



Executive Summary

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

1. Introduction

The City of Gary, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City also receives entitlement funds under the HOME Investment Partnerships (HOME) Program and the Emergency Solutions Grant (ESG) Program. In compliance with the HUD regulations, the City of Gary has prepared this FY 2016-2020 Five Year Consolidated Plan for the period of January 1, 2016 through December 31, 2020. This consolidated plan is a strategic plan for the implementation of the City's Federal Programs for housing, community and economic development within the City of Gary. The City of Gary received a HUD waiver on the submission date for its Five Year Consolidated Plan.

The Five Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address its needs and objectives by promoting the rehabilitation and construction of decent, safe, sanitary, accessible, and affordable housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, improving public services, expanding economic opportunities, and other activities which will principally benefitting low- and moderate-income persons.

This Five Year Consolidated Plan is a collaborative effort of the City of Gary, the community at large, social service agencies, City officials, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public

meetings, stakeholder interviews, resident surveys, statistical data, and review of previous community development plans.

Schedule:

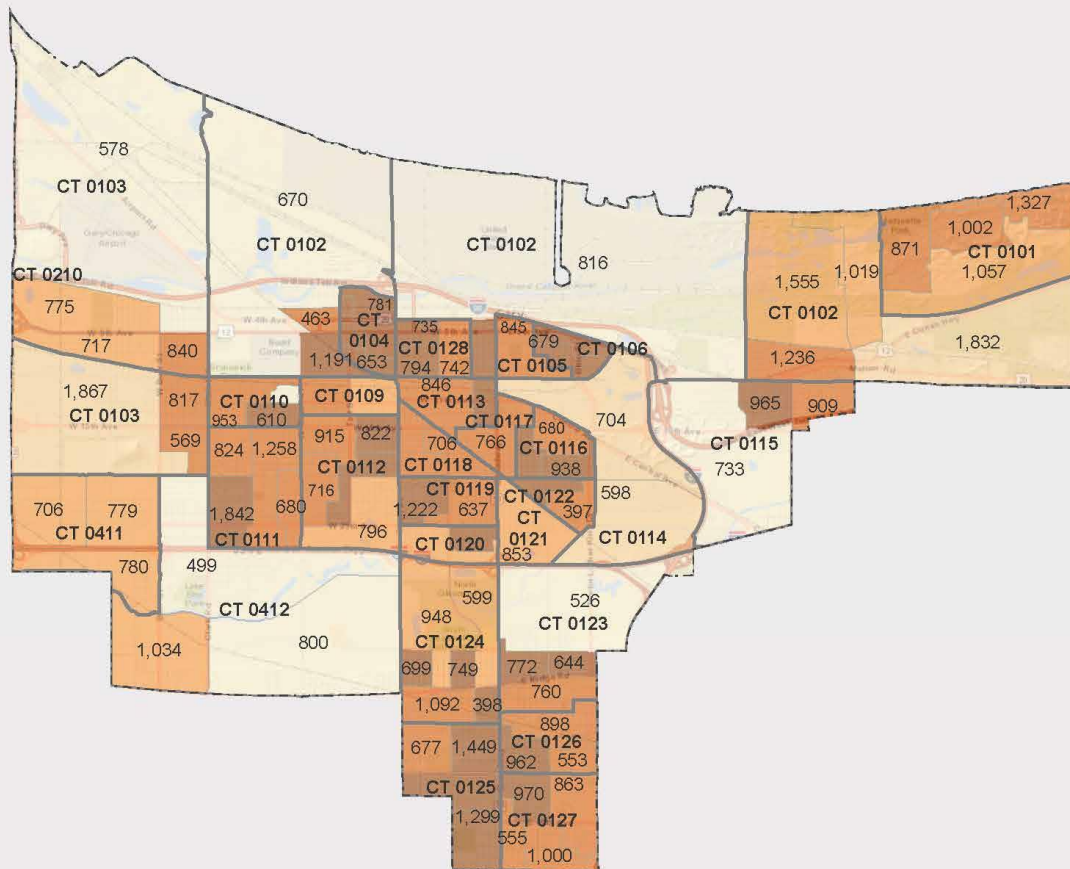
- Notice of First Public Hearing Published – Tuesday, November 24, 2015
- First Public Hearing Held – Tuesday, December 8, 2015 at 5:30 PM at the Du Bois Library.
- Notice of Second Public Hearing and Plans were on display – Wednesday, March 30, 2016
- Period of Display of Plans – Friday, April 1, 2016 to Monday, May 2, 2016
- Second Public Hearing Held – Tuesday, April 12, 2016
- City Council Approval of the Plans – Wednesday, May 4, 2016
- Plans submitted electronically to HUD Indianapolis Office – Monday, May 16, 2016
- Program Year Begins – January 1, 2016

Maps:

Included in this Plan in the Exhibits Section are the following maps which illustrate the demographic characteristics of the City of Gary:

