of Impediments to Fair Housing Choice. Both of these Public Hearings were held at the following location:

- **City of Gary Library
Du Bois Branch**

1835 Broadway
Gary, IN 46407

The City of Gary also held a series of meetings with local social service providers, housing agencies, community organizations, the Continuum of Care of Northwest Indiana, the Housing Authority of the City of Gary, and department heads within the City of Gary. At the meetings the organizations' needs were discussed, as well as the needs of the City of Gary as a whole.

The City also distributed a resident survey, which asked respondents to provide their opinions on the needs in the City of Gary, including issues related to fair housing. The survey was available on the City of Gary's website, at the public meetings, and at the City of Gary's Department of Community Development.

Notable Characteristics

The City of Gary received 39 responses to the English Language survey and 2 responses to the Spanish Language survey for a total of 41 responses.

The following information about the respondents is as follows (as a percentage of those that answered each question):

- The majority of respondents are female at 64.1%.
- The majority (86.84%) of respondents are Black or African-American.
- The most common respondents are over the age of 50 (79.0%), in particular 50-59 (34.2%) and 60 or older (44.7%).
- More than half (56.4%) come from one-person households.



- One-third (33.3%) are homeowners.

The following needs and/or issues were identified. These are associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question (note that multiple answers could be selected for each question).

Parks and Recreational Facilities:

- 60.0% of respondents stated that the parks must be kept up. Many parks need upgrading, through lighting improvements, trash cleanup, and better general maintenance.
- 20.0% of respondents stated that there need to be more playgrounds and recreation facilities.

Programs that are Missing or Under-funded:

- 18.2% stated that there is a greater need for shelters for homeless women and children.
- 36.4% responded that there is a lack of job training and educational opportunities.
- 18.2% stated that street repair and code enforcement needs improving.

Employment:

- 91.3% of respondents identified a lack of available jobs as a challenge to employment in the City.
- 73.9% of respondents stated that a lack of job training was a challenge to employment.

Housing:

- 76.5% responded that there is a lack of quality affordable housing.

Reasons Fair Housing Complaints Are Not Reported:

- In response to the question, if residents of Gary are aware of how to report fair housing violations or concerns, only 13.05% of respondents answered 'yes.'
- Of those that answered, 50% stated that there is a lack of knowledge of how to report such issues.
- A quarter (25%) of all respondents cited a fear of eviction and/or retaliation as to why complaints are not filed.



Additional Comments or Concerns:

- If young people do not have programs and activities to get involved in after school, or during the summer, they tend to get in trouble; there needs to be more free programs for youth.
- Additional funding for police is needed.
- The current condition of the streets is damaging cars.
- Residents need to be educated on how to lower their debt-to-income ratio so that they could qualify for a mortgage.

Public Meeting on the Draft AI Public Comments

There were no comments received at the Public Meeting on the Draft Analysis of Impediments.

Other Citizen Comments:

No additional comments were received.

The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (<http://www.gary.in.us/>), and copies were on display in the Department of Community Development and the City of Gary Library Du Bois and Woodson Branches.

- **Department of Community Development**

839 Broadway
Suite 302N
Gary, IN 46402

- **City of Gary Library
Du Bois Branch**

1835 Broadway
Gary, IN 46407

- **City of Gary Library
Woodson Branch**

501 South Lake Street
Gary, IN 46407

The document was made available for public display beginning on Friday, April 1, 2016. Citizens were encouraged to submit written or oral comments



on the Analysis of Impediments by Monday, May 2, 2016. The City of Gary also held a Public Hearing on the “draft” 2016-2020 Analysis of Impediments on Tuesday, April 12, 2016 at 5:00 PM at the Du Bois Branch Library.



V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Gary to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. Certain aspects of the previously identified impediments are still present in the City of Gary, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of Gary. Below is a list of impediments that were developed as part of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice.

A. Impediments to Fair Housing Choice

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the Community's awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the City of Gary.

Strategies: In order to meet this goal, the following activities and strategies should be taken:

- **1-A:** Promote fair housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under both the Fair Housing Act and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibility to affirmatively further fair housing.
- **1-C:** Improve communications and coordinate the sharing of information between the Gary Housing Authority and various social service agencies.
- **1-D:** Work with the Northwest Indiana Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City to perspective homebuyers.



- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA).

• **Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing**

The median value and cost to purchase and maintain a single family home in the City of Gary that is decent, safe, and sound is \$65,500 and the average cost of a one-bedroom apartment is \$503 per month, which limits the choice of housing for lower income households. About 31.1% of homeowners and 64.7% of renters in the City are paying more than 30% of their income on housing costs.

Goal: Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant buildings.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage plans from both private developers and non-profit housing providers to develop, construct, and/or rehabilitate new and affordable housing.
- **2-B:** Support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the Gary Housing Authority, and local banks to provide financing in the form of down payment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.

• **Impediment 3: Need for Accessible Housing Units**

As an older built-up urban environment, there is a lack of accessible housing units in the City of Gary. More than three-fourths (80.6%) of the City's housing stock was built prior to 1970 and just 6.2% has been built since 1990. There is a large percentage of homes that do not have accessibility features. With a disabled population of 18.5%, the City of



Gary does not have enough accessible housing units available to meet that need.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords.
- **3-B:** Through financial or other incentives, the City could increase the amount of accessible housing through new construction of accessible and visitable handicap units on available vacant and developable land in the City.
- **3-C:** Continue to enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act, which require landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order to remain in their homes.

• **Impediments 4: Economic Issues May Affect Housing Choice**

There is a lack of economic opportunities in the City which prevents lower-income households from improving their standard of living and ability to live outside areas with concentrations of lower-income households, which is a fair housing concern.

Goal: Attract new job opportunities within the City of Gary, which will increase household income, thus promoting fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Strengthen partnerships and program delivery that enhance the City’s business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **4-B:** Improve the local high school educational programs to insure that more persons will meet the state educational requirements for graduation, which are needed for many job opportunities.



- **4-C:** Support programs that enhance entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods to become areas of opportunity.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

- **Impediment 5: Private Lending Practices**

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, and colleges and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Although the City's CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.



- **Impediment 6: Need for a Regional Approach to Affirmatively Furthering Fair Housing.**

The housing, racial, and socio-economic data from the 2010 U.S. Census and 2010-2014 American Community Survey, as well as the amount of subsidized housing in the City of Gary, illustrates that there is a concentration of low- and moderate-income persons and Black/African Americans living in the City of Gary.

Goal: Provide housing and economic development opportunities to low- and moderate-income persons and the protected classes to live and work in the Northwest Region of Indiana.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of Gary, the City of Hammond, the City of East Chicago, and the surrounding communities of Whiting, Munster, Griffith, Merrillville, Highland, and Hobart, the U.S. Department of Housing and Urban Development (HUD), the local fair housing agencies, the local housing authorities, and the Board of Realtors.
- **6-B:** The three (3) Federal Entitlement jurisdictions: Gary, East Chicago, and Hammond, should coordinate and cooperate in promoting fair housing activities in the region and throughout their communities.

B. Activities to Affirmatively Further Fair Housing

1. Enhance Education and Outreach

The following activities will be undertaken to enhance strategies to increase education and outreach regarding fair housing issues.

- City of Gary Human Relations Commission –

The Gary Human Relations Commission enforces local anti-discrimination law. As part of the City of Gary Department of Human Relations, the Gary Human Relations Commission's purpose is to promote equal opportunity with regard to race, color, creed, religion, sex, national origin, ancestry, or handicap in employment, education, housing, and public accommodations. The GHRC ensures that the Gary Civil Rights Ordinance



(Ordinance #6754, Amended 12/20/1994) is followed, stated in its two central responsibilities: (1) to “*act as a legal responsibility to insure that the provisions of the Ordinance are vigorously enforced*” and (2) be “*a moral responsibility to promote equal opportunity through actions which reflect commitment to Civil Rights.*”

The Commission is also charged with the responsibility to protect employers, real estate brokers, property owners and others from unfounded charges of discrimination.

The jurisdiction requirements for the GHRC are:

- Charge must state discriminatory treatment based on race, color, creed, religion, sex, national origin, ancestry, disability or familial status.
- Charge must be filed within 90 days(employment) or 365 days(housing) of the date of the alleged violation.
- Alleged infraction must have occurred within the city limits of Gary, Indiana.
- In employment charges, respondent must have at least six (6) employees.

Respondents include employers (private or public), employment agencies, labor organizations, educational institutions, places of public accommodation, landlords, real estate agencies, lending institutions, financial institutions or insurance companies.

The Commission's procedure to adjudicate a charge is an administrative procedure, not a criminal one.

Outreach:

As the City of Gary believes that housing education is crucial in obtaining fair housing, the City undertakes various education and outreach activities. As in previous years, the City will continue to:

- Refer landlords and eligible potential tenants to Gary Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.
- Contact the Board of REALTORS to confirm their use of Fair Housing practices.
- Make available the housing rehabilitation brochure which provides information regarding housing repair, senior repair, emergency repair, and lead-based paint programs.



2. Activities to Promote Fair Housing Choice

The City of Gary needs to commit its resources and policies towards promoting fair housing choice in all areas of the City. This will be done through the following:

- **First Time Homebuyer – Downpayment Assistance Program**
 - provides funds to improve and revitalize neighborhoods, restore function, character and pride by providing homeownership opportunities. This program makes HOME program funds available in the form of forgivable loans for down payment, principal reduction, and closing costs associated with the purchase of a home. Assistance will be made to eligible individuals and families on a first-come, first-serve and one-time basis, purchasing a single-family structure home in the City of Gary. Applicants must provide total household and financial information prior to a formal approval for assistance. The program will use 95% of the current FHA basic standard mortgage limit for a single-family dwelling as a ceiling for down payment processing.
- The City of Gary annually funds the following activities through the Gary Human Relations Commission (GHRC) and the City's Department of Community Development to promote and affirmatively further fair housing choice:
 - Provide fair housing counseling to the general public.
 - Fair Housing Assistance Program.
 - Annual Northwest Indiana Housing Summit.
 - Refers landlords and eligible potential tenants to the Gary Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.
 - Provides homeownership opportunities through the Homeownership Opportunity Network (HON) and First Time Homebuyer Downpayment Assistance Program to improve and revitalize neighborhoods and restore function, character, and pride.
 - Provides funding for:
 - Comprehensive Rehab Program – increases property value by preserving the housing stock in the City of Gary. It is designed to assist low- to moderate-income wage earners rehabilitate their single-family homes with repairs to both the interior and exterior of the homes.
 - Housing Repair Program – grants for the rehabilitation of single-family structures that are owner-occupied by low- to moderate-income Gary residents. Rehabilitation



- activities include roofing, electrical, plumbing, heating, windows, doors, and disabled access ramps. Amount not to exceed \$25,000 per home. Residents of the University Park target area will receive first preference for repairs under this program.
- Senior Repair Program – assistance with rehabilitation to single-family structures that are owner-occupied for low-moderate income senior residents. Eligible rehabilitation activities include roofing, electrical, plumbing, heating, windows, doors, lead containment, and disabled access ramps. Amount not to exceed \$20,000 for housing repairs and \$5,000 for lead containment. Maximum amount per home not to exceed \$25,000.
 - Emergency Repair Program – grants to low- to moderate-income Gary homeowners to eliminate conditions that cause a threat to the health and safety of single family owner-occupied properties. Emergency rehabilitation activities include only one item per household in the areas of roofing, electrical, plumbing, heating, and disabled access ramps (in emergency situations only). Amount not to exceed \$10,000.
 - Lead Based Paint Program – grants for the purpose of evaluating and reducing lead-based paint/lead hazards in single-family structures that are owner-occupied by low to moderate income Gary residents. Residents of the University Park target area will receive first preference under this program.



VI. Certification

Signature Page:

I hereby certify that this 2016-2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

A handwritten signature in black ink, appearing to read 'KFW', written over a horizontal line.

Karen Freeman-Wilson, Mayor, City of Gary, IN

A handwritten date '5/13/16' in black ink, written over a horizontal line.

Date



VII. Appendix

The following items are in the appendix:

- Appendix A – Resolution
- Appendix B – Agency/Organization Meetings & Additional Consultations
- Appendix C – Surveys and Agency Surveys
- Appendix D – Public Comments
- Appendix E – Fair Housing Materials



A. Appendix A – Resolution

Attached is the signed Resolution approving the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and 2016-2020 Analysis of Impediments to Fair Housing Choice for the City of Gary's FY 2016 CDBG, HOME, and ESG Programs.



RESOLUTION

COUNCIL PENDING RESOLUTION 2016-05
RESOLUTION NO. 3014
AS AMENDED 05/04/16
CERTIFICATION DATE _____
CERTIFIED BY _____
FAVORABLY _____
UNFAVORABLY _____

A RESOLUTION APPROVING THE SUBMITTAL OF THE HOUSING AND COMMUNITY DEVELOPMENT FY 2016-2020 CONSOLIDATED PLAN, FY 2016 ANNUAL ACTION PLAN, AND 2016 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR GARY, INDIANA, AND AUTHORIZING THE FILING OF THE PLANS WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or activities which will benefit low- and moderate-income persons, or other urgent community development needs; and

WHEREAS, under the HOME Investment Partnership Program created by the National Affordable Housing Act of 1990, as amended, the Secretary of HUD is authorized to extend financial assistance to participating jurisdictions to expand the supply of decent, safe, sanitary, and affordable housing; and

WHEREAS, under the Emergency Solutions Grants Program contained in the McKinney-Vento Homeless Act, as amended by the Homeless Emergency and Rapid Transaction Act of 2009, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to grantees and nonprofit agencies which provide essential services, operations homeless prevention, rapid re-housing and shelter rehabilitation for homeless persons; and

WHEREAS, the U.S. Department of Housing and Urban Development has advised the City of Gary that under Fiscal Year 2016, the City is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of \$3,007,033; HOME Investment Partnerships (HOME) Program in the amount of \$579,307; and Emergency Solutions Grant (ESG) Program in the amount of \$276,538; and

WHEREAS, the City of Gary's Department of Community Development has prepared a FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice for Fiscal Years 2016 - 2020, which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the City's Five Year Consolidated Plan along with an Analysis of Impediments to Fair Housing Choice; and

WHEREAS, a draft of the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual

Action Plan, and 2016 Analysis of Impediments to Fair Housing Choice was on public display from April 1, 2016 through May 2, 2016 and the City held a series of public meetings and hearings on the said Plans and the comments of various agencies, groups, and residents were taken into consideration in the preparation of the final documents.

NOW THEREFORE, BE IT RESOLVED, by the Common Council of the City of Gary, Indiana as follows:

Section 1. That the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and 2016 Analysis of Impediments to Fair Housing Choice is hereby in all respects APPROVED and the City Clerk is hereby directed to file a copy of said Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments with the Official Minutes of this Meeting of this Council.

Section 2. That the City is COGNIZANT of the conditions that are imposed in the undertaking and carrying out of the Community Development Block Grant Program, the HOME Investment Partnerships Program, and the Emergency Solutions Grant Program with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and other assurances as set forth under the required HUD Certifications.

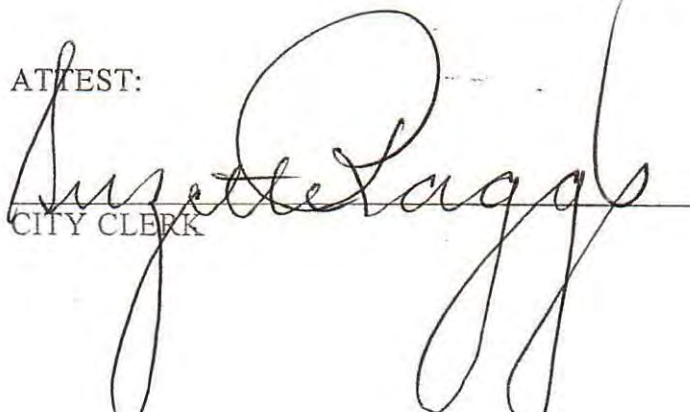
Section 3: That the Mayor, on behalf of the City of Gary, Indiana, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of \$3,007,033, the HOME Program in the amount of \$579,307, and the Emergency Solutions Grant in the amount of \$276,538; and is further AUTHORIZED to act as the authorized representative of the City of Gary to sign any and all documents in regard to these programs.

Section 4. That the Mayor, on behalf the City of Gary, Indiana, is AUTHORIZED to provide assurances and/or certifications as required by the Housing and Community Development Act of 1974, as amended; and any other supplemental or revised data which the U.S. Department of Housing and Urban Development may request in review of the City's Application.

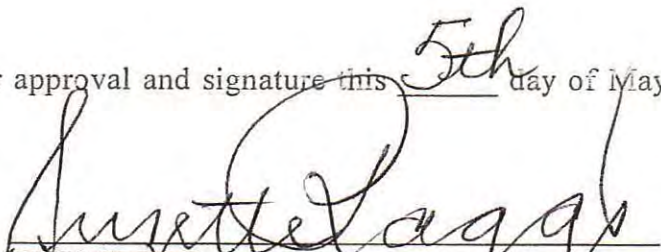
ADOPTED by the Common Council of the City of Gary, Indiana, this 14th day of May, 2016.


PRESIDING OFFICER

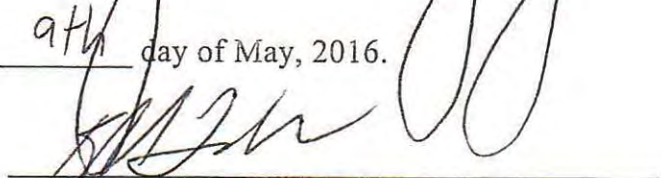
ATTEST:


CITY CLERK

Presented by me to the Mayor for her approval and signature this 5th day of May, 2016.


CITY CLERK

APPROVED and SIGNED by me this 9th day of May, 2016.


MAYOR, CITY OF GARY, INDIANA

Sponsored by: Mayor Karen Freeman-Wilson and the Department of Commerce, Division of Community Development

Prepared by: Department of Commerce, Division of Community Development (ADC/naw)

C.P.B. 16-051
COMMITTEE ASSIGNMENT _____ Reported-out/Date _____
1st Reading/Date _____ Committee Hearing/Date _____
2nd Reading/Date _____ Public Hearing/Date _____
3rd Reading/Date _____ Final Reading/Date _____
Passed/Date _____ Defeated/Date _____ Deferred/Date _____
Tabled/Date _____ Override/Date _____ Adopted/Date _____



B. Appendix B – Agency/Organization Meetings

Attached are summaries of the following meetings:

- Chief of Staff
- Director, Department of Community Development
- Department of Community Development Staff
- Director, Department of Planning and Redevelopment
- Green Urbanism and Environmental Affairs
- Gary Housing Authority
- Police Department
- Community and Economic Development Agencies
- Social Service Agencies (two parts)
- Gary Parks Department
- Housing Agencies
- Human Relations Commission
- Homeless Agencies

City of Gary, Indiana

Meeting with Chief of Staff

Wednesday, December 9th, 2015 at 11:00 am

In attendance:

Dayna Bennett

Chief of Staff, City of Gary

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- Walt Haglund introduced the program and activities that the consultants would perform this week.
- Ms. Dayna Bennett asked about investment of CDBG funds in the Choice Neighborhoods Implementation area and how the City quantifies commitment to that area.
- The City has conducted meetings with local stakeholders in an effort to bring all plans and studies together.
- The City's executive team consists of the Mayor, the Chief of Staff, the Director of Commerce, and the Director of Community Development.
- There is a need for a report that details what this plan is and how it will be different than past plans.
- The City will put all of the plans in one location.

City of Gary, Indiana

Meeting with the Director of the Department of Community Development

Monday, December 7th, 2015 at 1:15 pm

In attendance:

Arlene Colvin

Director, City of Gary, Department of Community Development

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- Ms. Arlene Colvin became the director of Gary's Department of Community Development in 2012.
- The City of Gary cut its staff in half.
- The U.S. Steel plant in Gary had its property value reassessed by an outside contractor handling Lake County reassessments. This was followed by the freeze on real estate taxes for residential structures, which resulted in the loss of \$40 million per year in the City's General Revenue funds.
- The City of Gary receives \$500,000 in grant funding by way of the Choice Neighborhood Planning Grant.
- The City would like to receive Choice Neighborhoods Implementation Grant (CNIG) funds and implement the Choice Neighborhood Action Grant (CNAG).
- The City received a planning grant for Northside neighborhoods. The Northside Redevelopment Project Area focuses on downtown Gary, Horace Mann, and Emerson. The plans are almost complete.
- The University Park Plan will be completed in 2015. The Choice Neighborhood Planning Grant is part of this plan.
- The City of Gary is applying to become a HUD designated Promise Zone. Promise Zones are high poverty communities where the federal government partners with local leaders to increase economic activity, improve educational opportunities, leverage private investment, reduce violent crime, enhance public health, and address other priorities identified by the community.
- The City of Gary receives very little funding from the State.
- The City received \$6.6 million in "Hardest Hit" funds for demolition from the State.
- The Strong Cities, Strong Communities HUD program has connected the City to other resources. The City has a representative from HUD and the EPA located in the City.
- The Gary Housing Authority is currently in receivership.
- Casino dollars have decreased.
- The City has been in litigation with the casinos because money was withheld from the City.
- Revenues that once supported specific projects now go toward general operating funds.
- The City has strong relationships with sub-recipients. \$450,000 of the City's CDBG funds are allocated to sub recipients for public services.
- The City wants to create two Neighborhood Revitalization Strategy Area designations for Horace Mann and University Park that would provide down payment assistance. Employees of Methodist Hospital and the University would qualify for down payment assistance.
- The City has a strong relationship with their HUD representative.
- The Department of Community Development creates a preliminary budget, which is then modified based on funding. The Mayor reviews it, along with the 9 City Council members.

City of Gary, Indiana

Meeting with the Department of Community Development

Monday, December 7th, 2015 at 2:30 pm

In attendance:

<i>Arlene Colvin</i>	<i>Director, City of Gary, Department of Community Development</i>
<i>Evelyn Aponte</i>	<i>Compliance Manager, City of Gary, Department of Community Development</i>
<i>Wanda Pettigrew</i>	<i>City of Gary, Department of Community Development</i>
<i>Lakia Manley</i>	<i>City of Gary, Department of Community Development</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russel</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- The City's Compliance Manager, Evelyn Aponte, has completed the City's Consolidated Plan for several years.
- Ms. Aponte is also responsible for handling IDIS accomplishments and monitoring for all three grants.
- She handles the proposal process and the City's Environmental Review Records.
- Ms. Aponte stated that the City staff needs to do more monitoring. The staff basically does "desk-monitoring".
- HUD and the State Board of Accounts monitor the City. The State Board of Accounts monitoring process is more difficult.
- The Special Programs Manager, Wanda Pettigrew, handles HOME and ESG funds, as well as the Tenant-Based Rental Assistance (TBRA) Program.
- The TBRA Program has received \$200,000 for the last four years. Most of the money benefits female-headed households, the homeless, and the disabled. The Continuum of Care handles the administration of this grant.
- Ms. Pettigrew is responsible for application reviews, drawdowns for HOME and ESG, and the processing of payment packages.
- She works with the Broadway Area CDC (the CHDO) and the first-time homebuyer assistance program. She mentioned that the program could use some improvements. The maximum amount of down payment assistance is \$7,500.
- Senior citizens are eligible for a grant up to \$20,000 for rehabilitation.
- Emergency rehabilitation grants are available up to \$10,000.
- A \$25,000 grant is available for other rehabilitation projects. These projects must be owner-occupied. After ten years, the loan is forgiven.
- The City currently has 300 individuals on the public housing waiting list. The last waiting list opening was in 2009.
- There is a preference in target areas, such as: University Park, Emerson, Horace Mann, Aetna, and Midtown.
- The City of Gary has received some complaints regarding slum and absentee landlords.
- They have also received a few calls from landlords to make reasonable accommodations.
- Often, when a surrounding community stops offering services, people come to Gary for that service.

- The City's Dollar House Program involves the sale of City acquired properties for \$1.00.
- The Redevelopment Authority handles the demolitions.
- Community Progress gave the City recommendations as to how to run its Code Enforcement efforts with CDBG funds.

December 7, 2015 2:30 pm
 Community Development Staff



City of Gary, IN
 Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
 and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
ARLENE COLVIN	City of Gary	219-881-5075	acolvin@ci.gary.in.us
EVERY/NO PONTE	"	"	eaponte@ci.gary.in.us
WANDA FETTIGRAW	City of Gary	219.881.5075	wpettigraw@ci.gary.in.us
LAKIA MANLEY	City of Gary	219-881-5075	lmanley@ci.gary.in.us

City of Gary, Indiana

Meeting with the Department of Planning and Redevelopment

Tuesday, December 8th, 2015 at 11:30 am

In attendance:

Joe Van Dyk

Director, City of Gary, Department of Planning and Redevelopment

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- The City of Gary primarily uses CDBG funds for public services, and not for a concentrated, multi-departmental effort.
- The Gary Planning Department uses CDBG funds for demolition. They do 50-100 demos each year with CDBG funds. \$150,000-200,000 is used to pay the demolition coordinator's and the inspector's salaries. \$250,000-300,000 per year is dedicated to hauling and demolitions, dumping fees, and contractors. The contractors demolish 5-6 houses at a time.
- The City has received \$6.7 million in Hardest Hit funds. Money from this grant is used to target houses for demolition. The City will use these funds to demolish approximately 325 properties.
- According to a door-to-door survey, the City of Gary has 8,000 vacant properties. 6,000 of those will be demolished, based on information provided by Garymaps.com.
- The City's vacant buildings are often stripped and vandalized.
- The City has six code enforcement officers.
- There is a need for the City to consider target areas for code enforcement, as opposed to scattered sites.
- The City's zoning is old and outdated. The last update was completed during the Eisenhower administration. The current zoning is designed for a city of 300,000 people.
- The City is looking at a new land use plan, conducting data analysis, geospatial analysis and ecological zoning.
- The City will have an overlay zone in the Miller lakefront area. This is where the train station is located and they ultimately want to create an express train to Chicago.
- The City will also do a Rapid Transit plan in downtown Gary.

City of Gary, Indiana

Meeting with the Environmental Affairs/Green Urbanism Department

Monday, December 7th, 2015 at 4:20 pm

In attendance:

Brenda Scott Henry *Director, City of Gary, Department of Environmental Affairs and Green Urbanism*
Walt Haglund *Consultant, Urban Design Ventures, LLC*
Jonathan Russell *Consultant, Urban Design Ventures, LLC*

- The City operates the MS4 Program (Municipal Separate Storm Sewer System), which handles the collection of storm water and attempts to reduce storm water in the City's sewer system.
- The City uses sustainable practices for development, including:
 - Street design
 - Storm water parks
 - Rain gardens in Aetna - Hardest hit funds were used to demolish a blighted structure. Greenery was planted in its place. The park catches rain/storm water before entering the sewage system.
 - Greater Green Project
 - Calumet River Project – The Little Calumet River has two issues: storm sewer and flooding. The Blackholt Area of the City is responsible for pollution into Little Calumet. The University Park Area is often affected by flooding from the Little Calumet.
 - Green Link trails - 30 mile trail around the City that highlights the local ecosystem.
 - Rain Barrel Program for residential neighborhoods
- The goal of Green Urbanism is to create livable cities for sustainable communities.
- In 2017, the City of Gary will conduct a Green Oasis Project along the bus stops on Broadway Street.
- The City has plans to transform the empty lot next to City Hall into a green infrastructure site. The plan includes creating an amphitheater, outdoor area, outdoor market, ice rink, and some parking.
- The City's Climate Adaptation Program focuses on preparing facilities for the next climate event.
- In 2008, the City of Gary saw significant flooding of Interstate 94.
- The City is focused on investing in capital improvements to deal with flooding.
- The City's assessment tool examines how prepared the City is for the next big weather event and how to invest in capital improvements to recover from a flood.
- Ms. Henry worked for the Human Relations Commission for 4 years as the Fair Housing Coordinator. She was involved with the rental registration program. She mentioned that there is little support for the tenant, and that Indiana State law protects the landlord. There are examples of people living without running water, heat, doors, or locks in their apartments.
- There are issues with slum landlords in Gary.
- Tenants need a voice. The City needs to host tenants' rights workshops and conferences on fair housing.
- The City housing stock is nearly 50% rental housing.
- Housing for veterans is also an issue. 33 of 44 properties are rented. The Broadway Area CDC has a housing project to combat this problem.

- Looting at Brownfield Development is a problem.
- There is a need for the City to conduct watershed planning.
- The City's Lakefront District transit plan focuses on creating speed rails, economic development, and walking trails.
- Gary is an Environmental Justice Community.

City of Gary, Indiana

Meeting with the Gary Housing Authority

Tuesday, December 8th, 2015 at 9:30 am

In attendance:

Julian Marsh

Executive Director, Gary Housing Authority

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- Executive Director, Mr. Julian Marsh, has been the director of the Gary Housing Authority for only 6 months.
- The Gary Housing Authority is in Administrative Receivership. Administrative Receivership is a process whereby HUD declares a PHA in substantial default of its Annual Contributions Contract, and takes control of the PHA under the powers granted to the HUD Secretary under the Housing Act of 1937, as amended. HUD appoints one or more HUD staff to work on-site at the PHA and manage and operate the PHA's housing operations and conduct the affairs of the PHA. HUD provides oversight in a manner consistent with the statutory, regulatory, and contractual obligations of the PHA, and in accordance with additional terms and conditions as set forth by the Secretary.
- The goal is to remove the Gary Housing Authority from receivership in 2 years
- The Gary Housing Authority had a vacancy rate of over 30% when Mr. Marsh started 6 months ago. In the last six months, the vacancy rate has been slightly reduced.
- The Housing Authority is losing \$2 million each year in vacancy loss.
- The Gary Housing Authority received approval to demolish units.
- The main objective of the Gary Housing Authority is to fill units, but many of these units need to be rehabilitated first.
- The Housing Authority is doing major rehab work on public housing units. HUD is paying contractors to do some of the rehabs and modernization projects.
- Most of the modernization and capital programs are run by contractors. The Section 8 program is contracted out.
- The Housing Authority's Section 8 department is a high performer. The Housing Authority has nearly 2,200 Section 8 voucher holders and some VASH units
- The City has 1,900 public housing units and 400 vacancies. Nearly all of the vacant properties are set for demolition.
- Upon completion of demolition and rehabilitation efforts, there will be roughly 1,500 public housing units.
- The Ivanhoe Gardens site was once home to public housing. It was demolished years ago.
- The Housing Authority is demolishing a good portion of the Delaney West Public Housing complex and demolishing some units in the University Park area.
- The overall condition of the Housing Authority's public housing units is poor.
- There is a great need for the Housing Authority to improve the current housing stock.
- HUD hired consultants to do asset repositioning. Money needs to be set aside for rehab.
- The Housing Authority is working to create a non-profit housing development corporation.

- There is a need for a cultural change in the organization to address the issues.
- The Housing Authority is working on forming an affiliate for LIHTC's to do housing development.
- Horace Mann and Duneland Village are Hope IV projects
- Dorie Miller Heights is a great looking public housing development. The Housing Authority would love to turn it into home ownership.
- NARSAH – National Association for Residents of Supportive and Assisted Housing
- The Housing Authority is forming resident councils to get resident feedback.

Tuesday December 8 2015
Housing Authority

9:30 am



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
Jedra Marsh	GHA	219-881-6422	marsh@garyhousing.org

City of Gary, Indiana

Meeting with the Police Department

Tuesday, December 8th, 2015 at 8:30 am

In attendance:

Kashontia Scott

Grant Administrator, City of Gary Police Department

Brian T. Evans

Commander, City of Gary Police Department

Tom Papadakis

Deputy Chief, City of Gary Police Department

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- “Gary for Life” is the City’s vision to make Gary a better place to live. All City departments work together to achieve goals and milestones to rebuild the City.
- The Gary Police Chief is very community focused.
- Only 1% of the City’s population are committing murders.
- Gary is home to a violent gang, referred to as FAME. The City’s strategy to combat FAME is to take down the entire gang. If a crime is committed, all known members of the gang can be charged.
- The City received a grant from the Department of Justice, which resulted in a double digit reduction in violence.
- Glenn Park was selected as a target area.
- The “5 x 5 Project” is a cleanup effort that utilizes volunteers to clean-up an entire area, working in 5 block sections.
- The City is taking part in a National Initiative to train the Police Department on how to properly communicate with civilians. The goal is to eliminate bias and create open-minds.
- County and University police have been helping the Gary Police Department.
- The Gary Police Department has been working with victims of violence to ensure that there is no retaliation.
- The Gary Housing Authority is going to cooperate to provide jobs and housing.
- Many homeowner households have been transitioned to renter households.
- The City is working on a National initiative that targets domestic violence.

Tuesday December 8 2015 8:30 am
Police



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
Kashontia Scott	Gary Police Dept	219-881-7470	KSCOTT@CI.GARY.IN.US
Brian T. Evans	Gary Police Dept.	219-746-7462	bevans@CI.GARY.IN.US
TOM A. PAPPALARDIS	GARY POLICE	749-688-6293	tpappalardis@ci.gary.in. 45

City of Gary, Indiana

Meeting with the Community and Economic Development Agencies

Tuesday, December 8th, 2015 at 1:30 pm

In attendance:

<i>Bill Gregory</i>	<i>NWI Small Business Development Center</i>
<i>Deardra Campbell</i>	<i>City of Gary Department of Commerce</i>
<i>Marlon Mitchell</i>	<i>President, Ivy Tech Community College</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russell</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- The City of Gary Department of Commerce is tasked with helping new and expanding businesses to navigate the City's processes.
- Ivy Tech offers a workforce development program. They house a center for entrepreneurship and development. Ivy Tech also has a corporate college that offers training for businesses and institutions to assist with hiring the right employees. They also have many customizable programs, bachelor's degree programs, and associate's degree programs.
- The NWI Small Business Development Center is in need of financial support for their programs. The Small Business Development Center primarily needs money for upfront costs. They offer training, but lack the necessary financial resources to actually get businesses up and running.
- Ms. Deardra Campbell mentioned a need to allocate CDBG funds for entrepreneurship. The City should extend its CDBG program to local community businesses.
- Mr. Bill Gregory believes that the City should focus on revitalization efforts, instead of demolition. Many vacant properties in downtown Gary could be transformed to support small businesses and entrepreneurship.
- There are enough people working in downtown Gary to support the addition of restaurants and small businesses in the area.
- Dr. Marlon Mitchell mentioned a need for a small business incubator.
- Ivy Tech currently has an urban agriculture program in the works.
- Ivy Tech is examining locations to place entrepreneurs.
- Ivy Tech has made arrangements with four different locations to rotate and add new culinary businesses.
- Ivy Tech created a Center for Entrepreneurship Program nearly ten years ago.
- There are 3,500 apprenticeship participants in Gary. Workforce innovations and stipends make the apprenticeship program possible.
- The City has a fairly robust program for steel workers. The program has an average placement percentage of 85%.
- The City would like to establish a farmer's market. The old Sheraton Hotel Site could be used for this purpose.
- The City's Urban Act Program should be up and running in January of 2018.
- Ivy Tech offers an aviation management program.
- Ivy Tech's Gary Campus is home to 4,000 students; only 35% of this population actually live in Gary.

- Ivy Tech has a program for veterans and the disabled. Dr. Mitchell mentioned that Purdue University of Calumet has an excellent veteran's program.
- Ivy Tech also created customizable programs for the local casinos.
- The City wants to pursue a Section 108 loan. They need to develop a Community Development Financial Institution (CDFI), and encourage collaboration and small business development.

1:30pm Tuesday, December 9, 2015
Economic Development



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
Bin Gregory	NWISDC	219-742-2357	BGregory@ISBDC.org
Debra Campbell	Gary	219/882-3000	DebraCampbell@ci.gary.in.us
MARLON MITCHELL	Ivy TECH	(219) 981-4404	mmitchell1144@ivytech.edu

City of Gary, Indiana

Meeting with Social Service Agencies

Tuesday, December 8th, 2015 at 2:30 pm

In attendance:

Dr. Janet Seabrook

Executive Director, Community Health Net

Mary Clayborne

Salvation Army Adult Rehabilitation Center

Captain Jason Schaal

Salvation Army Adult Rehabilitation Center

Lashawn Jones-Taylor

Catholic Charities

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- The Salvation Army has a facility in Gary that focuses on drug and alcohol rehabilitation through a spiritually-based residential recovery program.
- The recovery program is free to participants and lasts six months to one year. On average, the program houses between 60-100 participants at one time.
- 10-15% of the Salvation Army's clients are veterans.
- The Salvation Army takes a multi-faceted approach to rehabilitation. There is a need to improve the exit plan. They want to provide employment and a place to live.
- The most significant challenge to program participants involves reintegration into society.
- People need assistance finding above minimum wage jobs. There is an overall lack of jobs in the City of Gary.
- In 1997, Community Health Net was created as the first community health center in the City.
- Community Health Net provides health insurance to the uninsured and under-insured. Last year, 33,000 patients were treated. This year, Community Healthy Net is on track to treat 40,000 patients.
- Community Health Net also provides services to undocumented workers.
- They use CDBG funds to provide insurance to low-income individuals.
- 3 out of 5 of Community Health Net locations are in Gary. The Miller Center is located near Gary High School and handles pediatric patients, only. There are also locations in Hammond and Marysville.
- Community Health Net offers dental, health, clinical, medical and behavioral health services.
- Reliable transportation to the clinic is an issue for many.
- Some patients are in need of accessibility modifications.
- There are residents unable to purchase glasses. Vision coverage is only offered to diabetics.
- Catholic Charities works with Vision USA for free eye exams and glasses for those without insurance.
- Catholic Charities also provides emergency services to those facing unpaid bills and/or late rent.
- They provide homeless prevention counseling services as well.
- Catholic Charities Shelter Plus program houses ten families for an indefinite time period.
- They also offer legal assistance for issues other than divorce.
- There is a need in the City for a clean, green space.

- There is a need to create safe neighborhoods and walkable areas.
- The City of Gary is a food desert. There is a need for healthy food options within walking distance and more food stores and restaurants.
- Housing needs to be maintained and needs to be safe.
- There is a need for a business model that supports an entrepreneurial system for urban farming.
- 86% of children in Gary qualify for free meals. The school offers a free breakfast and lunch program. Unfortunately, however, this program does not address evenings and weekends. Many kids still go without food when not in school.
- There is a need to attract new businesses to the area. Much of the current job market revolves around the steel industry, but there is a need for additional employers.