- Population Density by Block Group
- Percentage of White Population by Block Group
- Percentage of Minority Population by Block Group
- Percentage of Population Age 65+ by Block Group
- Population Agee 65+ by Quarter Mile Grid
- Total Housing Units by Block Points
- Percentage of Owner-Occupied Housing Units by Block Group
- Percentage of Renter-Occupied Housing Units by Block Group
- Percentage of Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income With Minority Percentage by Block Group
- Commercial Hotspots in Gary, Indiana
- Percentage of Occupied Housing Units With No Vehicles by Tract
- Occupied Housing Units With No Vehicles by Tract

Population Density by Block Group: City of Gary, Indiana



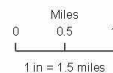
Legend

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

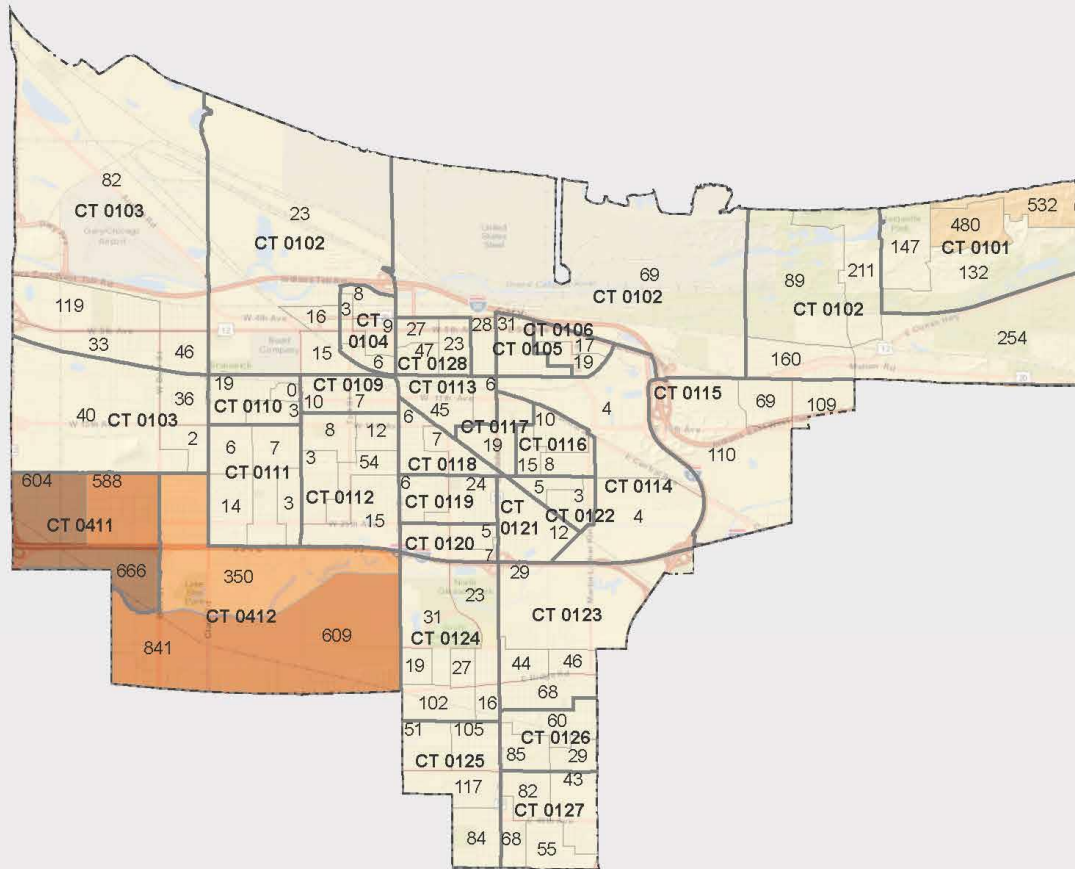
Block group labels show population 2015.



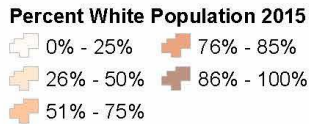
ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015