Tuesday, December 8, 2015 2:30 pm
Social Services



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
Dr. Janet Seabrook	Community Health Net	(219) 484-2442	jseabrook@garychc.org
Mary Clayborne	The Salvation Army Adult Rehab Center	(219) 882-9377	Mary-clayborne@usc.salvationarmy.org
Captain Jason Schaal	The Salvation Army Adult Rehab Center	219 882 9377	Jason-Schaal@usc.salvationarmy.org
LASHAWA Jones-Taylor	Catholic Charities	219-886-3549	LSTaylor@catholic-charities.org
Lori Latham	Gary Park Dept. U.S. HUD/ STRONG CITIES, STRONG COMMUNITIES	219-455-8293 cell 219-886-7099 wk 202-302-4583 cell	Llatham@ci.gary.in.us
DEVEN GIBBS			deven.a.gibbs@hud.gov

City of Gary, Indiana

Meeting with Social Service Agencies

Wednesday, December 9th, 2015 at 8:00 am

In attendance:

Lisa Hernandez

Sandra Noe

Walt Haglund

Jonathan Russell

Holy Rosary / SVDP Food Pantry

Executive Director, Meals on Wheels of Northwest Indiana

Consultant, Urban Design Ventures, LLC

Consultant, Urban Design Ventures, LLC

- The City of Gary has always been supportive of nutritional services.
- The local Meals on Wheels organization supplies all of the in-home meals for the City of Gary.
- Many of Gary's residents are unable to volunteer their time, but Meals on Wheels relies on volunteers for deliveries.
- In addition to providing food to those over 60 years of age, Meals on Wheels also serves low-income persons of all ages. One in four families and one in six seniors are at risk of hunger.
- The Food Pantry serves 65 families and 335 individuals. The numbers vary month-to-month.
- Meals on Wheels provides 1,200 meals per day to children in the summer.
- Lisa Hernandez has been working for the food pantry for 27 years. She sees the same clients.
- Within ten miles of the Holy Rosary Food Pantry in West Gary, there is not one grocery store.
- She would like to see a community garden created to provide fresh produce.
- Meals on Wheels serves the disabled, homebound, etc. There are 500 people on the waiting lists in Northwest Indiana. The local hunger issue should be considered a state of emergency.
- The City of Gary is in a state of emergency when it comes to both nutritional and housing needs.
- Meals on Wheels has a \$100,000 - \$200,000 budget deficit per year. There simply aren't enough funds in the Older Americans Act. Meals on Wheels is looking for ways to collaborate to make their services more efficient.
- There is a need for support for senior citizens.
- Homebound delivery services are very important. Volunteers also check on the wellbeing of seniors at each visit.
- Many seniors are living next to abandoned homes. They need assistance from local organizations so that they can remain in their homes.
- Meals on Wheels also works with the dialysis centers to deliver renal diet appropriate food options.

Wednesday, December 9, 2015 8:00 am
 Social Service



City of Gary, IN
 Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
 and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
Lisa Hernandez	Holy Rosary/SUDP Food Pantry	(219) 781-1015	Polisa1962@gmail.com
Sandra Noe	Meals on Wheels of for Thrives + Indiana	219-756-3663	sandra@mealsonwheels.org

City of Gary, Indiana

Meeting with Gary Parks Department

Tuesday, December 8th, 2015 at 4:00 pm

Lori Peterson Latham

Deven Gibbs

David W. Wright

Walt Haglund

Jonathan Russell

Superintendent, City of Gary Parks Department

U.S. HUD / Strong Cities, Strong Communities

Manager, Marketing and Planning, Gary Public Transportation Group

Consultant, Urban Design Ventures, LLC

Consultant, Urban Design Ventures, LLC

Parks

- The City of Gary has several bike and walking trails, including the Little Calumet River Trail; the Glen Park Trail; and the Gary Green Link, which surrounds the City and highlights the local ecosystem.
- The Gary Parks Department received CDBG Program funds for youth services and a Section 108 Loan to renovate the sports and fitness center (the Hudson Campbell Center).
- The City of Gary is home to 57 parks, 3.5 miles of beach, 18 pavilions, and 8 pools (only 2 of which were open in the last few years).
- The Parks Department currently does not have enough people, resources or money to operate all of its facilities.
- The Parks Department has a \$1.2 million budget for 2016, which is estimated based on anticipated taxes.
- The Parks Department receives a separate and additional tax from Lake County.

Transportation

- The City has a transportation tax, and an airport tax. Both the sanitary district tax and the Genesis Center tax are now fees, instead of taxes.
- The City's Transportation Department operates as a separate municipal corporation.
- The Transportation Department runs five local routes just within the City, four that run in and outside of the City, and two which operate entirely on the outskirts of Gary.
- The City's Transportation Department has a nearly \$7 million dollar budget.
- They receive State revenue funds, Federal grants, and a small amount from advertising.
- They operate a fleet of 21 large buses and 6 smaller vans for the disabled. 80% of the fleet is grant funded.
- The buses run from 5:00 am to 9:30 pm, Monday – Friday, and from 8:00 am to 6:00 pm on Saturday. There is no public transportation service on Sunday.
- The Transportation Department has seen a 3% increase in ridership over the last 3 years.
- Discount passes are distributed to Ivy Tech. 10% of riders are Ivy Tech students. The cost for a 30 day pass is \$35, but if purchased at Ivy Tech the same 30 day pass is only \$10.
- Senior Citizens also receive a discounted bus pass. They are required to pay only half.
- The Paratransit System costs \$2 in the City, and \$4 outside of the City.

Strong City, Strong Communities

- Ms. Deven Gibbs is HUD's Strong City/Strong Communities Program Coordinator.

- The City of Gary has 3 ½ HUD and EPA funded employees working in City Hall.
- The two year program does not receive funding, but it leverages federal resources.
- Ms. Gibbs would like to see the housing programs implemented for Horace Mann and University Park East and West.
- The City's employer-assisted housing is important.
- The City's dollar home program should become a pilot program.
- The City needs to determine a way to convince residents to stay and to attract new residents.
- There is a need for a bold new approach that would create a bigger bang for the buck.

City of Gary, Indiana

Meeting with Housing Agencies

Wednesday, December 9th, 2015 at 9:45 am

In attendance:

Daniel M. Klein

Executive Director, Habitat for Humanity of NWI

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

Habitat for Humanity

- Habitat for Humanity received \$74,000 per house for three houses.
- The average cost for repairs is \$95,000 per house. Habitat for Humanity is only getting \$74,500 in cash. Habitat is reimbursed for their expenses. Could they City provide a line of credit? Could the City give the lots to Habitat at no charge?
- Habitat for Humanity completes 6-7 houses per year in Lake County; 3-4 of which are located in Gary.
- Habitat for Humanity also repairs and installs ramps with the help of many organizations and volunteer labor. They are in need of more support for these types of projects, however. It costs nearly \$1,500 per ramp.
- Habitat for Humanity completed 12 homes in the subdivision at 17th and Adams Street.
- Habitat for Humanity holds both the first and second mortgage of their properties. The first mortgage is based on the appraisal amount, and the second mortgage is forgivable.

Needs

- There is a need for the City of Gary to work with residents and the Gary Police Department to encourage cooperation.
- There is a need for the City to improve the school system. The City of Gary's current school system is often a drawback for families considering moving to the area.
- There is a need for the City to invest more money into the City's infrastructure.
- There is a need to repave and reconstruct alleys surrounding properties. Some houses that have been deeded lack the necessary infrastructure to repair them.
- There is a need for the City to attract new businesses.
- The City is in need of better educated and business-minded staff. Habitat for Humanity has had difficulty getting things done quickly and with ease.
- In order to continue building, Habitat needs more commitment from the City by way of communication and financial support.
- The City is in need of an ethics code and should initiate an ethics committee. The City of Gary should join the IU and Good Governance committees.

City of Gary, Indiana

Meeting with Human Relations Commission

Wednesday, December 9th, 2015 at 2:30 pm

In attendance:

Doris R. Carbins

City of Gary, Human Relations Commission

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

Consultant, Urban Design Ventures, LLC

- The City of Gary Human Relations Commission receives CDBG dollars.
- The Human Relations Commission most often receives complaints regarding employment, and some housing complaints. Many of the housing complaints revolve around what landlords do in Gary as compared to other areas. If another area has similar income but is predominantly white and a landlord makes improvements in that area and not Gary, that could be a fair housing issue.
- There is a need for fair housing education. There is a need for education and training on landlord-tenant rights.
- The Human Relations Commission also receives complaints regarding accessibility. Most of the time, landlords will make reasonable accommodations in response to these types of complaints.
- There is a need for more handicapped accessible apartments.
- Many tenants are hesitant to disclose non-physical disabilities.
- New construction should include accessible features.
- The Human Relations Commission has worked with people who want to age in place.
- The City of Gary needs to look at re-naming the Human Rights Commission. The name should clarify exactly what the Human Rights Commission does. People need to know that they can file complaints.
- Some complaints are filed at the state level, and not in Gary.
- There are many housing opportunities in Gary for low and moderate-income housing, but the number of available units could increase.
- There is a need for more mixed-income housing.
- The Northwest Indiana Reinvestment Alliance meets monthly, annually collects HMDA data, and would like to do a Fair Housing Symposium.
- The Human Relations Commission has received funding from HUD for fair housing testing.
- The Human Relations Commission has used billboards in the past to advertise, but they no longer have the money to do so.
- Their employees are trained and certified in the National Fair Housing certification program.

City of Gary, Indiana

Meeting with Homeless Agencies

Wednesday, December 9th, 2015 at 1:00 pm

In attendance:

<i>Sister Peg Spindler</i>	<i>Executive Director, Sojourner Truth House</i>
<i>Regina Rader</i>	<i>Gary Commission for Women</i>
<i>Dr. Sharon Liggins</i>	<i>Director, Continuum of Care</i>
<i>William Gillegan</i>	<i>Deputy Director, Continuum of Care</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russell</i>	<i>Consultant, Urban Design Ventures, LLC</i>

The City of Gary Continuum of Care

- The Continuum of Care of Northwest Indiana (CoC) is a composite of a number of agencies, advocates, and not for profits, including faith based, that are organized for the purpose of addressing the needs of homeless and special needs populations.
- The driving premise for the collaboration is to form a seamless delivery of services for the target populations and maximize the impact of resources.
- The CoC includes emergency shelter providers, transitional housing and supportive service providers, as well as a host of temporary and permanent housing providers. The local providers and support agencies are dedicated workers that come from various capacities. Advocate and support: Medical and hospital, law enforcement, legal advisors, Community Development Housing Corp. (CHDO), Indiana University, Lake County Recorder Office and Human Relations Agency.
- Advocacy roles include state and federal agencies such as: Indiana Housing and Community Development Authority (IHCDA), Indiana Coalition for the Homeless and Housing Initiatives (ICHHI), State Department of Mental Health, Department of Mental Health, Department of Children and Family Services and Workforce Investment – Work One.
- The City of Gary will conduct the point in time count on January 27th and measure sheltered and unsheltered homeless.
- Gary has 3 permanent supportive housing facilities.
 - Edgewater Behavior Health houses 60 mentally ill and disabled patients.
 - One of Gary's supportive housing complexes is home to 44 veterans in one bedroom apartments.
 - The family units will house 40.
- A large number of individuals receive case management services due to child protective or mental health. Case management monitors and, ultimately, helps to keep people in their apartments.
- There is a 60 day housing surge. People need assistance within that timeframe.
- There is a need to re-zone for multifamily use.
- There are no family shelters serving the City of Gary. Children are often separated from mothers and fathers.
- There are warming centers in Gary. These centers do not provide showers, etc., but simply get people out of the cold.
- There are many substandard properties in the City.

- Homelessness and court eviction is often a result of substandard living conditions.
- There is a need for a mechanism for residents to voice complaints.
- There are many absentee landlords in the City of Gary.
- Renters in Indiana do not have rights.
- Some landlords simply paint over mold, rather than eliminate it.
- Tenants don't always receive notification that a landlord is not paying the mortgage on their property. They only find out that they are going to be evicted once the bank is foreclosing on the house.
- Tenant education is very important. You cannot help those individuals without it. They currently use rent smart curriculum.
- With cuts in Rapid Rehousing, there is a need to look at how to help someone. There is a need to ensure help is available on the front end and not only on the back end.
- The current capacity of mental health providers is maxed out.
- Transportation is a barrier for the homeless population to get jobs and services.
- Bus passes from CDBG funds would be very helpful.
- There is a need for additional Section 8 vouchers.
- There is also a need for more funds for age-in-place programs.

Sojourner Truth House

- The Sojourner Truth House serves homeless and at-risk women and their children through three streams of service.
 - Clients staying in local shelters come to the day center for help obtaining benefits, referrals to community support agencies, basic skills and employment training, healthcare screenings and referrals, counseling and assistance with finding housing.
 - Once they have housing, Transitional Outreach Program Participants (TOPPS) clients maintain support through therapeutic programs and ongoing case management.
 - Community clients come to the food pantry for help meeting intermittent basic household needs.
- Sojourner Truth House is a part of the Continuum of Care of Northwest Indiana.
- Last year, Sojourner Truth House provided services to 2,164 individuals each month.
- A new location is being established at 12th Avenue and Monroe Street.
- The Sojourner Truth House is looking to work with ex-offenders. Some public housing does not allow ex-offenders, and some private housing providers do not allow those suffering from mental health conditions.
- They want to build 44 units of permanent supportive housing.
- They would like to work with youth who are aging out of foster care.
- Indiana is a landlord state. Tenants don't seem to have the same rights as landlords.
- Sister Spindler has worked with clients living with bed bugs and moldy apartments.
- The Sojourner Truth House hosts educational events on housing and renting practices.
- Rapid Rehousing is a problem. Often, it takes time to prove people are who they say they are.
- The people are forced to fit the program but, instead, the program should be designed to fit the people.

Gary Commission for Women

- Gary Commission for Women runs two women's shelters.
 - The Ark – a transitional housing shelter for women and children.
 - The Rainbow – a domestic violence shelter for women and children.
- Ms. Rader stated that through October, 49 adults and 50 kids were housed to protect from domestic violence. She also stated that 328 individuals were provided service in a non-shelter setting.
- 26 families, including 56 children were provided transitional housing.
- 51 clients received daycare through the Gary Commission for Women.
- 25 adults and some children received emergency services.
- These shelters cannot accept homeless males, but can accept a male domestic abuse victim.
- Transgender issues are huge in Gary.
- There is an organization and member of the Gary CoC that deals with HIV. Unfortunately, transgender persons are not provided service.
- Rental registration has been substantially reduced.
- Currently, landlords do not need to have the apartment inspected if there is a change in tenants.
- Many of the shelter's clients are without income, have no foreseeable income, and no way of obtaining an income.

Wednesday, December 9, 2015 1:00 pm
Homeless



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing

Name	Organization	Phone Number	Email Address
SISTER PEG SPINDLER, CSA	SOJOURNER TRUTH HOUSE	219-885-2282 ext 104	pspindler@sojournertruthhouse.org
Regina Rader	Gary Commission for Women/Rainbow/ARC	219-883-4155	reg@trader@ci.gary.in.us
Dr. SHARON LIGGINS	Continuum of CARE	219 886-9966 613-7571	SHARONLIGGINS@AOL.COM
William Gilligan	CoD of NWU	219 886 9966	wgilligan@continuumofcare.org



C. Appendix C – Surveys and Agency Surveys

Attached are copies and summaries of the following surveys:

- Resident Survey
- Resident Survey Results
- Agency Survey
- Agency Survey Summaries



RESIDENT SURVEYS

**CITY OF GARY, IN – CONFIDENTIAL RESIDENT QUESTIONNAIRE
COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP,
AND EMERGENCY SOLUTIONS GRANT PROGRAMS NEEDS**

The City of Gary, Indiana is preparing its CDBG, HOME, and ESG Programs' Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. As part of the planning process, the City is conducting a survey to identify residents' needs in the community, ideas on how the residents would like to see funds under the CDBG, HOME, and ESG Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify citizens' needs and fair housing issues in the City. When completed, please return completed survey to the **City of Gary Community Development Department, 839 Broadway Suite 302N, Gary, IN 46402, OR COMPLETE ONLINE at <http://www.gary.in.us/>**. The City would appreciate your response by **Friday, January 29, 2016**.

1. **What is your street name and ZIP Code where you live in the City of Gary?**
Street Name _____ ZIP Code: _____
2. **Gender:** Male Female
3. **Race/Ethnicity (choose all that apply):**
 White Black or African-American American Indian or Alaskan Native Asian
 Native Hawaiian/Pacific Islander Hispanic or Latino Some Other Race Two or More Races
4. **Age:** 17 or younger 18-20 21-29 30-39 40-49 50-59 60 or older
5. **Number of persons living in your household?** One Two Three Four Five Six +
6. **What is the approx. total family income per year based on the number of persons in your household?**

1 person household	<input type="checkbox"/>	above \$37,050		4 person household	<input type="checkbox"/>	above \$52,900
	<input type="checkbox"/>	below \$37,050			<input type="checkbox"/>	below \$52,900
2 person household	<input type="checkbox"/>	above \$42,350		5 person household	<input type="checkbox"/>	above \$57,150
	<input type="checkbox"/>	below \$42,350			<input type="checkbox"/>	below \$57,150
3 person household	<input type="checkbox"/>	above \$47,650		6 person household	<input type="checkbox"/>	above \$61,400
	<input type="checkbox"/>	below \$47,650			<input type="checkbox"/>	below \$61,400
7. **Are you a homeowner?** Yes No 8. **Are you a renter?** Yes No
9. **Please identify any changes you would like to see with the City's Parks & Rec. Facilities:**

10. **Are there any problems in your neighborhood with the following (choose all that apply):**
 Public Safety Streets Curbs/Sidewalks Handicap access Parking
 Traffic Storm sewers Sanitary sewers Litter Property Maintenance
 Other: _____

11. **What medical care, if any, is missing or lacking in the City of Gary and the surrounding area?**
Please choose all that apply from the following options:
 Primary Care Family Care Drug Treatment and Rehabilitation Mental Health Care
 Other: _____

12. **Do you use any of the social service programs available in the City?** Yes No
If yes, what programs do you use?

13. Are there any programs or services that are missing or under-funded in the City? Please list:

14. What are challenges to employment in the City of Gary? Please choose all that apply from the following options:

- Lack of Educational Opportunity
 Lack of Job Training
 Criminal Background
 Lack of Access to Childcare
 Lack of Available Jobs
 Lack of Transportation
 Other: _____

15. Are there any housing issues in the City of Gary? Please choose all that apply from the following options:

- Lack of Quality Affordable Housing
 Concentration of Poverty
 Cost of Rent
 Cost of Ownership
 Availability of Financing
 Lack of Transportation
 Other: _____

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

16. In your opinion, are residents of the City of Gary aware of how to report fair housing violations or concerns?
 Yes
 No
 Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

18. Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Gary:

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessibility in neighborhoods (i.e. ramps & crosswalks)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing resources in the City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other barriers: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. Are there any additional comments or concerns that you wish to share?

**CIUDAD DE GARY, IN – CUESTIONARIO CONFIDENCIAL RESIDENCIAL
NECESIDADES PARA LOS PROGRAMAS DE SUBSIDIO DE DESARROLLO COMUNITARIO
[COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM] PROGRAMA DE INVERSION DE VIVIENDA
[HOME INVESTMENT PARTNERSHIP PROGRAM] Y PROGRAMA DE SOLUCIONES DE EMERGENCIA
[EMERGENCY SOLUTIONS GRANT PROGRAM]**

La ciudad de Gary, Indiana está preparando su Plan Consolidado de Cinco Años y su Plan de Acción Anual, El Análisis de Impedimentos (AI) de Vivienda Justa para los programas de CDBG, HOME, y ESG. Como parte del proceso de planificación, la ciudad está llevando a cabo una encuesta para identificar las necesidades de los residentes en la comunidad, ideas en como los residentes les gustaría que se utilizaran los subsidios de CDBG, HOME, y ESG, y preocupaciones sobre la igualdad de vivienda, como acciones de discriminación y obstáculos que podrían limitar las opciones de viviendas para familias e individuos. Por favor tome unos minutos para completar esta **encuesta confidencial** lo mejor que pueda. Si no está seguro como contestar o la pregunta no le aplica, siéntase libre de ignorar esa pregunta. Gracias por su asistencia en ayudarnos a identificar las necesidades de nuestros ciudadanos y de temas relacionados con la igualdad de vivienda. Cuando complete la encuesta, por favor regrésela a la siguiente dirección: **City of Gary Community Development Department, 839 Broadway Suite 302N, Gary, IN 46402, OR COMPLETE ONLINE at <http://www.gary.in.us/>.** (en ingles). La ciudad le agradece su respuesta para el viernes, 29 de Enero 2016.

1. **¿Cuál es el nombre de la calle y el código postal donde vive en la ciudad de Gary?**
Nombre de la Calle: _____ Código Postal: _____
2. **Género:** Masculino Femenino
3. **Raza/Etnicidad (Seleccione todos los que apliquen):**
 Blanco Negro o Africano-Americano Indio Americano o Nativo de Alaska Asiático
 Nativo Hawaiano/Isleño Pacifico Hispano o Latino Otra Raza Dos Razas o mas
4. **Edad:** 17 o más joven 18-20 21-29 30-39 40-49 50-59 60 o mas
5. **¿Número de personas que habitan en su hogar?** Una Dos Tres Cuatro Cinco Seis+
6. **¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?**

Hogar de 1 persona	<input type="checkbox"/> más de \$37,050	Hogar de 4 personas	<input type="checkbox"/> más de \$52,900
	<input type="checkbox"/> menos de \$37,050		<input type="checkbox"/> menos de \$52,900
Hogar de 2 personas	<input type="checkbox"/> más de \$42,350	Hogar de 5 personas	<input type="checkbox"/> más de \$57,150
	<input type="checkbox"/> menos de \$42,350		<input type="checkbox"/> menos de \$57,150
Hogar de 3 personas	<input type="checkbox"/> más de \$47,650	Hogar de 6 personas	<input type="checkbox"/> más de \$61,400
	<input type="checkbox"/> menos de \$47,650		<input type="checkbox"/> menos de \$61,400
7. **¿Es usted dueño de vivienda?** Sí No
8. **¿Usted es rentero?** Sí No

9. **¿Qué mejoras o instalaciones recreacionales le gustaría ver? Por favor indique:**

10. **Existe algún problema en su vecindario con lo siguiente (seleccione todo lo que aplique):**
- Seguridad Publica Calles Bordillos o Aceras Acceso para minusválidos Estacionamiento
 Trafico Alcantarillados Pluviales Alcantarillado Sanitario Basura Mantenimiento de Propiedad
 Otra: _____

11. **¿Cual, si algún, cuidado médico esta escaso o hace falta en la ciudad de Gary o áreas circunvecinas? (Seleccione to do logue aplique):**
- Atención primaria El cuidado familiar Tratamiento y rehabilitación Cuidado de la salud mental
 Otra: _____

12. **¿Usa usted algún programa de servicio social disponible en la ciudad?** Sí No

¿Si responde sí, cuales programas utiliza usted?

13. **¿Existe algún programa o servicio que hace falta o esta insuficientemente financiado en la ciudad? Por favor indique:**

14. **¿Existen problemas de empleo en la ciudad? (Seleccione to do logue aplique):**

- La falta de oportunidades educativas Falta de capacitación laboral Antecedentes penales
 La falta de acceso a la asistencia sanitaria La falta de puestos de trabajo disponibles
 La falta de transporte
 Otra: _____

15. **¿Existen problemas sobre vivienda en la ciudad de Gary? (Seleccione to do logue aplique):**

- Falta de vivienda asequible y de calidad Concentración de la pobreza Costo de la renta
 Coste de propiedad Disponibilidad de financiamiento La falta de transporte
 Otra: _____

Problemas de equidad de vivienda o impedimentos incluyen cualquier acto o barrera que limita sus opciones de vivienda a familias o individuos. Impedimentos a equidad de vivienda o opción de vivienda se define como acciones o omisiones o decisiones que restringen o tienen el efecto de restringir la disponibilidad de opciones de vivienda basado en raza, color, religión, género, discapacidad, o estado familiar o origen de nacionalidad.

16. **¿En su opinión, los residentes de la ciudad de Gary tienen el conocimiento de cómo reportar problemas o violaciones de Vivienda Justa?** Si No Inseguro

17. **¿Cuáles piensa usted son las razones principales por las que no se reportan quejas sobre equidad de vivienda?**

18. **Favor de evaluar si las siguientes situaciones resultan en más discriminación o barreras de Equidad de Vivienda en la ciudad de Gary:**

	Totalmente de Acuerdo	De Acuerdo	Neutral/ Inseguro	En Desacuerdo	Totalmen en Desacuerd
Concentración de viviendas sociales o subvencionadas en ciertos vecindarios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de vivienda asequible en ciertas áreas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de vivienda accesible para personas con discapacidad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de accesibilidad en los barrios (es decir cortes en aceras)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de Educación de equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de organizaciones de equidad de vivienda en la ciudad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leyes Estatales o locales y políticas que limitan la elección de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los residentes en cuanto a la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los propietarios y gerentes de propiedades sobre la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los agentes de bienes raíces sobre equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimientos entre los banqueros/prestamistas sobre la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Otras barreras / impedimentos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. **¿Tiene comentarios adicionales o otras preocupaciones que le gustaría compartir?**

(Volver la Página para Completar)

Citizen Participation

The City of Gary followed its Citizen Participation Plan in the development of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and 2016-2020 Analysis of Impediments to Fair Housing Choice. Residents of the City of Gary were given the opportunity to participate in the planning and identification of the housing, community development, economic development, homelessness, and fair housing needs of the City of Gary. Residents were also provided with the opportunity to comment on the drafts of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and the 2016-2020 Analysis of Impediments to Fair Housing Choice.

The City held its First Public Hearing on Tuesday, December 8, 2015 at 5:30 PM. Residents had an opportunity to offer their thoughts on the needs of the City of Gary. The City held its Second Public Hearing on Tuesday, April 12, 2016 at 5:00 PM. This provided residents with an opportunity to comment on the drafts of the FY 2016-2020 Consolidated Plan, FY 2016 Annual Action Plan, and the 2016-2020 Analysis of Impediments to Fair Housing Choice. Both of these Public Hearings were held at the following location:

- **City of Gary Library - Du Bois Branch**
1835 Broadway, Gary, IN 46407

The City of Gary also held a series of meetings with local social service providers, housing agencies, community organizations, the Continuum of Care of Northwest Indiana, the Housing Authority of the City of Gary, and department heads within the City of Gary. At the meetings the organizations' needs were discussed, as well as the needs of the City of Gary as a whole.

The City also distributed a resident survey, which asked respondents to provide their opinions on the needs in the City of Gary, including issues related to fair housing. The survey was available on the City of Gary's website, at the public meetings, and at the City of Gary's Department of Community Development.

Notable Characteristics

The City of Gary received 39 responses to the English Language survey and 2 responses to the Spanish Language survey for a total of 41 responses.

The following information about the respondents is as follows (as a percentage of those that answered each question):

- The majority of respondents are female at 64.1%.
- The majority (86.84%) of respondents are Black or African-American.
- The most common respondents are over the age of 50 (79.0%), in particular 50-59 (34.2%) and 60 or older (44.7%).

- More than half (56.4%) come from one-person households.
- One-third (33.3%) are homeowners.

The following needs and/or issues were identified. These are associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question (note that multiple answers could be selected for each question).

Parks and Recreational Facilities:

- 60.0% of respondents stated that the parks must be kept up. Many parks need upgrading, including lighting improvements, trash cleanup, and better overall maintenance.
- 20.0% of respondents stated that there is a need for more playgrounds and recreational facilities.

Programs that are Missing or Under-funded:

- 18.2% stated that there is a greater need for shelters for homeless women with children.
- 36.4% responded that there is a lack of job training and educational opportunities.
- 18.2% stated that street repairs and code enforcement should be improved.

Employment:

- 91.3% of respondents identified a lack of available jobs as a problem with employment in the City.
- 73.9% of respondents stated that a lack of job training was a challenge to employment.

Housing:

- 76.5% responded that there is a lack of quality affordable housing in the City.

Reasons Fair Housing Complaints Are Not Reported:

- In response to the question, if residents of Gary are aware of how to report fair housing violations or concerns, only 13.05% of respondents answered 'yes.'
- Of those that answered, 50% stated that there is a lack of knowledge of how to report such issues.
- A quarter (25%) of all respondents cited a fear of eviction and/or retaliation as to why complaints are not filed.

Additional Comments or Concerns:

- If young people do not have programs and activities to get involved in after school, or during the summer, they tend to get in trouble; there needs to be more free programs for youth.
- Additional funding for police is needed.
- The current condition of the streets is damaging cars.
- Residents need to be educated on how to lower their debt-to-income ratio so that they could qualify for a mortgage.

Public Meeting on the Draft AI Public Comments

There were no comments received at the Second Public Hearing on the Draft Analysis of Impediments to Fair Housing Choice.

Other Citizen Comments:

No additional written or oral comments were received.

The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (<http://www.gary.in.us/>) and copies were on display in the Department of Community Development and the City of Gary Library-Du Bois and Woodson Branches.

- **Department of Community Development**
839 Broadway
Suite 302N
Gary, IN 46402
- **City of Gary Library - Du Bois Branch**
1835 Broadway
Gary, IN 46407
- **City of Gary Library- Woodson Branch**
501 South Lake Street
Gary, IN 46407

The document was made available for public display beginning on Friday, April 1, 2016. Citizens were encouraged to submit written or oral comments on the Analysis of Impediments by Monday, May 2, 2016. The City of Gary also held a Public Hearing on the "draft" 2016-2020 Analysis of Impediments on Tuesday, April 12, 2016 at 5:00 PM at the Du Bois Branch Library.



STAKEHOLDER SURVEYS

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization:

Address:

Contact:

Title:

Phone:

Fax:

E-Mail:

Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? I.e. Low income, elderly, disabled, etc.

What are the unmet community and economic development needs in the City?

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Gary Housing Authority

Address: 578 Broadway, Gary, IN 46402

Contact: Julian Marsh

Title: Executive Director

Phone: 219/881-6422

Fax: 219/881-6414

E-Mail:

jmarsh@garyhousing.org

Brief description of programs your agency provides:

Provide housing for low income, to very low income for eligible families and/or individuals.

The Gary Housing Authority functions as the Administrator for the Section 8 Housing Assistance Program.

Does your organization provide any services or programs for the following?

Social/Human Services: No

Housing: Yes

Planning: No

Community Development: Yes

Economic Development: Yes

Business Loans: No

Job Training: Yes

Other:

[Empty response box]

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? I.e. Low income, elderly, disabled, etc.

Disabled individuals, low and very low income individuals, and families.

What are the unmet community and economic development needs in the City?

Recruitment and stability of businesses, lack of employment opportunities/retaining jobs, lack of improvement for the quality of life for the citizens, and the lack of practical tax base.

What are the unmet housing needs in the City?

Lack of affordable housing.

What are the unmet social service needs in the City?

Program's for residents that may need social service assistance is not being advertised City-wide.

What, if any, are the Fair Housing issues in the City?

Individuals with mental health challenges, that are homeless, find it difficult to be housed in the City.

Comments/Suggestions (if any):

N/A

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Habitat for Humanity of Northwest Indiana

Address: 3777 Colfax St Gary, In 46408

Contact: Dan Klein

Title: Executive Director

Phone: 219-923-7265

Fax:

E-Mail: habitat@nwihabitat.org

Brief description of programs your agency provides:

Housing for people in the 19,000- 51,000 income range

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing: We provide houses for families with an income of 19,000 – 51,000. We also provide ramps for families in need.

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? I.e. Low income, elderly, disabled, etc.

Low income, elderly, disabled, veterans

What are the unmet community and economic development needs in the City?

Doing business with the City is difficult and not business friendly. They need to provide money for infrastructure in areas that are being built out.

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Continuum of Care Network NWI, Inc. (CoC)

Address: 839 Broadway, Suite 301N, Gary, IN 46402

Contact: Dr. Sharron Liggins / Mr. William Gillespie **Title:** Consulting Executive
Director / Program Director

Phone: 219-886-9966

Fax:

E-Mail: Sharronliggins@aol.com

/ Wgillespie@Continuumofcarenwi.org

Brief description of programs your agency provides:

Tenant Base Rental Assistance (TBRA)-Gary

Emergency Solution Grant (ESG)- Gary & Indiana Housing Community Development
Authority (IHCDA)

Permanent Supportive Housing (PSH)-Gary & Indiana Housing /community
Development Authority

Does your organization provide any services or programs for the following?

Social/Human Services: Yes, indirectly through the organizations in the CoC Network,
via a referral system

Housing: Yes, Housing (rentals to low income/4 homes; TBRA, ESG, PSH)

Planning: NA

Community Development: NA

Economic Development: NA

Business Loans: NA

Job Training: NA

Other: Committee work with organizations engaged in the above services/programs

What are the unmet social service needs in the City?

Family Development Programs
Additional Mental Health Providers/Services
Stronger Landlord v Tenant Rights Enforcement
Additional Job Training & Training Providers

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

The amount of substandard rental units in this market is problematic. Stronger enforcement of current rules and regulations.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Gary Neighborhood Services, Inc.

Address: 300 West 21st Avenue, Gary, IN 46407

Contact: Jerome Flagg

Title: Executive Director

Phone: (219) 883-0431

E-Mail: jflagg@sbcglobal.net

- The mission of Gary Neighborhood Services, Inc. (GNS) is to serve as a compassionate advocate and agent for change while meeting the needs of children, families and seniors through the provision of community based services that educate and enhance the quality of life.
- Gary Neighborhood Services, Inc. offers Attendant Care Services, which provides certified nursing assistants to assist seniors or persons with impairments in their own environment.
- GNS also offers a Senior Companion Program. Senior Companions are healthy older adults who help other adults live dependently by providing support to family caregivers. They assist with grocery shopping and other daily tasks necessary to maintain independence. Without the help of Senior Companions, many older adults would not be able to continue living at home and would require more expensive, and less personal care.
- Gary Neighborhood Services offers several youth programs and workshops to teach today's youth life skills and other coping tactics to handle day-to-day pressures.
- GNS is the largest energy assistance provider in Northwest Indiana.
- The Homemaker/Handyman Services Program provides house cleaning, meal preparation, and other chores for senior citizens and disabled clients.
- GNS provides space at the GNS-Wesson Community Center for a variety of meetings and events for families and community groups at a nominal cost.
- In partnership with other local community organizations, GNS is actively involved with the 21st Century Learning Centers. 21st Century Learning Centers provide

academic enrichment opportunities. During program hours, GNS provides workshops for youth, 7 to 18 years of age, focusing on a wide range of life skills and education topics such as: behavior and character development, coping skills, relationship building, decision making, and drug prevention.

- Gary Neighborhood Services primarily serves low income and elderly populations.
- Mr. Flagg would like to see a total restructuring of the current educational system.
- There is a need for additional crime prevention programming and strategies.
- The City of Gary needs to create jobs and encourage small business development.
- There is a need to bring a grocery store to the City, which is currently a food desert.
- There is a need for a more effective public transportation system.
- There is a need for the City of Gary to improve the condition of housing and, not necessarily, the affordability of it. The current housing stock is old and in poor condition. As a result, utility bills are often astronomical. High cost utilities, lack of food store diversity, and high auto insurance rates ultimately create the “poverty tax”. The “poverty tax” keeps the low-income person below poverty and unable to stay afloat.
- The City of Gary needs to invest in additional case management services, including wrap-around services. 82% of clients are single females. There is a correlation between this and poverty. There is a need to create programs that effectively work with this population to move them along.
- The local United Way has cut back on funding, which has and will have a devastating impact on social service programs.
- Most of the funding for the City of Gary comes from sources located outside of the City.
- The current condition of Gary’s housing stock is, in nature, discriminatory.
- The condition of the housing maintained by the Housing Authority is not good.
- Skills and knowledge need to be made available to teach people how to take care of their own property.
- The City of Gary is in desperate need of a vision. The City needs something to rally around; something with demonstrated positive outcomes.

- You can't redevelop the downtown section of the City without developing the surrounding areas. Businesses won't invest this way. Gary needs to take a comprehensive approach to development.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Urban League of NW Indiana

Address: 3101 Broadway, Gary, Indiana 46409

Contact: Dr. Vanessa Allen

Title: President and CEO

Phone: 219.887.9621

E-Mail: vallen@ulofnwi.org

- The Urban League of NW Indiana provides services in areas of education and job readiness, including: high school scholarships, college fair support, and support for the “Gary for Jobs” initiative.
- The Urban League provides services to anyone in grades 8th-12th and their families.
- A large number of senior citizens utilize the Urban League to process income tax returns without paying a fee.
- There is a need for the City of Gary to create more job opportunities.
- The City of Gary needs to bring people to the City. There is a need for entertainment, such as a movie theater, for example. The City also needs a grocery store and dining options.
- Dr. Allen is unaware of a need for additional housing. There is a need for the City to demolish existing blight.
- There is a need for a men’s homeless shelter. Brother’s Keeper is in need of a new building, more space, and financial support.
- The City of Gary is home to a number of social service agencies and programs. The issue is not the availability of services, but the accessibility of information regarding what is available. The City would benefit from a directory that would connect the dots for residents and create a better understanding of programs available and how and where to access them.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Boys and Girls Club

Address: 2700 W. 19th Avenue, Gary, In 46404

Contact: Rachel Wright

Title: Vice President of Operations

Phone: (219) 881-1060 ext. 441

E-Mail: rwright@bgcnwi.org

- The Boys & Girls Clubs of Northwest Indiana is an after-school and summer youth development organization providing positive, educational leadership and character building programs for youth, ages 6 to 18.
- The Boys and Girls Clubs serve nearly 10,000 youth in Lake County, Indiana.
- The Boys and Girls Clubs partner with area school systems to promote “Project Learn”, a comprehensive education program incorporated into every activity at the Club.
- A snack program is available to all Club members. All facilities have been updated to provide a fun learning environment for children.
- The City of Gary was home to the first Boys and Girls Club location in Lake County, nearly 50 years ago.
- The majority of the Boys and Girls Club clientele are low-income, but there are no restrictions as to who is served. 75-80% of Club participants qualify for free and reduced lunch.
- There is a need for the City of Gary to create additional youth service programs and facilities.
- There is a great need for the City of Gary to improve the current educational system. The current public school system does provide the tools and incentives to encourage students to continue on with their education.
- There is a need for additional funding that would support afterschool youth programming.