Population Density by Block Group

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

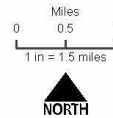


Legend



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

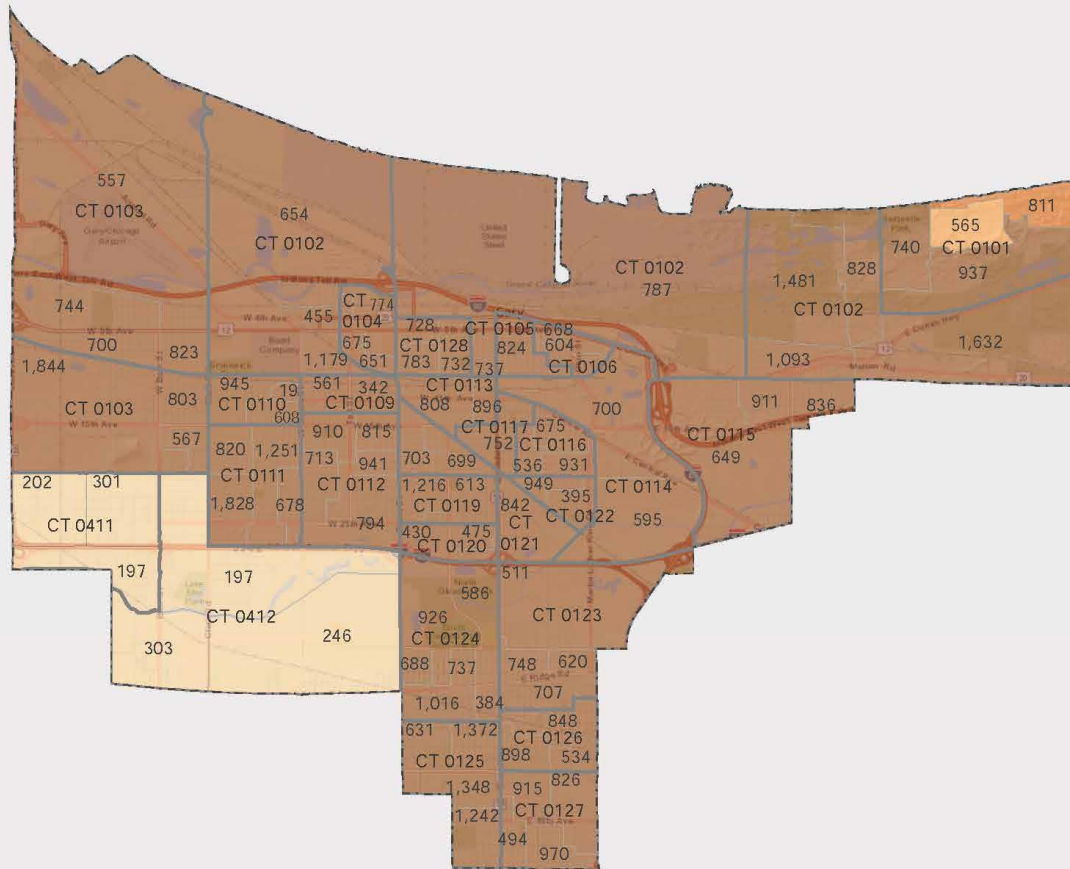
Block group labels show total white population 2015.



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

Percentage of White Population by Block Group

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

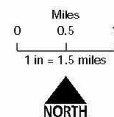


Legend

- Percent Minority Population 2015
- 0% - 20%
 - 21% - 40%
 - 41% - 60%
 - 61% - 80%
 - 81% - 100%

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

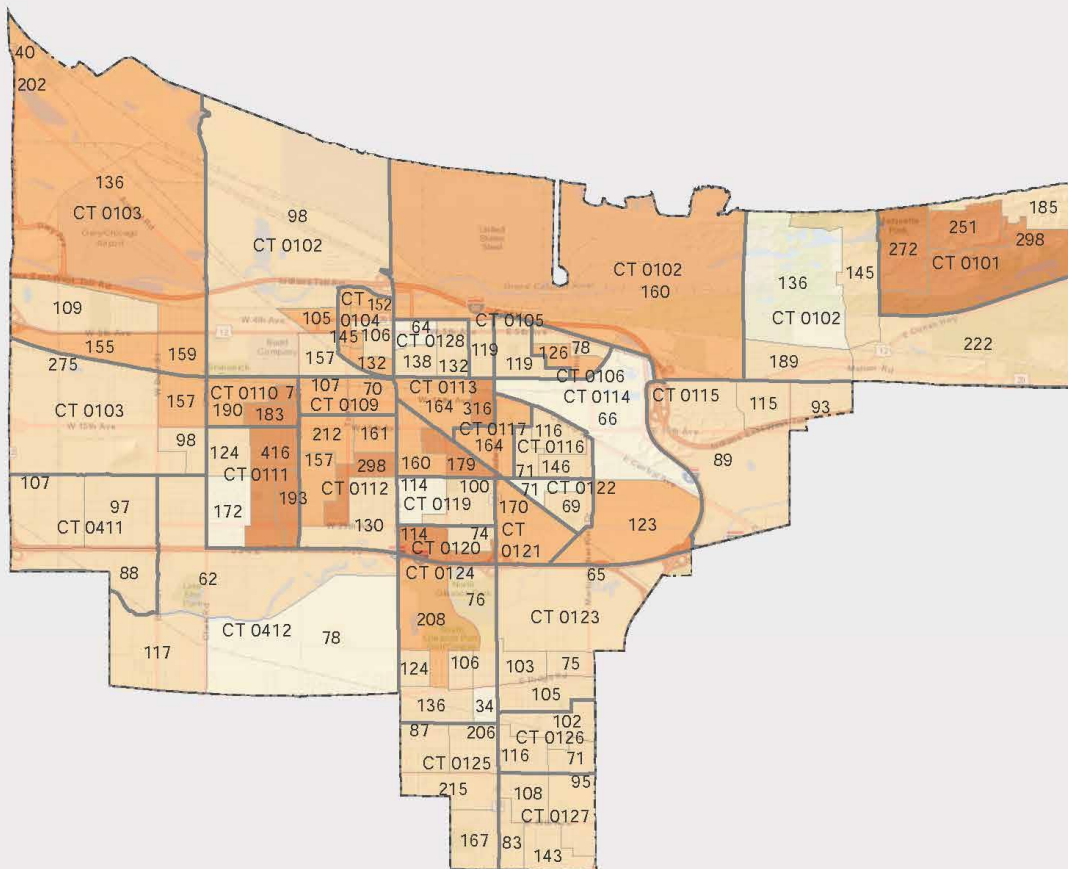
Block group labels show total minority population 2015.