- There is a need for the City of Gary to create a plan that would bring new business into the City.
- There is a need for the City to protect the safety and well-being of its police force. The Gary Police Department is one of the least paid police forces in the area.
- There is a need for the City to eliminate visible blight.
- Housing is readily available. It is difficult, however, to find decent and affordable housing.
- The Boys and Girls Club of Northwest Indiana is a critical part of the City's growth. They are ready and willing to support the City with its vision.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Gary Public Transportation Corporation

Address: 100 W. 4th Avenue, Gary, IN 46402

Contact: David W. Wright

Title: Planning/Marketing Manager

Phone: 219-885-7555

E-Mail: planningmanager@gptcbus.com

- Gary Public Transportation Corporation (GPTC) provides fixed route and complimentary paratransit service to Gary and nine other communities in Lake County.
- Transportation and transit stations are an important aspect of community infrastructure and a key component to community viability.
- A significant portion of GPTC's fixed route clientele are elderly and low income, but the service is not targeted. GPTC's complimentary paratransit, however, is targeted to those who, due to a disability, are unable to travel on the fixed-route network. Proof of disability is required.
- There is a need for new commercial areas in the City. These areas should be designed to accommodate bikes and pedestrians.
- The City should focus new development efforts on transit facilities.
- Continued coordination is essential between community and economic development planning and transportation planning.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: The Salvation Army Northwest Indiana Adult Rehabilitation Center

Address: 1351 W. 11th Avenue, Gary, IN 46402

Contact: Captain Jason Schaal

Title: Administrator

Phone: 219-882-9377

E-Mail: jason_schaal@usc.salvationarmy.org

- The Salvation Army Northwest Indiana Adult Rehabilitation Center provides spiritually based residential drug and alcohol recovery services for men ages 18 and above who are physically able to participate in the work therapy program. The program is divided into two phases that last approximately 6 months, depending on client progress.
- The Salvation Army Adult Rehabilitation Center is a long-term residential rehabilitation facility, primarily targeted at serving men between the ages of 21-65, who suffer with substance abuse, emotional instability, and/or other social issues.
- There is a need for the City to create quality jobs. A greater diversification of the job market is needed. Program participants often must go to Merrillville, Hammond, Hobart or other nearby cities in order to acquire employment.
- There is a need for the City of Gary to develop decent and affordable housing, which is both safe and drug-free.
- There is a need for the City of Gary to increase the availability and hours of the current public transportation system.
- There is a need for the City to provide additional resources and funding to social service programs. There is a lack of information and education regarding the programs that are available.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: City of Gary Department of Commerce

Address: 839 Broadway, Suite N206, Gary, IN 46402

Contact: Deandra Campbell

Title: Director

Phone: 219-882-3000

E-Mail: dgcampbell@ci.gary.in.us

- The Department of Commerce oversees the following City divisions: Buildings, Community Development, Environmental Affairs/Green Urbanism, Planning, Redevelopment, and Zoning. The overarching objectives are to: 1) encourage business start-ups, expansions, and relocations; 2) encourage such businesses to create jobs for Gary residents (especially those who are long-term unemployed and/or hard to place; and 3) facilitate the processes that new and expanding Gary businesses must undertake in order to become properly licensed and permitted.
- The most pressing community and economic development needs in Gary are:
 - Blight elimination – the number of vacant structures thwart Gary's ability to attract new businesses.
 - Land assembly – especially as it pertains to reclaiming land from "bad actors" who purchase large numbers or parcels off tax sale, and then do not pay property taxes. This often hinders the City's ability to assemble contiguous parcels that might be of interest to developers of large-scale projects.
 - Outdated zoning codes and ordinances that hinder our ability to quickly move businesses through the "pipeline" – i.e. from time of business license application to obtaining needed permits and inspections, to authorization of a Certificate of Occupancy.
 - A workforce, by and large, that lacks the skills needed to obtain higher-paying jobs.

- There is a need for more high-quality, affordable housing in Gary. There is a need to get more new resident/owners into homes in neighborhoods that have remained fairly stable.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Sojourner Truth House

Address: 410 West 13th Avenue, Gary, IN 46407

Contact: Sr. Peg Spindler

Title: Executive Director

Phone: 219-885-2282 ex 104

E-Mail: pspindler@sojournertruthhouse.org

- Sojourner Truth House is a ministry of hope and help for homeless and at-risk women and children. The program is sponsored by the Poor Handmaids of Jesus Christ. Through hospitality, advocacy, integrative services, and collaboration, participants improve their quality of life and that of the community in a safe, trusting environment.
- Sojourner Truth House creatively empowers women and their children. Their unique model of service and collaborative actions inspire the human spirit so that participants improve their quality of life and become contributing members of their communities.
- Sojourner Truth House works with local women's shelters to do case management, life courses, such as: parenting, recovery, anger management, self-esteem, personal development, basic educational skills, employment skills, and housing guidance, and provides referrals to other providers.
- Sojourner Truth House secures housing through transitional services. Three days per week, the Sojourner Truth Houses operates a food pantry for Gary residents and a women's clothes closet. These three streams of service serve over 2,000 people per month.
- Sojourner Truth House provides services to anyone who is homeless, hungry or in need of clothing. Food and clothing are restricted to people who live in Gary, but homeless services are provided to all clients housed in area shelters.
- There is a need for the City of Gary to improve the infrastructure, create job training programs, expand public transportation, improve the current school system,

improve public safety, and eliminate the tax caps that bind the city's hands in terms of financial health.

- There is a need for quality, affordable, low income and permanent supportive housing. There are not enough of these of units available. Also, landlords have the upper hand in the tenant-landlord equation which affects the quality of housing.
- Shelter stay times should vary according to the need of the individual. A blanket 20-day rule does not work for everyone.
- Rapid rehousing for three months does not solve the homeless problem. Instead, it adds to the trauma of homelessness by causing it to happen again once the three months are up.
- There is a need for the City to create outreach programs for unsheltered homeless.
- There is a need for social service programs that support drug and alcohol abusers through Special Services Court on a long term, healing basis. More funding is needed for the Special Services Court that would support treatment for the mentally ill and those suffering addiction, who are arrested for small infractions.
- There is a need for the City to provide training to police officers on dealing with mental illness.
- Landlord rights unfairly outweigh tenant rights. When funding is not provided for needed housing units, that is governmental discrimination.
- Sojourner Truth House is definitely invested in the growth and development of the most vulnerable citizens of our community. The Sojourner Truth House would like to be included in any and all conversations, regarding the City's future.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Holy Rosary/St. Vincent de Paul Soc. Food Pantry

Address: 719 Clark Rd., Gary, IN 46406

Contact: Lisa Hernandez

Title: President

Phone: 219-781-1015

E-Mail: polisa1962@gmail.com

- The City of Gary's food pantry is part of the international organization, The St. Vincent de Paul Society.
- The food pantry relies on donations and small fundraisers and, therefore, strives to feed those in need just within the zip code of 46406.
- The national headquarters also encourages volunteers of the food pantry to visit the sick and those in prison, and to provide monetary assistance with housing, utilities, medical expenses, clothing and other personal needs. However, because the needs are so great in Gary, the food pantry cannot afford to do those acts of charity, so the main focus is on providing assistance with food on a monthly basis.
- Food pantry clients consist of low income families, the disabled, the elderly, and some homeless suffering with addiction issues.
- The particular community served, which includes Brunswick and Westside Gary, sits right in the middle of a food desert. The residents are mostly low income and do not have access to transportation and, therefore, cannot travel to nearby grocery stores. Many areas residents resort to eating whatever they can purchase from gas stations or drug stores.
- There is a need for the City to deal with the many abandoned homes throughout the community. These abandoned homes invite rodents, transients, and crime. As a result, the property values of surrounding homes have decreased substantially and many residents feel unsafe.
- There is a need for the City to create social service programs to combat loneliness. In my opinion, this need is not only unrecognized, but also never discussed. Loneliness can cause depression, illness, and early death.

- Since many large grocery store owners are not willing to invest in the Brunswick community of Gary, the city of Gary should create a food coop, where residents can learn how to run their own grocery store, create jobs for their neighborhood, and learn the importance of eating a healthy and well-balanced diet. Most importantly, they will become an example to other communities that they are capable of solving their issues themselves.

CITY OF GARY, INDIANA – CDBG, HOME, AND ESG PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Gary Commission for Women

Address: 839 Broadway, 3rd Floor, Gary, Indiana 46402

Contact: Sharon Mark-Taylor

Title: Executive Director

Phone: 219-883-4155

E-Mail: smarktaylor@ci.gary.in.us

- The Gary Commission for Women operates the Rainbow Shelter, an emergency facility for victims of domestic violence, sexual assault and homelessness.
- In addition, the Gary Commission for Women operates the Ark Shelter, a long term transitional facility for homeless women and their children.
- The Gary Commission for Women provides services to low-income, elderly, and disabled.
- There is a need for the City of Gary to create jobs and job training programs.
- There is a need in the City for better childcare services and programs.
- The City of Gary needs to improve the current transportation system.
- There is a need for the City of Gary to create more affordable housing.



D. Appendix D – Public Comments

Attached are summaries of the following meetings:

- Public Hearings
 - Public Hearing Notices
 - Sign-in Sheets
 - Meeting Minutes



FIRST PUBLIC HEARING

**PUBLIC HEARING NOTICE
CITY OF GARY, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT,
HOME INVESTMENT PARTNERSHIP, AND
EMERGENCY SOLUTIONS GRANT PROGRAMS**

Notice is hereby given that the City of Gary, Lake County, IN will hold a public hearing on Tuesday, December 8, 2015 at 5:30 PM, prevailing time, in the City of Gary Du Bois Library, 1835 Broadway, Gary, IN 46407. The Du Bois Library is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, at (219) 881-5075 to make those arrangements, or for the hearing impaired call 711.

The purpose of this public hearing is to gather information for the City's FY 2016-2020 Five Year Consolidated Plan, the FY 2016 Annual Action Plan, and the 2016 Analysis of Impediments to Fair Housing Choice which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds, the HOME Investment Partnership (HOME), and the Emergency Solutions Grant (ESG) Programs.

The City of Gary anticipates, based on last fiscal year's allocation, that it will receive an estimated CDBG entitlement grant in the amount of approximately \$3,000,000, \$550,000 in HOME funds, and \$270,000 in ESG funds for FY 2016. These funding levels are contingent upon the final approval of the Federal Budget for FY 2016. In order to receive those funds, the City of Gary must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG, HOME, and ESG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Gary. In preparing its CDBG, HOME, and ESG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested citizens are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Gary and the use of CDBG, HOME, and ESG funds to address those needs over the next five (5) years. Written comments may be addressed to Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, 839 Broadway, Suite 302N, Gary, in 46402.

Karen Freeman-Wilson, Mayor of the City of Gary

**PUBLIC HEARING NOTICE
CITY OF GARY, INDIANA
COMMUNITY DEVELOPMENT
BLOCK GRANT,
HOME INVESTMENT
PARTNERSHIPS, AND
EMERGENCY SOLUTIONS
GRANT PROGRAMS**

Notice is hereby given that the City of Gary, Lake County, IN will hold a public hearing on Tuesday, December 8, 2015 at 5:00 PM, prevailing time, in the City of Gary Du Bois Public Library, 1835 Broadway, Gary, IN 46407. The Du Bois Public Library is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Ariene D. Colvin, Director, Department of Community Development, City of Gary, at (219) 881-5075 to make those arrangements, or for the hearing impaired call 711.

The purpose of this public hearing is to gather information for the City's FY 2016-2020 Five Year Consolidated Plan, the FY 2016 Annual Action Plan, and the 2016 Analysis of Impediments to Fair Housing Choice which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds, the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG) Programs.

The City of Gary anticipates, based on last fiscal year's allocation, that it will receive an estimated CDBG entitlement grant in the amount of approximately \$3,000,000, \$550,000 in HOME funds, and \$270,000 in ESG funds for FY 2016. These funding levels are contingent upon the final approval of the Federal Budget for FY 2016. In order to receive those funds, the City of Gary must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG, HOME, and ESG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Gary. In preparing its CDBG, HOME, and ESG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; Improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested citizens are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Gary and the use of CDBG, HOME, and ESG funds to address those needs over the next five (5) years. Written comments may be addressed to Ms. Ariene D. Colvin, Director, Department of Community Development, City of Gary, 839 Broadway, Suite 302N, Gary, IN 46402.

Karen Freeman-Wilson,
Mayor of the City of Gary

11/24 - 20734742 - hspaxlp

The Times, Tues. Nov. 24, 2015

**PUBLIC HEARING
NOTICE
CITY OF GARY, INDIANA
COMMUNITY DEVELOP-
MENT BLOCK GRANT,
HOME INVESTMENT
PARTNERSHIPS, AND
EMERGENCY SOLU-
TIONS GRANT PRO-
GRAMS**

Notice is hereby given that the City of Gary, Lake County, IN will hold a public hearing on Tuesday, December 8, 2015 at 5:00 PM, prevailing time, in the City of Gary Du Bois Public Library, 1835 Broadway, Gary, IN 46407. The Du Bois Public Library is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, at (219) 881-5075 to make those arrangements, or for the hearing impaired call 711.

The purpose of this public hearing is to gather information for the City's FY 2016-2020 Five Year Consolidated Plan, the FY 2016 Annual Action Plan, and the 2016 Analysis of Impediments to Fair Housing Choice which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds, the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG) Programs.

The City of Gary anticipates, based on last fiscal year's allocation, that it will receive an estimated CDBG entitlement grant in the amount of approximately \$3,000,000, \$550,000 in HOME funds, and \$270,000 in ESG funds for FY 2016. These funding levels are contingent upon the final approval of the Federal Budget for FY 2016. In order to receive those funds, the City of Gary must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG, HOME, and ESG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Gary. In preparing its CDBG, HOME, and ESG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; Interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested citizens are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Gary and the use of CDBG, HOME, and ESG funds to address those needs over the next five (5) years. Written comments may be addressed to Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, 839 Broadway, Suite 302N, Gary, IN 46402.

Karen Freeman-Wilson,
Mayor of the City of Gary
11/24/2015 3777000
HSPAXLP



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday 9, 2015 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Julie J. Navarro	Miller Spotlight Causes for Change Int'l	(773) 447-8500	Info@causesforchange.org
Michelle L. Williams	City Gary-Comm Dev.	(219) 881-5075	mwilliams@ci.gary.in.us
EVERLYN A. PONTE	" "	(219) 881-5075	eponte@ci.gary.in.us
WANDA J. PATTIGREW	City of Gary Community Development	(219) 881-5075	wpattigrew@ci.gary.in.us
RUFUS PURNELL	" "	944-7238	lifenew50@earthlink.net
LAW GILLESPIE	Continuum of Care	8869966	wgjgispie@continuumofcare.org
Kenneth A. Parc	Miller Spotlight Transportation and Infrastructure	(219) 979-903	KennethA@SBCGLOBAL.NET



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday 9, 2015 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
KENDRA S. JOHNSON	Dorie Mixer Homes	219-885-1387	Kendrasjohnson2020@YAHOO.COM
Beryl C. Fitzpatrick	GARY PARENTS COMMUNITY HEALTH NET, INC	219-484-2516	bfitzpatrick@garychc.org
Melody M. Tucker	GTRC	219-883-4151	
Felicia Jones	Community Dev.	219-881-5075	fjones@ci.gary.in.us
DAWN Michaels	Habitat for Humanity	219-982-7865	development@northhobby.org
Carl Raymond	GYSB	219-882-1570	
TRACY Lige	Resident	219-981-1958	+120480comcast.net



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday 9, 2015 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Jesse Griffin		219 885-2336	
Rico Nash	Work One	(219) 881 4100	rnash@goteworkonenw.com
Felicia Evans Marcus Hill	Crisis Center	219-938-7070	feliciaee@gmail.com
Tracy Lige	One - One	901-3554554	gammwillustrative@gmail.com
Era Turymen	Gay Literacy Coalition	219-885-2229	g/c720@sbcglobal.net
Kathy Mathew	Gay Literacy Coalition Gay Literacy Coalition	(519) 359-6675	citizenquest@yahoo.com
Derek Matthews		219) 661	citizenquest@ " 11



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday 9, 2015 at 5:30 P.M.

Name	Organization	Phone Number	Email Address
Tory Allen	MILLEN EQUITIES	219-716-0700	THE MILLEN LIBRARY @OUTLOOK.COM
Lord Scott - Marcus Hull	IDAPP	818 308 4859	LAWRAPPER@gsnet.com
Lavinia Freeman Jr.	ONE-12VE	1-901-355-5454	gameillustrative@gmail.com
Vena Bellezza	INDIANA PARENTING Institute	219-886-1111	jenn@indianaparentinginstitute.org
Judith Samson	Community Dev.	219 881-5075	jsamson@ci.gary.in.us
E. Mikolaj Pampal	Comal. Dev.	219.881.5075	mpampal@ci.gary.in.us
Irene Williams		219881-1005	IreneW.IreneChanel45@yahoo.com IreneChanel45@yahoo.com



**CITY OF GARY CDBG, HOME, & ESG PUBLIC HEARING FOR THE
FY 2016-2020 FIVE YEAR CONSOLIDATED PLAN,
FY 2016 ANNUAL ACTION PLAN, AND
2016 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

December 8, 2015

**Du Bois Library
1835 Broadway
Gary, IN 46407**

OPENING REMARKS – Ms. Arlene Colvin

INTRODUCTION OF URBAN DESIGN VENTURES CONSULTANTS – Ms. Arlene Colvin

PRESENTATION BY URBAN DESIGN VENTURES – Walter Haglund/Jonathan Russell

Overview

- What is a Consolidated Plan and an Annual Action Plan?
- What is the process of preparing a Consolidated Plan and an Annual Action Plan?

Eligible CDBG Activities

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;

- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

PUBLIC COMMENTS ON COMMUNITY DEVELOPMENT NEEDS OF THE CITY OF GARY

- What housing needs and strategies should the community consider over the next five years?
- What homeless needs and strategies should the community consider over the next five years?
- What other special needs and strategies should the community consider over the next five years?
- What community development needs and strategies should the community consider over the next five years?
- What economic development needs and strategies should the community consider over the next five years?
- What are some potential barriers to Fair Housing Choice in your community?
- Do you think that citizens are aware of how to report fair housing complaints?
- What actions should be taken to address potential fair housing discrimination and other fair housing concerns?

FY 2016 ANNUAL ACTION PLAN SCHEDULE: Ms. Arlene Colvin

- **First Public Hearing** – Tuesday, December 8, 2015 at 5:30 PM
- **FY 2016 Annual Action Plan goes on Display** –
- **Second Public Hearing** –
- **End of FY 2016 Annual Action Plan on Display** –
- **City Council Adoption of the FY 2016 Annual Action Plan** –
- **FY 2016 Annual Action Plan submitted to HUD Pittsburgh Office** –
- **Program Year Begins** –

* All dates subject to change based off HUD allocations.

City of Gary anticipates it will receive the following Federal funds during the FY 2016 program year:

Entitlement Funds	Amount
FY 2016 CDBG Funds	\$ 3,071,962.00
CDBG Program Income	\$ 0.00
FY 2016 HOME Funds	\$ 557,661.00
HOME Program Income	\$ 0.00
FY 2016 ESG Funds	\$ 279,896.00
ESG Program Income	\$ 0.00
Totals:	\$ 3,909,519.00

REVIEW OF PAST PERFORMANCE – Ms. Arlene Colvin

- Balance of funds available.
- Expenditure ratio.
- Benefit to low/mod income persons.

CLOSING REMARKS – Ms. Arlene Colvin

ADJOURNMENT – Ms. Arlene Colvin

City of Gary, Indiana

First Public Hearing

Tuesday, December 8th, 2015 at 5:00 pm

Du Bois Library, 1835 Broadway, Gary, IN 46407

In attendance:

<i>Zully Alvarado</i>	<i>Founder and CEO, Causes for Change</i>
<i>Michelle Williams</i>	<i>City of Gary, Community Development Department</i>
<i>Evelyn Aponte</i>	<i>City of Gary, Community Development Department</i>
<i>Arlene Colvin</i>	<i>City of Gary, Community Development Department</i>
<i>Wanda J. Pettigrew</i>	<i>City of Gary, Community Development Department</i>
<i>Judith Samson</i>	<i>City of Gary, Community Development Department</i>
<i>E. Nikole Rumph</i>	<i>City of Gary, Community Development Department</i>
<i>Rufus Purnell</i>	<i>Lighthouse Marketing</i>
<i>William Gillespie</i>	<i>Continuum of Care</i>
<i>Kenneth Parr</i>	<i>Miller Spotlight/Chairman of Transportation and Infrastructure action</i>
<i>Kendra S. Johnson</i>	<i>Dorie Miller Homes and Gary Parents</i>
<i>Beryl C. Fitzpatrick</i>	<i>Community Health Net, Inc.</i>
<i>Melody M. Tukes</i>	<i>Equal Opportunity Specialist, Human Relations Commission</i>
<i>Felicia Jones</i>	<i>Community Development Department</i>
<i>Dawn Michaels</i>	<i>Director of Development and Relations, Habitat for Humanity</i>
<i>Carl Rayford</i>	<i>Gary Youth Services Bureau</i>
<i>Jess Griffin</i>	<i>Resident</i>
<i>Rico Nash</i>	<i>Work One Northwest Indiana</i>
<i>Felicia Evans</i>	<i>Crisis Center</i>
<i>Marcus Hul</i>	<i>Resident</i>
<i>Tracy Lige</i>	<i>One-12ve</i>
<i>Era Twyman</i>	<i>Gary Literacy Coalition</i>
<i>Kathy Matthew</i>	<i>citizen</i>
<i>Derek Matthews</i>	<i>citizen</i>
<i>John Allen</i>	<i>Mallen Equities</i>
<i>Lind Scaft</i>	<i>Resident</i>
<i>Irvin E. Freeman Jr.</i>	<i>One-12ve</i>
<i>Vena Bellezza</i>	<i>Indiana Parenting Institute</i>
<i>Irene Williams</i>	<i>Resident</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russell</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- The Public Hearing began at 5:09 pm.
- The Director of the Community Development Department, Arlene Colvin, opened the meeting. She explained the plan and the process for submission.
- Urban Design Ventures was introduced and their role in the planning process was outlined.

- Walt Haglund of Urban Design Ventures explained that every five years, the City of Gary needs to establish priorities in order to access Federal funds.
- Mr. Haglund also differentiated between eligible and ineligible activities.
- Mr. Russell of Urban Design Ventures opened the meeting up to questions from those present.

Question 1: Are funds available for advertising Fair Housing and how to report any issues?

Response: Yes. The City will be promoting fair housing and educating residents on their rights and how to report and issues.

Question 2: Are sidewalk improvements an eligible activity?

Response: Yes. Sidewalk improvements and curb cuts are based on income eligibility.

Question 3: Are there visitability requirements for persons in wheelchairs?

Response: Yes. It is a requirement under the Federal programs.

Question 4: Does there need to be an interpreter and sign language translator at every event?

Response: No, but if specific request are made the City will make those accommodations.

Question 5: There is a need to include vision impaired accessibility to the 5% accessibility requirement for Federally funded communities.

Response: HUD establishes and inspects that accessibility requirements are met.

Question 6: There is a need to create a City agency to ensure disability access.

Response: The City will consider this.

Question 7: There is a need to make the City ADA compliant. There have been issues with blind and vision impaired residents. Lake County offices are not ADA accessible. Market Park is not ADA accessible. The Aquatorium is not accessible. There is a need to monitor ADA accessibility.

Response: The City will look into this and will be making ADA improvements as funds are available.

Question 8: Investors and contractors are advised on ADA accessibility requirements when they pull a permit. This information needs to be sent to private organizations.

Response: The City can send out ADA requirements to private organizations.

Question 9: Redevelopment offices are also not compliant with ADA.

Response: The City is evaluating the needs for ADA compliance for all public offices.

Question 10: Does the City of Gary have an economic development plan?

Response: The City is working on various economic development projects including a Section 108 Loan.

Question 11: How do we purchase or obtain buildings that are vacant?

Response: Contact Mr. Van Dyke.

Question 12: Where do we find the list of vacant properties available for purchase?

Response: Mr. Van Dyke has a list of vacant properties.

Question 13: What are the plans for downtown Gary?

Response: Ms. Colvin stated that a series of meetings have been held regarding the future of the downtown. She can send out information regarding the Livable Centers Plan.

Question 14: Blight is a concern. Is there any funding available for signage for the Lake Shore Dunes apartment complex?

Response: Ms. Colvin mentioned that the façade program might be a possibility, but that the owners should be taking care of it. It is a private property.

Question 15: The President for the Regional Board of Habitat for Humanity mentioned the poor condition of roofs in the area. He wondered what the turnaround time is for emergency repair.

Response: Ms. Colvin described the current program that provides up to \$10,000 in emergency rehab assistance. The turnaround time is not substantial.

Question 16: The HMDA data shows a decline in lending since the 1990's. There is a need for the HMDA data to accurately depict the information.

Response: The City will be including HMDA data in the Analysis of Impediments to Fair Housing Choice and the Consolidated Plan.

Question 17: There is evidence of insurance discrimination. There are many properties that need to be rehabilitated. Available resources need to be clearly outlined.

Response: Further investigation and testing must be performed to determine if insurance discrimination is present. The City will be allocating funds for future housing rehabilitation work.

Question 18: There are vacant homes in my neighborhood that have been vacant for ten years. Why aren't they being demolished?

Response: The City is using Hardest Hit funds for demolition. There are numerous properties that need to be demolished and the City has compiled a list. Please identify additional properties and the City will investigate.

There being no further questions, Ms. Colvin adjourned the meeting at 6:20PM.

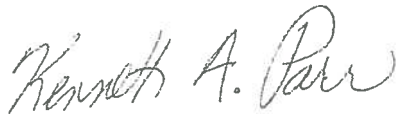
Ms. Colvin,

My name is Kenneth A. Parr and I am Chairman of Miller Spotlight's Transportation and Infrastructure Action Group. This is my written testimony prior to the December 8, 2015 CDBG public hearing. We are applying for a 2016 grant for the preparation of a community-wide bicycle and pedestrian master plan. This grant is from the Indiana Department of Health. Steps 15 and 16 of our goal (included with this fax): Increase Number of Residents Biking, Rolling and Walking in Miller 500% by 2025 aligns with the grant's requirements. We need funding for the design of protected bike lanes for Lake Street, Grand Blvd., and Oak Avenue.

The grant is a dollar for dollar local match. The maximum grant award is \$20,000 per community. Therefore we are requesting matching money from Community Development if we are awarded a grant from the Indiana State Department of Health.

Thank you. Please go to <http://millerspotlight.blogspot.com/> for more information.

Kenneth A. Parr



Goal #2: Increase number of residents biking, rolling and walking in Miller Beach 500% by year 2025

Action	Responsible Party	Supporting Partners	Timeline	Performance Measure
(1) Conduct survey to determine approximate number of residents currently biking, rolling and walking in Miller Beach.	Transportation and Infrastructure group		Year 1 November 30, 2015 through December 12, 2015	Annual end of year community survey to measure increase from initial number bikers, number rolling, and number walkers.
(2) Market with existing regional or national trails internet sites	Transportation and Infrastructure group		January 1, 2016 through December 31, 2025	Marketing increases biking and walking in Miller Beach by 10% each year from initial 15 users approx. per day per route.
(3) Get input for a local alternative transport logo to	Transportation and Infrastructure group		October 23 and 30, 2015	300 total residents were available to provide input from two events
(4) Make a logo design to brand the neighborhood as ideal for all types of transport and exploration	Cullen Ben-Daniel	Local residents attending community events on October 23 and October 30, 2015.	February 28, 2016	A logo is designed and approved by the Transportation and Infrastructure group.
(5) Install bike racks on Lake Street near businesses North and South of rail tracks	Transportation and Infrastructure group	18th Street Brewery	April 15, 2016	Bike racks will increase to at least four.
(6) Build alternative transport awareness with more bicycle/walking tours	Transportation and Infrastructure group	Cycle Miller Beach organization and Kim Swift of National Park Service	January 1, 2016 through December 31, 2025	Organized bicycle rides will increase to 26 rides per year. Walk tours will increase to 6 per year. Attendance at bicycle rides will average 130 riders by 2025. Attendance at walk tours will average 25 walkers by 2025.

<p>(7) Build a case through lobbying government agencies to place signs on public easements pointing out walking trails at the Chanute Trail and also the Marquette Trailheads on Grand, Montgomery, Douglas Center and County Line Road</p>	<p>Transportation and Infrastructure group</p>	<p>Year 2 Installed by May 3, 2017 then by May 3, 2018 to measure traffic</p>	<p>Two signs (one for each direction of traffic) marking each walking trail destination will increase foot traffic during the week from 9 walkers to 14 walkers within one year.</p>
<p>(8) Build a case through lobbying government agencies to place reflective painted bike lanes and/or signage, markers leading to the Chanute Trail and also the Marquette Trailheads on Grand, Montgomery and County Line</p>	<p>Transportation and Infrastructure group</p>	<p>Installed by May 3, 2017 then by May 3, 2018 to measure traffic</p>	<p>Two signs and two bike lanes (one for each direction of traffic) marking each bike trail destination will increase bike traffic by 50%.</p>
<p>(9) Build a case through lobbying government agencies to put reflective bike striping and signage on Lake Street</p>	<p>Transportation and Infrastructure group</p>	<p>Monday, May 15, 2017</p>	<p>2.5 miles of reflective bike striping and signage on Lake Street will increase biking on Lake by 50%</p>
<p>(10) Establish a "Build-A-Bike" type program at the Farmers Market or regular storefront.</p>	<p>Ken Parr Mandi Renslow and Cycle Miller Beach organization</p>	<p>Year 3 Tuesday, May 15, 2018</p>	<p>One person per week will use program to increase by 50% each year</p>
<p>(11) Build a case through lobbying government agencies to place Striping and/or signage promoting safe bike routes through neighborhoods including signs that tell drivers to watch out for cyclists headed toward trails.</p>	<p>Transportation and Infrastructure group</p>	<p>Tuesday, May 29, 2018</p>	<p>Increase striping and/or signage from one (1) existing bike route (signs around Marquette Drive) to five (5) more bike routes.</p>

<p>(12) Make all new Miller Beach roadways safe and convenient for bicycling and walking according to Federal Highway Administration guidelines for bicycles and pedestrians.</p>	<p>Transportation and Infrastructure group</p>		<p>Sunday, November 25, 2018</p>	<p>100% of new roadways built to be safe and convenient for bicycling and walking.</p>
<p>(13) Make all new Miller Beach commercial developments convenient for bicycling and walking like New York City's current "Bicycle Access to Office Buildings Law".</p>	<p>Transportation and Infrastructure group</p>		<p>Year 4</p>	<p>100% of new commercial developments will be convenient for bicycling and walking</p>
<p>(14) Establish weekly rides and map these trails and bicycle safe routes.</p>	<p>Transportation and Infrastructure group</p>	<p>Cycle Miller Beach organization</p>	<p>Saturday, September 14, 2019 Year 5</p>	<p>Increase from 4 rides to 26 rides. Increase maps from 1 to 10 maps, which is from 10 miles to at least 100 miles mapped.</p>
<p>(15) Establish Cycling and Walking network on Miller Beach main thoroughfares (Part 1)</p>	<p>Transportation and Infrastructure group</p>		<p>Tuesday, October 20, 2020</p>	<p>At least 50% length of Lake Street, Grand Blvd., and Oak Avenue will have protected bike lanes and wider sidewalks. An increase from 0 miles to at least 3.5 miles.</p>
<p>(16) Establish Cycling and Walking network on Miller Beach main thoroughfares (Part 2)</p>	<p>Transportation and Infrastructure group</p>		<p>Tuesday, November 3, 2020 Year 6 to year 10 Sunday, May 04, 2025</p>	<p>100% length of Lake Street, Grand Blvd., and Oak Avenue will have protected bike lanes and wider sidewalks plus 100% length (4 miles) from Lake Street train station to Gary Metro train station.</p>



SECOND PUBLIC HEARING

CHICAGO TRIBUNE

media group

Sold To:
CITY OF GARY COMMUNITY DEV - CU00410928
839 Broadway Ste N302
GARY, IN 46402-2419

RECORDED BY
APR 06 2016
Comm. Development Dept

Bill To:
CITY OF GARY COMMUNITY DEV - CU00410928
839 Broadway Ste N302
GARY, IN 46402-2419

Publishers Affidavit

Order Number: 4071615
Purchase Order: N/A

State of Indiana)
) ss:
Jasper, La Porte, Lake, Newton, Porter, & Starke County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Bridget Maloni who, being duly sworn, says that she/he is Client Service Representative of the Post Tribune newspaper of general circulation printed and published in the English language in the city of Crown Point in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 time(s), the date(s) of publication being as follows:

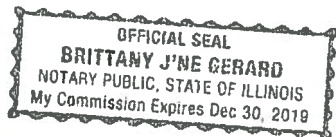
Mar 30, 2016.

The undersigned further states that the Post Tribune newspaper(s) maintains an Internet website, which is located at http://classifieds.chicagotribune.com/classifieds?category=public_notice website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Bridget Maloni

Subscribed and sworn to before me this 29 day of March, 2016

Notary Public



Prescribed by State Board of Accounts

Gary Dept. of Community Development

To: The Times Media Company

NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING FOR FY 2016-2020 FIVE YEAR CONSOLIDATED PLAN, FY 2016 ANNUAL ACTION PLAN, & ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, CITY OF GARY, IN

601-45th Avenue, Munster, IN 46

PUBLISHER'S CLAIM

Notice is hereby given by the City of Gary, Lake County, IN that it has prepared a Five Year Consolidated Plan for FY 2016-2020, an Annual Action Plan for FY 2016, and an Analysis of Impediments to Fair Housing Choice. The City anticipates that it will receive \$3,007,033 in Community Development Block Grant (CDBG) funds; \$578,718 in HOME funds; and \$278,538 in Emergency Solutions Grant (ESG) funds. The FY 2016 Annual Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) on or before May 16, 2016.

actual lines, neither of which shall be the type in which the body of the equivalent lines

These plans will be available for review for 30 days. Written or verbal public comments on these plans will be received until Monday, May 2, 2016 and should be directed to the City of Gary's Department of Community Development, attention Arlene Colvin, Director, 838 Broadway, Suite 302N, Gary, IN 46402. The phone number is (219) 881-5075, or for the hearing impaired call 711.

The City will hold a public hearing on Tuesday, April 12, 2016 on these plans. The purpose of the public hearing is to receive comments on the draft FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. The meeting will take place at 5:00 p.m. on Tuesday, April 12, 2016 in the City of Gary Du Bois Library, 1835 Broadway, Gary, IN 46407. The Du Bois Library is accessible to persons with physical disabilities.

In order to obtain the views of citizens, public agencies and other interested parties, the City of Gary has placed the Plans on display and online from Friday, April 1, 2016 through Monday, May 2, 2016 at the City of Gary's website (<http://www.gary.in.us>). Copies of the plans may also be examined during normal hours of operation at the following locations:

City of Gary
Department of Community Development
838 Broadway, Suite 302N
Gary, IN 46402

City of Gary Libraries

Du Bois Branch
1835 Broadway
Gary, Indiana 46407

Woodson Branch
501 South Lake Street
Gary, Indiana 46403

Brunswick Branch
4030 West 6TH Avenue
Gary, Indiana 46406

Kennedy Branch
3963 Broadway
Gary, Indiana 46409

The City of Gary's proposes to fund the following activities under the FY 2016 Annual Action Plan:

• Curbs and Sidewalks	\$49,248
• Gary Commission for Women Ark Operations	\$85,344
• Ark II	\$44,100
• Rainbow	\$35,000
• Gary Health Dept. - Maternal Child Health Clinic	\$34,300
• STD	\$42,677
• Gary Human Relations (Fair Housing and Employment)	\$67,620
• Gary Park Department (YSB - Out of School Time Program)	\$70,650
• Gary Literacy Coalition (Learner Partner)	\$16,000
• Homeownership Opportunity Network (HON)	\$25,000
• YWCA of NOW (Yes We Can Learn to Swim)	\$19,600
• Housing Repair Program	\$288,838
• Emergency Repair Program	\$135,104
• Senior Rehabilitation	\$200,000
• Neighborhood Rehabilitation	\$100,000
• Housing Services Administration	\$381,033
• Housing Incentive Program - Move UP; Move Horace Mann	\$100,000
• Redevelopment (Demolition)	\$377,345
• Micro Enterprise Program - Gary Small Business Development and Expansion Initiative	\$110,000
• Neighborhood Conservation/Code Enforcement	\$220,000
• Administration	\$571,406
• Continuum of Care Network	\$30,000
• Total CDBG	\$3,007,033
• Administration	\$55,000
• Broadway Area CDC	\$20,000
• Broadway Area CDC (Washington Gardens Apartments)	\$182,190
• Ambassador Apartments	\$309,528
• Total HOME	\$576,718
• Gary Commission for Women (Rainbow)	\$42,500
• Crisis Center, Inc. (Alternative House)	\$70,268
• Catholic Charities (Homeless Prevention)	\$50,000
• Rapid Re-Housing - Continuum of Care Network	\$62,000
• Data Collection (HMIS) - Continuum of Care Network	\$25,000
• Administration	\$20,740
• Total ESG	\$276,638

The plans were developed after conducting an initial public hearing, community meetings, round table meetings with housing, social services, and community and economic development agencies/organizations; meeting with City staff, community-wide citizen questionnaire, and receiving both written and verbal comments, requests, and identified needs from the local community.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Arlene D. Colvin at (219) 881-5075.

Written comments or oral comments may be addressed to Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, 838 Broadway, Suite 302N, Gary, IN 46402. The phone number is (219) 881-5075, or for the hearing impaired call 711.

Karen Freeman-Wilson
Mayor of the City of Gary
3/30 - 70754281 hspaxip

is 322. equivalent lines at 4171

g rule or tabular work (50 per cent)
11.00 for each proof in excess

Size of type 7.0 point.

is of IC 5-11-10-1, I hereby certify that the foregoing is legally due, after allowing all just credits, and that no p

ched hereto is a true copy, of the same column width nes. The dates of publication being as follows:

30, 2016

ow is true and correct:

site. s public notice was posted on the same day as it was

ie to technical problem or error, public notice was post uses to post the public notice.