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

Percentage of Minority Population by Block Group

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



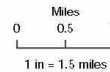
Legend

- Percent Population Age 65 and Over
- 0% - 10%
- 10.1% - 18%
- 18.1% - 25%
- 25.1% - 50%

- City Boundary
- Tracts Boundary

CT 9719 = tract number

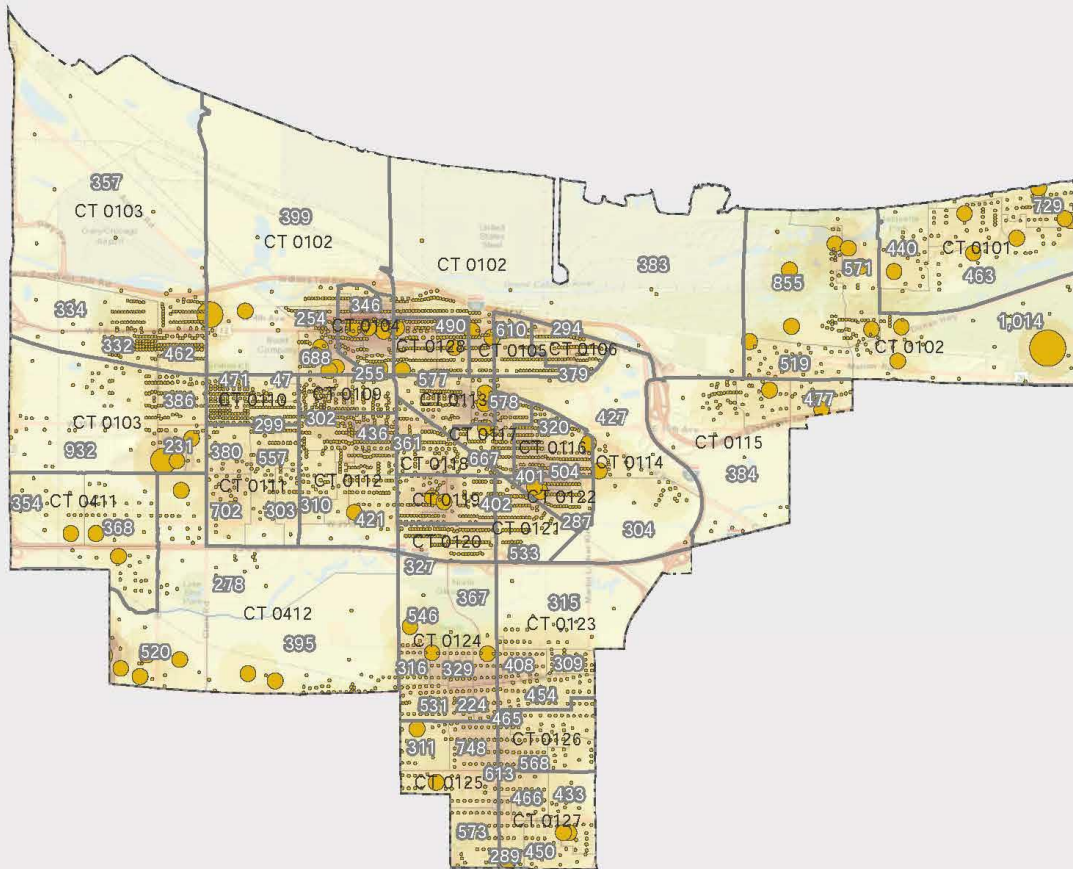
Block group labels show 2015 population Age 65 and over.





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



Percentage of Population Age 65 and Over by Block Group

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

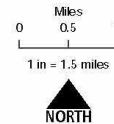


Legend

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

 City Boundary
 Tracts Boundary
 CT 9719 = tract number

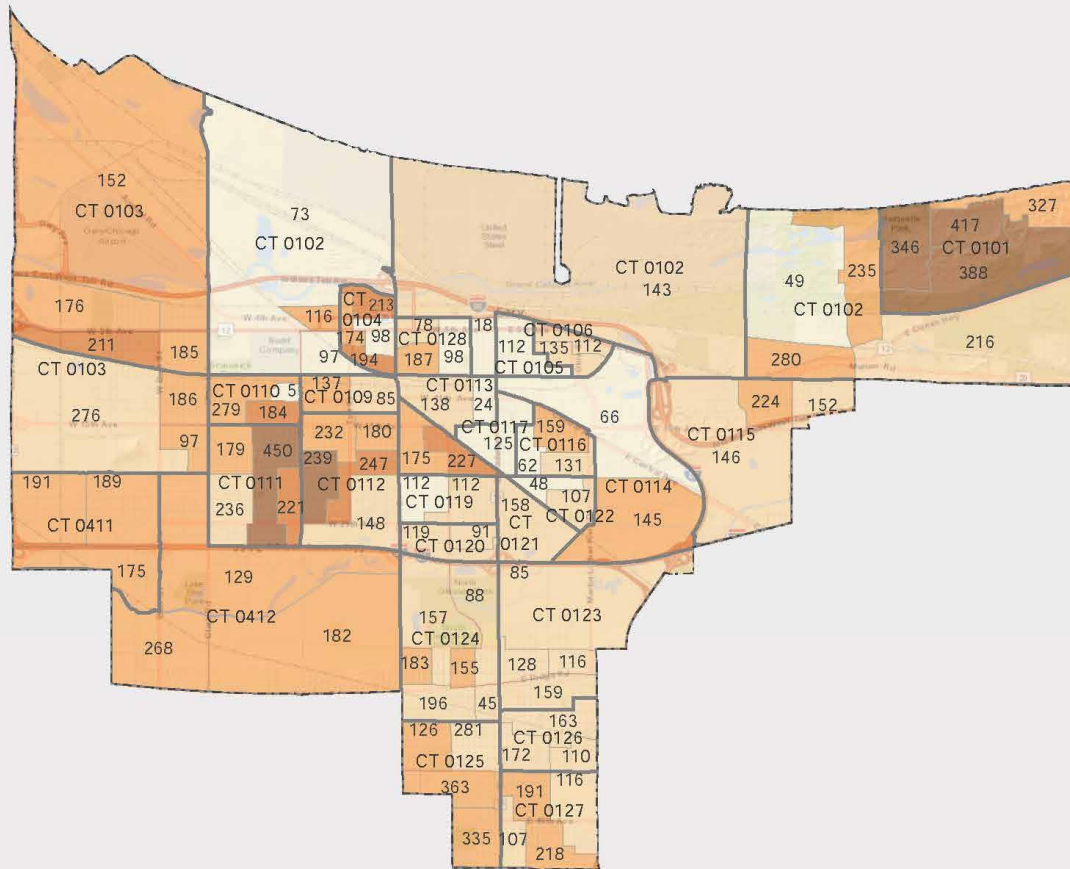
Block group labels show 2015 total housing units.



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

Total Housing Units by Block Points

Percent Owner Occupied Housing Units by Block Group: City of Gary, Indiana

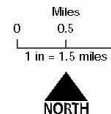


Legend

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 75%
- 75.1% - 100%

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

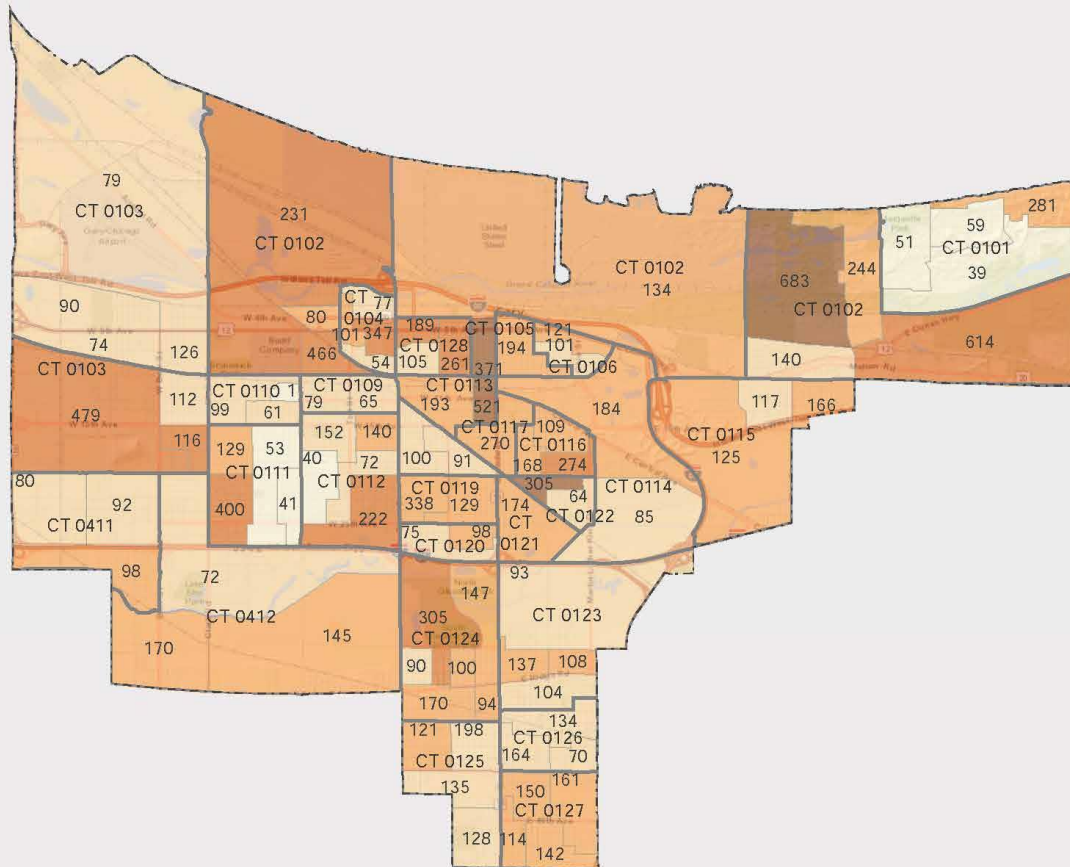
Block group labels show owner occupied housing units.