Nicole L. Muscari

Nicole L. Muscari
Title: Legal Clerk

By: *Jillie M...*

**NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING
FOR FY 2016-2020 FIVE YEAR CONSOLIDATED PLAN,
FY 2016 ANNUAL ACTION PLAN, & ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE, CITY OF GARY, IN**

Notice is hereby given by the City of Gary, Lake County, IN that it has prepared a Five Year Consolidated Plan for FY 2016-2020, an Annual Action Plan for FY 2016, and an Analysis of Impediments to Fair Housing Choice. The City anticipates that it will receive \$3,007,033 in Community Development Block Grant (CDBG) funds; \$576,718 in HOME funds; and \$276,538 in Emergency Solutions Grant (ESG) funds. The City also anticipates that it will receive \$27,000 in program income. The FY 2016 Annual Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) on or before May 16, 2016.

These plans will be available for review for 30 days. Written or verbal public comments on these plans will be received until Monday, May 2, 2016 and should be directed to the City of Gary's Department of Community Development, attention Arlene Colvin, Director, 839 Broadway, Suite 302N, Gary, IN 46402. The phone number is (219) 881-5075, or for the hearing impaired call 711.

The City will hold a public hearing on Tuesday, April 12, 2016 on these plans. The purpose of the public hearing is to receive comments on the draft FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. The meeting will take place at 5:00 p.m. on Tuesday, April 12, 2016 in the City of Gary Du Bois Library, 1835 Broadway, Gary, IN 46407. The Du Bois Library is accessible to persons with physical disabilities.

In order to obtain the views of citizens, public agencies and other interested parties, the City of Gary has placed the Plans on display and online from Friday, April 1, 2016 through Monday, May 2, 2016 at the City of Gary's website (<http://www.gary.in.us/>). Copies of the plans may also be examined during normal hours of operation at the following locations:

**City of Gary
Department of Community Development
839 Broadway, Suite 302N
Gary, IN 46402**

City of Gary Libraries

**Du Bois Branch
1835 Broadway
Gary, Indiana 46407**

**Woodson Branch
501 South Lake Street
Gary, Indiana 46403**

**Brunswick Branch
4030 West 5TH Avenue
Gary, Indiana 46406**

**Kennedy Branch
3953 Broadway
Gary, Indiana 46409**

The City of Gary's proposes to fund the following activities under the FY 2016 Annual Action Plan:

• Curbs and Sidewalks	\$ 49,246
• Gary Commission for Women Ark Operations	\$ 95,344
• Ark II	\$ 44,100
• Rainbow	\$ 35,000
• Gary Health Dept. - Maternal Child Health Clinic	\$ 34,300
• STD	\$ 42,677
• Gary Human Relations (Fair Housing and Employment	\$ 67,620
• Gary Park Department (YSB - Out of School Time Program)	\$ 67,620
• Gary Literacy Coalition (Learner Partner)	\$ 15,000
• Homeownership Opportunity Network (HON)	\$ 25,000
• YWCA of NOW (Yes We Can Learn to Swim)	\$ 19,600
• Housing Repair Program	\$ 286,638
• Emergency Repair Program	\$ 135,104
• Senior Rehabilitation	\$ 200,000
• Neighborhood Rehabilitation	\$ 100,000
• Housing Services Administration	\$ 381,033
• Housing Incentive Program - Move UP; Move Horace Mann	\$ 100,000
• Redevelopment (Demolition)	\$ 377,345
• Micro Enterprise Program - Gary Small Business Development and Expansion Initiative	\$ 110,000
• Neighborhood Conservation/Code Enforcement	\$ 247,000
• Administration	\$ 571,406
• Continuum of Care Network	\$ 30,000
• Total CDBG	\$3,007,033
• Administration	\$ 55,000
• Broadway Area CDC	\$ 20,000
• Broadway Area CDC (Washington Gardens Apartments)	\$ 192,190
• Ambassador Apartments	\$ 309,528
• Total HOME	\$ 576,718
• Gary Commission for Women (Rainbow)	\$ 42,500
• Crisis Center, Inc. (Alternative House)	\$ 76,298
• Catholic Charities (Homeless Prevention)	\$ 50,000
• Rapid Re-Housing - Continuum of Care Network	\$ 62,000
• Data Collection (HMIS) - Continuum of Care Network	\$ 25,000
• Administration	\$ 20,740
• Total ESG	\$ 276,538

The plans were developed after conducting an initial public hearing; community meetings; round table meetings with housing, social services, and community and economic development agencies/organizations; meeting with City staff; community-wide citizen questionnaire, and

receiving both written and verbal comments, requests, and identified needs from the local community.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Arlene D. Colvin at (219) 881-5075.

Written comments or oral comments may be addressed to Ms. Arlene D. Colvin, Director, Department of Community Development, City of Gary, 839 Broadway, Suite 302N, Gary, IN 46402. The phone number is (219) 881-5075, or for the hearing impaired call 711.

Karen Freeman-Wilson
Mayor of the City of Gary



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday, April 12, 2016 at 5:00 P.M.

Name	Organization	Phone Number	Email Address
EVERLYN APONTE	DEPT. OF COMM. DEV.	219 881 5075	eaponte@ci.gary.in.us
Michelle Williams	Dept. of Comm. Dev.	219 881-5075	mwilliams@ci.gary.in.us
WANDA FETTIGREW	City of Gary Community Develop.	219-881-5075	wpettigrew@ci.gary.in.us
William Gillespie	Continuum of Care Network	219 886 9966	wgillespie@continuumofcarenw.org
LAKIA MANLEY	City of Gary Community Dev	219-881-5075	lmanley@ci.gary.in.us



City of Gary, IN
Five-Year Consolidated Plan, FY 2016 Annual Action Plan,
and 2016 Analysis of Impediments to Fair Housing
Public Meeting in Du Bois Library
Tuesday, April 12, 2016 at 5:00 P.M.

Name	Organization	Phone Number	Email Address
Stephanie Miller	Catholic Charities	886-3549	Smiller@catholic-charities.org
Walt Heglund	Urban Design Ventures	(412) 461-6916	wht@urbandesignventures.com
LASHAWN JONES-TAYLOR	Catholic Charities	219-886-3549	LSTaylor@catholic-charities.org
Janae Russell	Urban Design Ventures	(412) 461-6916	JanaeRussell@urbandesignventures.com



**CITY OF GARY CDBG, HOME, & ESG PUBLIC HEARING FOR THE
FY 2016-2020 FIVE YEAR CONSOLIDATED PLAN,
FY 2016 ANNUAL ACTION PLAN, AND
2016 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

April 12, 2016

**Du Bois Library
1835 Broadway
Gary, IN 46407**

Opening Remarks – Ms. Arlene Colvin

Introduction of Urban Design Ventures Consultants – Ms. Arlene Colvin

Presentation by Urban Design Ventures

FY 2016 Annual Action Plan Schedule:

- **First Public Hearing – Tuesday, December 8, 2015 at 5:30 PM at the Du Bois Library.**
- **Plans go on Display – Friday, April 1, 2016**
- **Second Public Hearing – Tuesday, April 12, 2016**
- **End of Plans on Display – Monday, May 2, 2016**
- **City Council Adoption of the Plans – Tuesday, May 3, 2016**
- **Plans submitted electronically to HUD Indianapolis Office – Monday, May 16, 2016**
- **Program Year Begins – January 1, 2016**

The “Vision” of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Gary, Indiana. The following goals and objectives have been identified for the five-year period of FY 2016 through FY 2020.

Housing Priority

There is a need to improve the quality of the housing stock in the City of Gary and to increase the supply of decent, affordable, safe, accessible, and sound housing for home-owners, renters, and homebuyers.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.
- **HS-2 Housing Construction** - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
- **HS-3 Home Ownership** - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
- **HS-4 Fair Housing** - Promote fair housing choice in the City through education, outreach, enforcement of and compliance with the Fair Housing Act, and providing seminars, training, and informational material.
- **HS-5 Public Housing** - Support the Gary Housing Authority in its efforts to improve and maintain the existing public housing stock, develop new affordable rental housing, and promote homeownership assistance programs through the use of Section 8 Housing Choice Vouchers for home mortgages.

Homeless Priority

There is a need for housing and services for homeless persons and persons who are at-risk of becoming homeless.

Goals/Strategies:

- **HO-1 Operation/Support** - Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
- **HO-2 Prevention and Housing** - Continue to support homeless prevention and rapid re-housing programs.
- **HO-3 Housing** - Support the rehabilitation and construction of emergency shelters, and permanent housing for the homeless by non-profit organizations.
- **HO-4 Continuum of Care** – Support the Continuum of Care Network’s efforts to provide housing, outreach, and preventative care services and support.

Other Special Needs Priority

There is a need for housing opportunities, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, persons with other special needs, and protected classes.

Goals/Strategies:

- **SN-1 Social Services** - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.
- **SN-2 Housing** - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-3 Public Facilities** – Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Disabilities Act.

Community Development Priority

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Gary.

Goals/Strategy:

- **CD-1 Community Facilities** - Improve the City's public and community facilities (parks, recreation centers, library, etc.).
- **CD-2 Infrastructure** - Improve the City's infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).
- **CD-3 Public Services** - Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Public Safety** - Improve public safety facilities, equipment, and public safety services.
- **CD-5 Code Enforcement** - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
- **CD-6 Revitalization** - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
- **CD-7 Historic Preservation** - Promote historic preservation and adaptive reuse of existing buildings in the City.

Economic Development Priority

There is a need to increase employment, self-sufficiency, educational training, and economic empowerment of residents of the City of Gary.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, and employment.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development of existing and new firms.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- **ED-4 Training** - Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.

Administration, Planning, and Management Priority

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goal/Strategy:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

The City of Gary will receive the following Federal funds during the FY 2016 program year:

Entitlement Funds	Amount
FY 2016 CDBG Funds	\$ 3,007,033.00
FY 2016 HOME Funds	\$ 576,718.00
FY 2016 ESG Funds	\$ 276,538.00
Totals:	\$ 3,860,289.00

The City allocated its FY 2016 CDBG, HOME, and ESG funds as follows:

#	Project Name	Project Description	Amount to be Funded	Source
CD-16-01	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks	CDBG funds for the installation of curbs and sidewalks in the East and West Areas of the University Park Neighborhood.	\$49,246.00	CDBG
CD-16-02	Gary Commission for Women - The Ark Shelter Operations	CDBG funds will be provided for the operations of the Ark Shelter, which is a long-term facility for homeless women and their children with 15 fully furnished 2-bedroom apartments. Clients pay based on a sliding scale HUD -based rent. Services that are offered include, but are not limited to, 24-hour hotline, advocacy, needs and housing assessment, information and referral, safety planning, individual and group support services, housing assessment and assistance, clothing, food, and furnishings.	\$95,344.00	CDBG
CD-16-03	Gary Commission for Women - The Ark II Daycare	CDBG funds for the operation of a daycare program for the children of the residents of the Ark who are working, searching for housing, employment interviews, etc.	\$44,100.00	CDBG
CD-16-04	Gary Commission for Women - The Rainbow Shelter	CDBG funds for the operation of the Rainbow Shelter, an emergency facility for victims and their children of domestic violence, sexual assault and homelessness. Services provided are 24-hour hotline, advocacy, needs assessment, information and referral, safety planning, individual and group support services, housing assessment and assistance, clothing, food, and furnishings bank. Victims of domestic violence can stay up to 45 days and the length of stay for homeless clients can stay up to 15 days with extensions granted on an as-needed basis.	\$35,000.00	CDBG

CD-16-05	Gary Health Dept. - Maternal Child Health Clinic	CDBG funds for healthcare services and support for pregnant and parenting women, their children and families regardless of their ability to pay.	\$34,300.00	CDBG
CD-16-06	Gary Health Department - Sexually Transmitted Diseases	CDBG funds for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.	\$42,677.00	CDBG
CD-16-07	Gary Human Relations - Fair Housing and Employment	CDBG funds for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals.	\$67,620.00	CDBG
CD-16-08	City of Gary Youth Services Bureau - Out of School Time Program	CDBG funds for the operation of an after school program that will provide education, recreation, nutrition, food, exercise, leadership, mentoring, sports, employment and supervision activities to Gary's low to moderate income youth during after and outside of school time, throughout the year.	\$67,620.00	CDBG
CD-16-09	Gary Literacy Coalition - Learning Partner Project	CDBG funds to provide low to moderate income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the affective domain of 4th, 5th, & 6th grade students at the Dr. Bernard C. Watson Academy for Boys, 2065 Mississippi St. and the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.	\$15,000.00	CDBG

CD-16-10	Homeownership Opportunity Network (HON)	CDBG funds for the “one stop housing shop” that assists homebuyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.	\$25,000.00	CDBG
CD-16-11	YWCA of NWI - Yes We Can Learn to Swim	CDBG funds for the operation of an after school and summer camp program that will improve academic achievement, decrease pervasive health disparities and to provide a safe haven to children living in low income communities.	\$19,600.00	CDBG
CD-16-12	Housing Repair Program	CDBG funds for grants to be used for the rehabilitation of owner occupied single-family structures for low to moderate income Gary residents. Rehabilitation activities include roofing, electrical, plumbing, heating, windows, doors, siding, tuck-pointing, foundations, and disabled access ramps. Maximum amount not to exceed \$25,000 per home. Residents of the University Park and Emerson Target Areas will receive first preference for repairs under this program.	\$286,638.00	CDBG
CD-16-13	Emergency Repair Program	CDBG funds for grants to low to moderate income Gary homeowners to eliminate conditions that cause a threat to the health and safety of single family owner-occupied properties. Emergency rehabilitation activities include only one item per household in the areas of roofing, electrical, plumbing, heating, and disabled access ramps (in emergency situations only). Grant amount not to exceed \$10,000 per home.	\$135,104.00	CDBG
CD-16-14	Senior Housing Rehabilitation	CDBG funds for the rehabilitation of owner-occupied single-family structures for low-moderate income senior residents. Eligible rehabilitation activities include roofing, electrical, plumbing,	\$200,000.00	CDBG

		heating, windows, doors, lead containment, and disabled access ramps. Amount not to exceed \$20,000 for housing repairs and \$5,000 for lead containment. Maximum amount per home not to exceed \$25,000.		
CD-16-15	Neighborhood Rehabilitation Program	CDBG funds for the rehabilitation of two properties in the University Park Area acquired under the Neighborhood Stabilization Program (NSP3) to be sold to low to moderate income persons.	\$100,000.00	CDBG
CD-16-16	Housing Services Delivery Costs	CDBG funds for costs associated with the administration and operation of the Community Development housing programs.	\$381,033.00	CDBG
CD-16-17	Move UP and Move Horace Mann Programs	CDBG funds for relocation assistance for the purchase of a single-family owner occupied home for-sale in the University Park West and Horace Mann Target Areas. Preference will be given to any government employee, or employee of any healthcare or educational institution located in the City of Gary.	\$100,000.00	CDBG
CD-16-18	Gary Department of Commerce Redevelopment Division - Demolition	CDBG funds for the operation of the demolition of unsafe structures throughout the City.	\$377,345.00	CDBG
CD-16-19	Gary Small Business Development and Expansion Initiative	CDBG funds for instructor-led, classroom training, technical assistance (one-on-one and small group business counseling) and access to capital resources for nascent, new, expanding, and high-growth potential small businesses owned by Gary residents, including resident/entrepreneurs classified as low-to-moderate income and/or small business owners who create jobs for low-to-moderate income Gary residents, including the "hard-to-employ" as a result of long-term unemployment, ex-offender status, etc.	\$110,000.00	CDBG

CD-16-20	Neighborhood Conservation/Code Enforcement	CDBG funds for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist.	\$220,000.00	CDBG
CD-16-21	General CDBG Administration	CDBG funds for the overall program administration of the CDBG program.	\$571,406.00	CDBG
CD-16-22	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition	CDBG funds for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.	\$30,000.00	CDBG
HOME-16-01	HOME Administration	HOME funds for the operation and administration of the HOME Program	\$55,000.00	HOME
HOME-16-02	Broadway Area CDC	HOME funds for operational dollars to pay reasonable and necessary expenses for a CHDO to develop housing.	\$20,000.00	HOME
HOME-16-03	Broadway Area CDC - Washington Gardens Apartments	HOME funds for the construction of a new two-story building with 16 multi-family units for children aging out of foster care. Located at 19th & Washington St., Gary, Indiana.	\$192,190.00	HOME
HOME-16-04	Ambassador Apartments	Home funds will be provided for the Ambassador Apartments is a new construction project consisting of 44 affordable housing units: 13 one-bedroom and 31 two-bedroom units. The building will be marketed to individuals and families at or below 60% of AMI. The building will be constructed at 574 Monroe Street, Gary, IN on the site of the former Ambassador Hotel/Apartments.	\$309,528.00	HOME
ESG-16-01	City of Gary Commission for Women - The Rainbow Shelter Operations	ESG funds for emergency shelter, food, clothing, and other essential support services to women and their children who are homeless.	\$42,500.00	ESG

ESG-15-02	Crisis Center, Inc. - Shelter Operations	ESG funds for emergency shelter and essential services to boys and girls ages 10 to 18 who are homeless, runaways, or unaccompanied youth for up to 20 days.	\$76,298.00	ESG
ESG-16-03	Catholic Charities - Homeless Prevention	ESG funds for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter.	\$50,000.00	ESG
ESG-15-04	Continuum of Care Network - Rapid Re-Housing	ESG funds for financial assistance, housing relocation and stabilization services to eligible households.	\$62,000.00	ESG
ESG-16-05	Continuum of Care Network - Data Collection HMIS	ESG funds for data collection and entry into the HMIS.	\$25,000.00	ESG
ESG-16-06	ESG Administration	ESG funds for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing services.	\$20,740.00	ESG

The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the Community's awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the City of Gary.

Strategies: In order to meet this goal, the following activities and strategies should be taken:

- **1-A:** Promote fair housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under both the Fair Housing Act and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibility to affirmatively further fair housing.
- **1-C:** Improve communications and coordinate the sharing of information between the Gary Housing Authority and various social service agencies.
- **1-D:** Work with the Northwest Indiana Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City to perspective homebuyers.

- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA).

Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing

The median value and cost to purchase and maintain a single family home in the City of Gary that is decent, safe, and sound is \$65,500 and the average cost of a one-bedroom apartment is \$503 per month, which limits the choice of housing for lower income households. About 31.1% of homeowners and 64.7% of renters in the City are paying more than 30% of their income on housing costs.

Goal: Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant buildings.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage plans from both private developers and non-profit housing providers to develop, construct, and/or rehabilitate new and affordable housing.
- **2-B:** Support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the Gary Housing Authority, and local banks to provide financing in the form of down payment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.

Impediment 3: Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units in the City of Gary. More than three-fourths (80.6%) of the City's housing stock was built prior to 1970 and just 6.2% has been built since 1990. There is a large percentage of homes that do not have accessibility features. With a disabled population of 18.5%, the City of Gary does not have enough accessible housing units available to meet that need.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords.

- **3-B:** Through financial or other incentives, the City could increase the amount of accessible housing through new construction of accessible and visitable handicap units on available vacant and developable land in the City.
- **3-C:** Continue to enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act, which require landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order to remain in their homes.

Impediments 4: Economic Issues May Affect Housing Choice

There is a lack of economic opportunities in the City which prevents lower-income households from improving their standard of living and ability to live outside areas with concentrations of lower-income households, which is a fair housing concern.

Goal: Attract new job opportunities within the City of Gary, which will increase household income, thus promoting fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Strengthen partnerships and program delivery that enhance the City’s business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **4-B:** Improve the local high school educational programs to insure that more persons will meet the state educational requirements for graduation, which are needed for many job opportunities.
- **4-C:** Support programs that enhance entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods to become areas of opportunity.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

Impediment 5: Private Lending Practices

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, and colleges and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.

- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Although the City’s CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

Impediment 6: Need for a Regional Approach to Affirmatively Furthering Fair Housing

The housing, racial, and socio-economic data from the 2010 U.S. Census and 2010-2014 American Community Survey, as well as the amount of subsidized housing in the City of Gary, illustrates that there is a concentration of low- and moderate-income persons and Black/African Americans living in the City of Gary.

Goal: Provide housing and economic development opportunities to low- and moderate-income persons and the protected classes to live and work in the Northwest Region of Indiana.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of Gary, the City of Hammond, the City of East Chicago, and the surrounding communities of Whiting, Munster, Griffith, Merrillville, Highland, and Hobart, the U.S. Department of Housing and Urban Development (HUD), the local fair housing agencies, the local housing authorities, and the Board of Realtors.
- **6-B:** The three (3) Federal Entitlement jurisdictions: Gary, East Chicago, and Hammond, should coordinate and cooperate in promoting fair housing activities in the region and throughout their communities.

Public Comments on the City of Gary’s FY 2016-2020 Five Year Consolidated Plan, FY 2016 Annual Action Plan, and 2016 Analysis of Impediments to Fair Housing Choice – 3-minute limit on public comments; written comments will also be accepted

Closing Remarks – Ms. Arlene Colvin

Adjournment – Ms. Arlene Colvin

City of Gary, Indiana

Second Public Hearing

Tuesday, April 12th, 2016 at 5:00 pm
Du Bois Library, 1835 Broadway, Gary, IN 46407

In attendance:

<i>Zully Alvarado</i>	<i>Founder and CEO, Causes for Change</i>
<i>Michelle Williams</i>	<i>City of Gary, Community Development Department</i>
<i>Evelyn Aponte</i>	<i>City of Gary, Community Development Department</i>
<i>Arlene Colvin</i>	<i>City of Gary, Community Development Department</i>
<i>Wanda J. Pettigrew</i>	<i>City of Gary, Community Development Department</i>
<i>Lakia Manley</i>	<i>City of Gary, Community Development Department</i>
<i>William Gillespie</i>	<i>Continuum of Care</i>
<i>Stephanie Miller</i>	<i>Catholic Charities</i>
<i>LaShawn Jones-Taylor</i>	<i>Catholic Charities</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russell</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- The Public Hearing began at 5:07 pm.
- The Director of the Community Development Department, Arlene Colvin, opened the meeting. She welcomed those in attendance and introduced the consultants, Urban Design Ventures.
- Urban Design Ventures was introduced and their role in the planning process was outlined.

Jonathan Russell of Urban Design Ventures, reviewed the following information:

FY 2016 Annual Action Plan Schedule:

- **First Public Hearing** – Tuesday, December 8, 2015 at 5:30 PM at the Du Bois Library.
- **Plans go on Display** – Friday, April 1, 2016
- **Second Public Hearing** – Tuesday, April 12, 2016
- **End of Plans on Display** – Monday, May 2, 2016
- **City Council Adoption of the Plans** – Tuesday, May 3, 2016
- **Plans submitted electronically to HUD Indianapolis Office** – Monday, May 16, 2016
- **Program Year Begins** – January 1, 2016

The “Vision” of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Gary, Indiana. The following goals and objectives have been identified for the five-year period of FY 2016 through FY 2020.

Housing Priority

There is a need to improve the quality of the housing stock in the City of Gary and to increase the supply of decent, affordable, safe, accessible, and sound housing for home-owners, renters, and homebuyers.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.
- **HS-2 Housing Construction** - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
- **HS-3 Home Ownership** - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
- **HS-4 Fair Housing** - Promote fair housing choice in the City through education, outreach, enforcement of and compliance with the Fair Housing Act, and providing seminars, training, and informational material.
- **HS-5 Public Housing** - Support the Gary Housing Authority in its efforts to improve and maintain the existing public housing stock, develop new affordable rental housing, and promote homeownership assistance programs through the use of Section 8 Housing Choice Vouchers for home mortgages.

Homeless Priority

There is a need for housing and services for homeless persons and persons who are at-risk of becoming homeless.

Goals/Strategies:

- **HO-1 Operation/Support** - Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
- **HO-2 Prevention and Housing** - Continue to support homeless prevention and rapid re-housing programs.
- **HO-3 Housing** - Support the rehabilitation and construction of emergency shelters, and permanent housing for the homeless by non-profit organizations.
- **HO-4 Continuum of Care** – Support the Continuum of Care Network’s efforts to provide housing, outreach, and preventative care services and support.

Other Special Needs Priority

There is a need for housing opportunities, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, persons with other special needs, and protected classes.

Goals/Strategies:

- **SN-1 Social Services** - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.
- **SN-2 Housing** - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-3 Public Facilities** – Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Disabilities Act.

Community Development Priority

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Gary.

Goals/Strategy:

- **CD-1 Community Facilities** - Improve the City's public and community facilities (parks, recreation centers, library, etc.).
- **CD-2 Infrastructure** - Improve the City's infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).
- **CD-3 Public Services** - Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Public Safety** - Improve public safety facilities, equipment, and public safety services.
- **CD-5 Code Enforcement** - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
- **CD-6 Revitalization** - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
- **CD-7 Historic Preservation** - Promote historic preservation and adaptive reuse of existing buildings in the City.

Economic Development Priority

There is a need to increase employment, self-sufficiency, educational training, and economic empowerment of residents of the City of Gary.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, and employment.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development of existing and new firms.

- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- **ED-4 Training** - Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.

Administration, Planning, and Management Priority

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goal/Strategy:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

The City of Gary will receive the following Federal funds during the FY 2016 program year:

Entitlement Funds	Amount
FY 2016 CDBG Funds	\$ 3,007,033.00
FY 2016 HOME Funds	\$ 576,718.00
FY 2016 ESG Funds	\$ 276,538.00
Totals:	\$ 3,860,289.00

The City allocated its FY 2016 CDBG, HOME, and ESG funds as follows:

#	Project Name	Project Description	Amount to be Funded	Source
CD-16-01	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks	CDBG funds for the installation of curbs and sidewalks in the East and West Areas of the University Park Neighborhood.	\$49,246.00	CDBG
CD-16-02	Gary Commission for Women - The Ark Shelter Operations	CDBG funds will be provided for the operations of the Ark Shelter, which is a long-term facility for homeless women and their children with 15 fully furnished 2-bedroom apartments. Clients pay based on a sliding scale HUD -based rent. Services that are offered include, but are not limited to, 24-hour	\$95,344.00	CDBG

		hotline, advocacy, needs and housing assessment, information and referral, safety planning, individual and group support services, housing assessment and assistance, clothing, food, and furnishings.		
CD-16-03	Gary Commission for Women - The Ark II Daycare	CDBG funds for the operation of a daycare program for the children of the residents of the Ark who are working, searching for housing, employment interviews, etc.	\$44,100.00	CDBG
CD-16-04	Gary Commission for Women - The Rainbow Shelter	CDBG funds for the operation of the Rainbow Shelter, an emergency facility for victims and their children of domestic violence, sexual assault and homelessness. Services provided are 24-hour hotline, advocacy, needs assessment, information and referral, safety planning, individual and group support services, housing assessment and assistance, clothing, food, and furnishings bank. Victims of domestic violence can stay up to 45 days and the length of stay for homeless clients can stay up to 15 days with extensions granted on an as-needed basis.	\$35,000.00	CDBG
CD-16-05	Gary Health Dept. - Maternal Child Health Clinic	CDBG funds for healthcare services and support for pregnant and parenting women, their children and families regardless of their ability to pay.	\$34,300.00	CDBG
CD-16-06	Gary Health Department - Sexually Transmitted Diseases	CDBG funds for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.	\$42,677.00	CDBG
CD-16-07	Gary Human Relations - Fair Housing and Employment	CDBG funds for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and	\$67,620.00	CDBG

		community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals.		
CD-16-08	City of Gary Youth Services Bureau - Out of School Time Program	CDBG funds for the operation of an after school program that will provide education, recreation, nutrition, food, exercise, leadership, mentoring, sports, employment and supervision activities to Gary's low to moderate income youth during after and outside of school time, throughout the year.	\$67,620.00	CDBG
CD-16-09	Gary Literacy Coalition - Learning Partner Project	CDBG funds to provide low to moderate income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the affective domain of 4th, 5th, & 6th grade students at the Dr. Bernard C. Watson Academy for Boys, 2065 Mississippi St. and the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.	\$15,000.00	CDBG
CD-16-10	Homeownership Opportunity Network (HON)	CDBG funds for the "one stop housing shop" that assists homebuyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.	\$25,000.00	CDBG
CD-16-11	YWCA of NWI - Yes We Can Learn to Swim	CDBG funds for the operation of an after school and summer camp program that will improve academic achievement, decrease pervasive health disparities and to provide a safe haven to children living in low income communities.	\$19,600.00	CDBG
CD-16-12	Housing Repair Program	CDBG funds for grants to be used for the rehabilitation of owner occupied single-family structures for low to moderate income Gary residents. Rehabilitation activities include roofing, electrical,	\$286,638.00	CDBG

		plumbing, heating, windows, doors, siding, tuck-pointing, foundations, and disabled access ramps. Maximum amount not to exceed \$25,000 per home. Residents of the University Park and Emerson Target Areas will receive first preference for repairs under this program.		
CD-16-13	Emergency Repair Program	CDBG funds for grants to low to moderate income Gary homeowners to eliminate conditions that cause a threat to the health and safety of single family owner-occupied properties. Emergency rehabilitation activities include only one item per household in the areas of roofing, electrical, plumbing, heating, and disabled access ramps (in emergency situations only). Grant amount not to exceed \$10,000 per home.	\$135,104.00	CDBG
CD-16-14	Senior Housing Rehabilitation	CDBG funds for the rehabilitation of owner-occupied single-family structures for low-moderate income senior residents. Eligible rehabilitation activities include roofing, electrical, plumbing, heating, windows, doors, lead containment, and disabled access ramps. Amount not to exceed \$20,000 for housing repairs and \$5,000 for lead containment. Maximum amount per home not to exceed \$25,000.	\$200,000.00	CDBG
CD-16-15	Neighborhood Rehabilitation Program	CDBG funds for the rehabilitation of two properties in the University Park Area acquired under the Neighborhood Stabilization Program (NSP3) to be sold to low to moderate income persons.	\$100,000.00	CDBG
CD-16-16	Housing Services Delivery Costs	CDBG funds for costs associated with the administration and operation of the Community Development housing programs.	\$381,033.00	CDBG

CD-16-17	Move UP and Move, Horace Mann Programs	CDBG funds for relocation assistance for the purchase of a single-family owner occupied home for-sale in the University Park West and Horace Mann Target Areas. Preference will be given to any government employee, or employee of any healthcare or educational institution located in the City of Gary.	\$100,000.00	CDBG
CD-16-18	Gary Department of Commerce Redevelopment Division - Demolition	CDBG funds for the operation of the demolition of unsafe structures throughout the City.	\$377,345.00	CDBG
CD-16-19	Gary Small Business Development and Expansion Initiative	CDBG funds for instructor-led, classroom training, technical assistance (one-on-one and small group business counseling) and access to capital resources for nascent, new, expanding, and high-growth potential small businesses owned by Gary residents, including resident/entrepreneurs classified as low-to-moderate income and/or small business owners who create jobs for low-to-moderate income Gary residents, including the "hard-to-employ" as a result of long-term unemployment, ex-offender status, etc.	\$110,000.00	CDBG
CD-16-20	Neighborhood Conservation/Code Enforcement	CDBG funds for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist.	\$220,000.00	CDBG
CD-16-21	General CDBG Administration	CDBG funds for the overall program administration of the CDBG program.	\$571,406.00	CDBG
CD-16-22	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition	CDBG funds for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.	\$30,000.00	CDBG
HOME-16-01	HOME Administration	HOME funds for the operation and administration of the HOME Program	\$55,000.00	HOME

HOME-16-02	Broadway Area CDC	HOME funds for operational dollars to pay reasonable and necessary expenses for a CHDO to develop housing.	\$20,000.00	HOME
HOME-16-03	Broadway Area CDC - Washington Gardens Apartments	HOME funds for the construction of a new two-story building with 16 multi-family units for children aging out of foster care. Located at 19th & Washington St., Gary, Indiana.	\$192,190.00	HOME
HOME-16-04	Ambassador Apartments	Home funds will be provided for the Ambassador Apartments is a new construction project consisting of 44 affordable housing units: 13 one-bedroom and 31 two-bedroom units. The building will be marketed to individuals and families at or below 60% of AMI. The building will be constructed at 574 Monroe Street, Gary, IN on the site of the former Ambassador Hotel/Apartments.	\$309,528.00	HOME
ESG-16-01	City of Gary Commission for Women - The Rainbow Shelter Operations	ESG funds for emergency shelter, food, clothing, and other essential support services to women and their children who are homeless.	\$42,500.00	ESG
ESG-15-02	Crisis Center, Inc. - Shelter Operations	ESG funds for emergency shelter and essential services to boys and girls ages 10 to 18 who are homeless, runaways, or unaccompanied youth for up to 20 days.	\$76,298.00	ESG
ESG-16-03	Catholic Charities - Homeless Prevention	ESG funds for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter.	\$50,000.00	ESG
ESG-15-04	Continuum of Care Network - Rapid Re-Housing	ESG funds for financial assistance, housing relocation and stabilization services to eligible households.	\$62,000.00	ESG
ESG-16-05	Continuum of Care Network - Data Collection HMIS	ESG funds for data collection and entry into the HMIS.	\$25,000.00	ESG
ESG-16-06	ESG Administration	ESG funds for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing services.	\$20,740.00	ESG

The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the Community's awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the City of Gary.

Strategies: In order to meet this goal, the following activities and strategies should be taken:

- **1-A:** Promote fair housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under both the Fair Housing Act and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibility to affirmatively further fair housing.
- **1-C:** Improve communications and coordinate the sharing of information between the Gary Housing Authority and various social service agencies.
- **1-D:** Work with the Northwest Indiana Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City to perspective homebuyers.
- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA).

Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing

The median value and cost to purchase and maintain a single family home in the City of Gary that is decent, safe, and sound is \$65,500 and the average cost of a one-bedroom apartment is \$503 per month, which limits the choice of housing for lower income households. About 31.1% of homeowners and 64.7% of renters in the City are paying more than 30% of their income on housing costs.

Goal: Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant buildings.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage plans from both private developers and non-profit housing providers to develop, construct, and/or rehabilitate new and affordable housing.
- **2-B:** Support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the Gary Housing Authority, and local banks to provide financing in the form of down payment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.

Impediment 3: Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units in the City of Gary. More than three-fourths (80.6%) of the City's housing stock was built prior to 1970 and just 6.2% has been built since 1990. There is a large percentage of homes that do not have accessibility features. With a disabled population of 18.5%, the City of Gary does not have enough accessible housing units available to meet that need.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords.
- **3-B:** Through financial or other incentives, the City could increase the amount of accessible housing through new construction of accessible and visitable handicap units on available vacant and developable land in the City.
- **3-C:** Continue to enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act, which require landlords to make "reasonable accommodations" to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order to remain in their homes.

Impediments 4: Economic Issues May Affect Housing Choice

There is a lack of economic opportunities in the City which prevents lower-income households from improving their standard of living and ability to live outside areas with concentrations of lower-income households, which is a fair housing concern.

Goal: Attract new job opportunities within the City of Gary, which will increase household income, thus promoting fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Strengthen partnerships and program delivery that enhance the City's business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **4-B:** Improve the local high school educational programs to insure that more persons will meet the state educational requirements for graduation, which are needed for many job opportunities.
- **4-C:** Support programs that enhance entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods to become areas of opportunity.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

Impediment 5: Private Lending Practices

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, and colleges and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Although the City's CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

Impediment 6: Need for a Regional Approach to Affirmatively Furthering Fair Housing

The housing, racial, and socio-economic data from the 2010 U.S. Census and 2010-2014 American Community Survey, as well as the amount of subsidized housing in the City of Gary, illustrates that there is a concentration of low- and moderate-income persons and Black/African Americans living in the City of Gary.

Goal: Provide housing and economic development opportunities to low- and moderate-income persons and the protected classes to live and work in the Northwest Region of Indiana.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of Gary, the City of Hammond, the City of East Chicago, and the surrounding communities of Whiting, Munster, Griffith, Merrillville, Highland, and Hobart, the U.S. Department of Housing and Urban Development (HUD), the local fair housing agencies, the local housing authorities, and the Board of Realtors.
- **6-B:** The three (3) Federal Entitlement jurisdictions: Gary, East Chicago, and Hammond, should coordinate and cooperate in promoting fair housing activities in the region and throughout their communities.

Mr. Russell asked if there were any questions or comments. Ms. Colvin asked if there were any questions or comments. There being none, Ms. Colvin adjourned the meeting at 5:27PM.



E. Appendix E – Fair Housing Materials

Attached is the City of Gary's Fair Housing Proclamation for April of 2016, as well as fair housing materials.

City of Gary Proclamation

Fair Housing Month

WHEREAS, April 2016 marks the 48th year since the passage of the Fair Housing Act. This act sought to eradicate discrimination in housing and has been amended over time to include elimination of discrimination in lending and affirmatively further housing choices for all, and

WHEREAS, There is an ongoing struggle for equality in housing and lending which demands attention; and

WHEREAS, The Gary Human Relations Commission vigorously combats discrimination at all levels including housing and lending with assistance from the local community; and

WHEREAS, Inequality in housing, even at the most minute level, weakens the rights of all Americans, no matter their race, color, sex, familial status, religion, disability; and

WHEREAS, In observance of Fair Housing Month, the Gary Human Relations Commission has set up a Resource and Information Center; created a Civil Rights Museum which includes a life size replica of Dr. Martin Luther King, Jr. and has planned a series of events: Public Service Announcements to enhance awareness; movie matinees and photo opportunities with the Dr. King image.

NOW THEREFORE, I, Karen Freeman-Wilson, Mayor of the City of Gary, Indiana, do hereby proclaim April 2016 as Fair Housing Month, and do hereby encourage all agencies, institutions, individuals, and the community as a whole to abide by the letter and the spirit of Fair Housing Law.

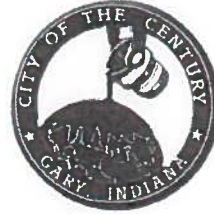
IN WITNESS THEREOF, I have hereunto set my hand and caused the seal of the City of Gary, Indiana to be affixed this month of April 2016.

Signed by:



Karen Freeman-Wilson
Mayor, City of Gary





“Opening Doors to Fair Housing”

April 11 – April 22, 2016

8:30 a.m. – 5:00 p.m.

GARY HUMAN RELATIONS COMMISSION

839 Broadway, Suite S107

Gary, Indiana 46402

Public Service Announcements (PSA) from HUD to help the public recognize the various forms of housing discrimination and what they should do if they believe their housing rights have been violated.

Movie Matinee: opportunities to view several famous movies that portraits landmark housing discrimination (the original “*Raisin in the Sun*” and “*Women of Brewster’s Place*”)

Civil Rights Museum: visit the Commission’s Civil Rights Museum (*Past Present Future*)

Resource and Informational Center: (Information on various housing issues and functions of various City Departments)

Photo Opt. with a life size replica of Martin Luther King “Been to the Mountain Top”

Coloring Books, Games, Quizzes and Door Prizes

“Everyone Is Welcome”