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

Percentage of Owner-Occupied Housing Units by Block Group

Percent Renter Occupied Housing Units by Block Group: City of Gary, Indiana

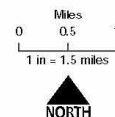


Legend

- Percent Renter Occupied Housing Units
- 0% - 15%
 - 15.1% - 30%
 - 30.1% - 50%
 - 50.1% - 70%
 - 70.1% - 100%

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

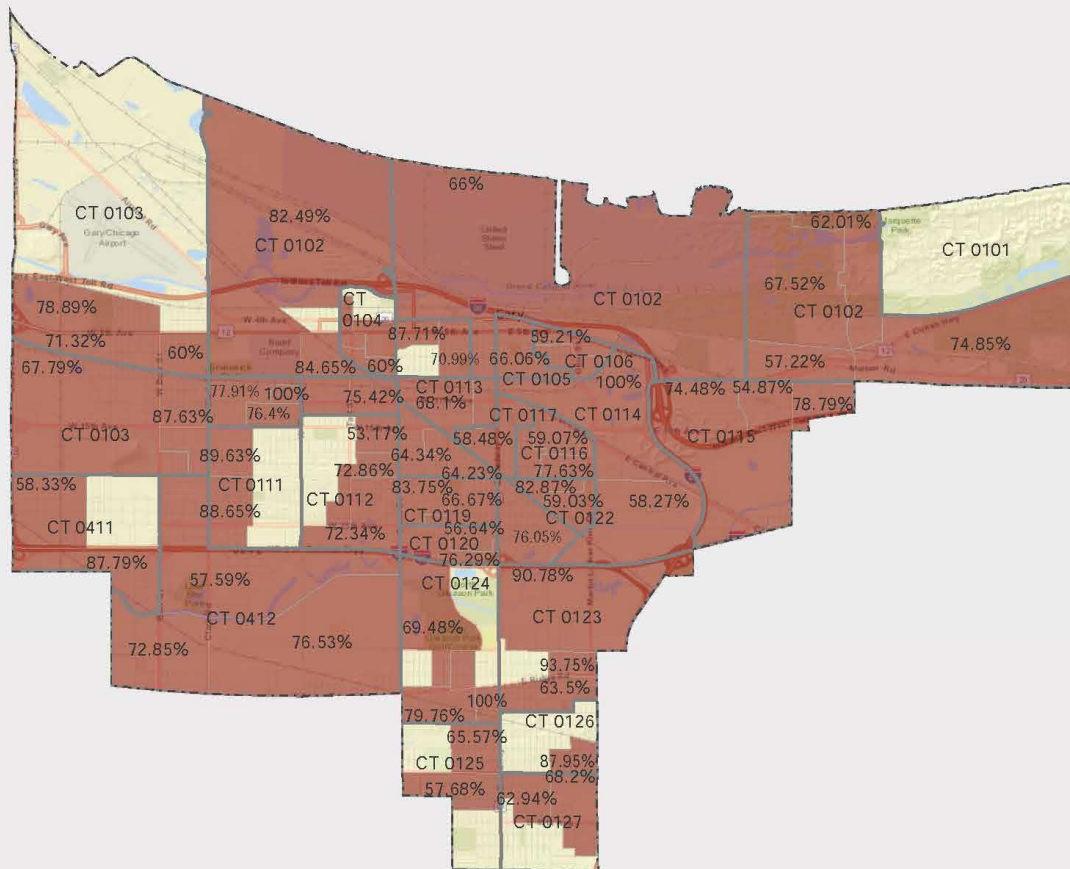
Block group labels show renter occupied housing units.



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

Percentage of Renter-Occupied Housing Units by Block Group

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



Legend

2015 Low/Moderate Income

Less than 51%

51% or More

* Based on Census 2010



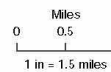
City Boundary



Tracts

CT 9719 = tract number

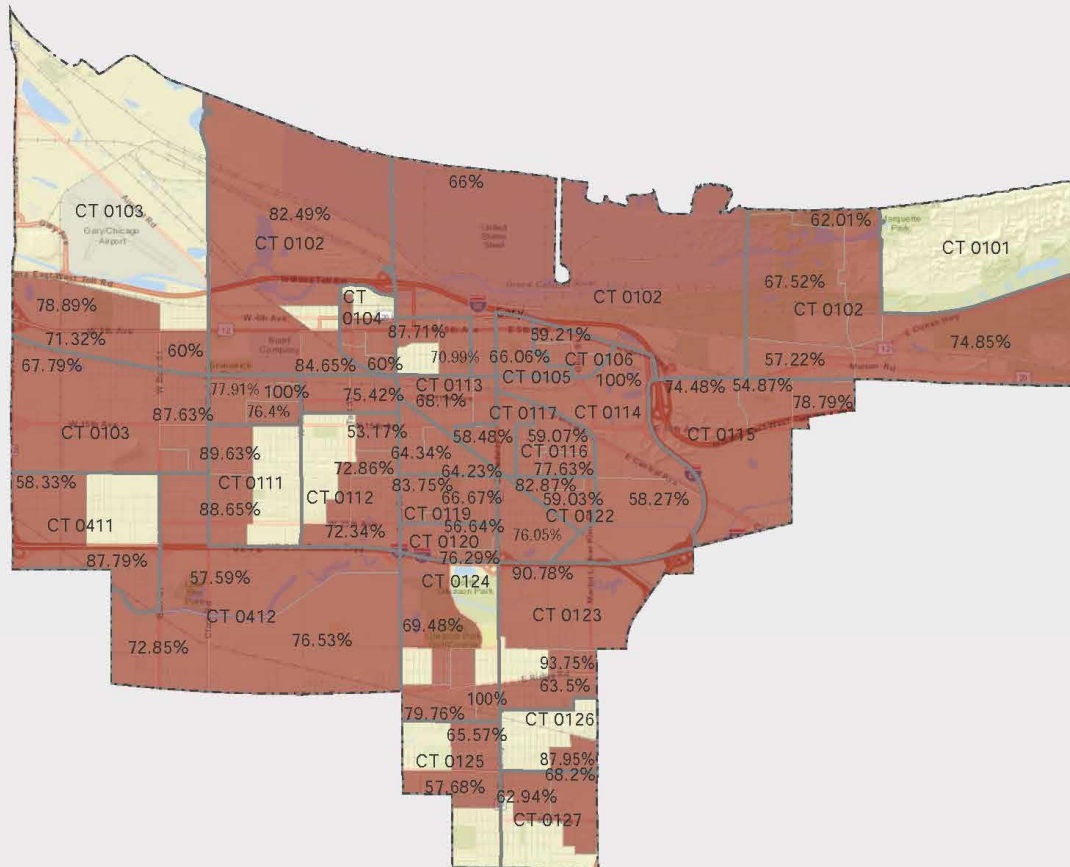
Block group labels show the low/moderate income percentage.



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

Percentage of Vacant Housing Units by Block Group

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



Legend

2015 Low/Moderate Income

Less than 51%

51% or More

* Based on Census 2010



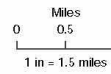
City Boundary



Tracts

CT 9719 = tract number

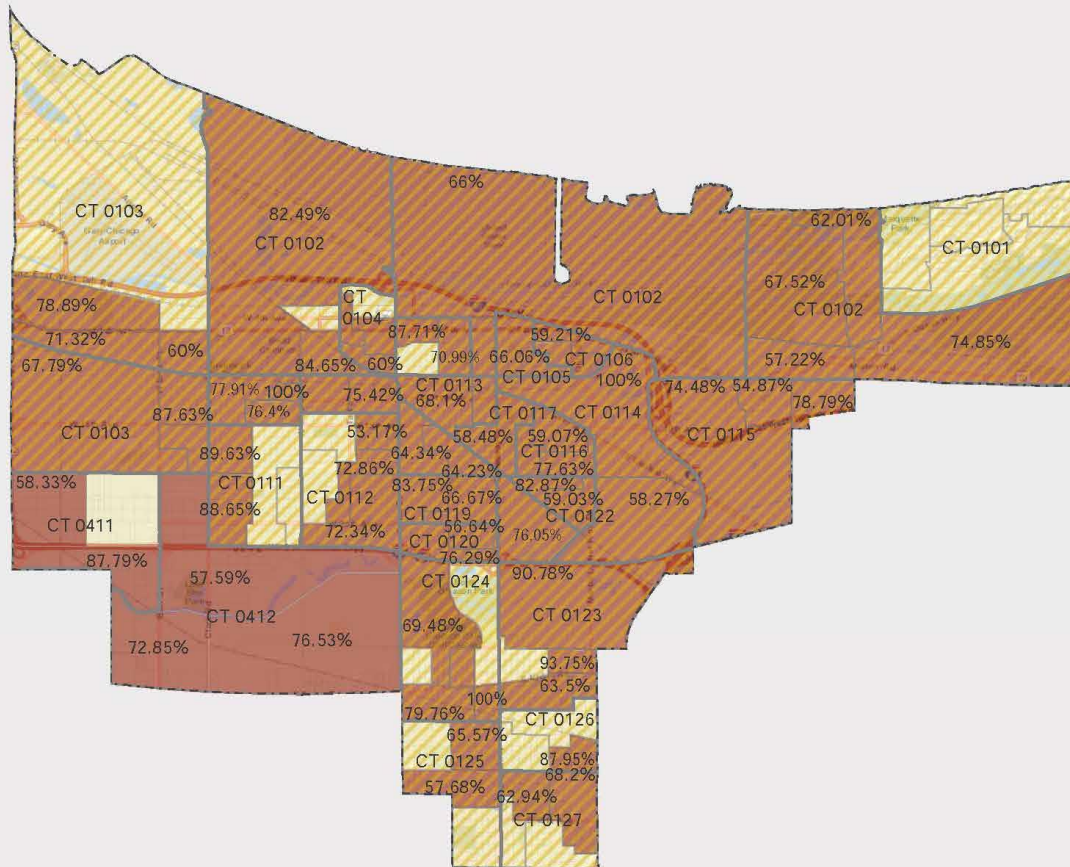
Block group labels show the low/moderate income percentage.



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

Low/Moderate Income Percentage by Block Group

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

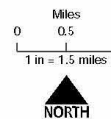


Legend

Low/Moderate Income
 Less than 51%
 51% or More
 * Based on Census 2010

Minority > 50%
 City Boundary
 Tracts
 CT 9719 = tract number

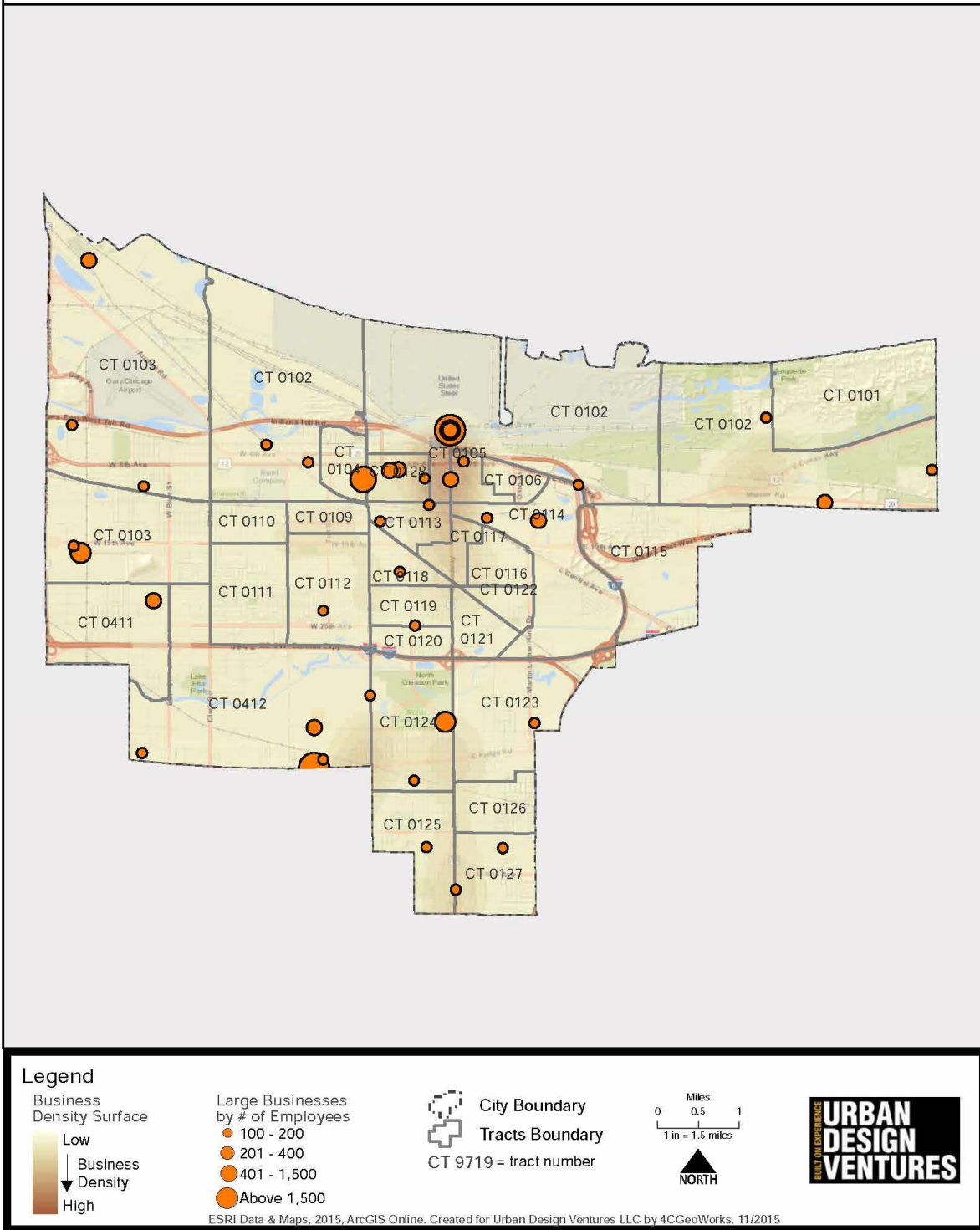
Block group labels show the low/moderate income percentage.



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

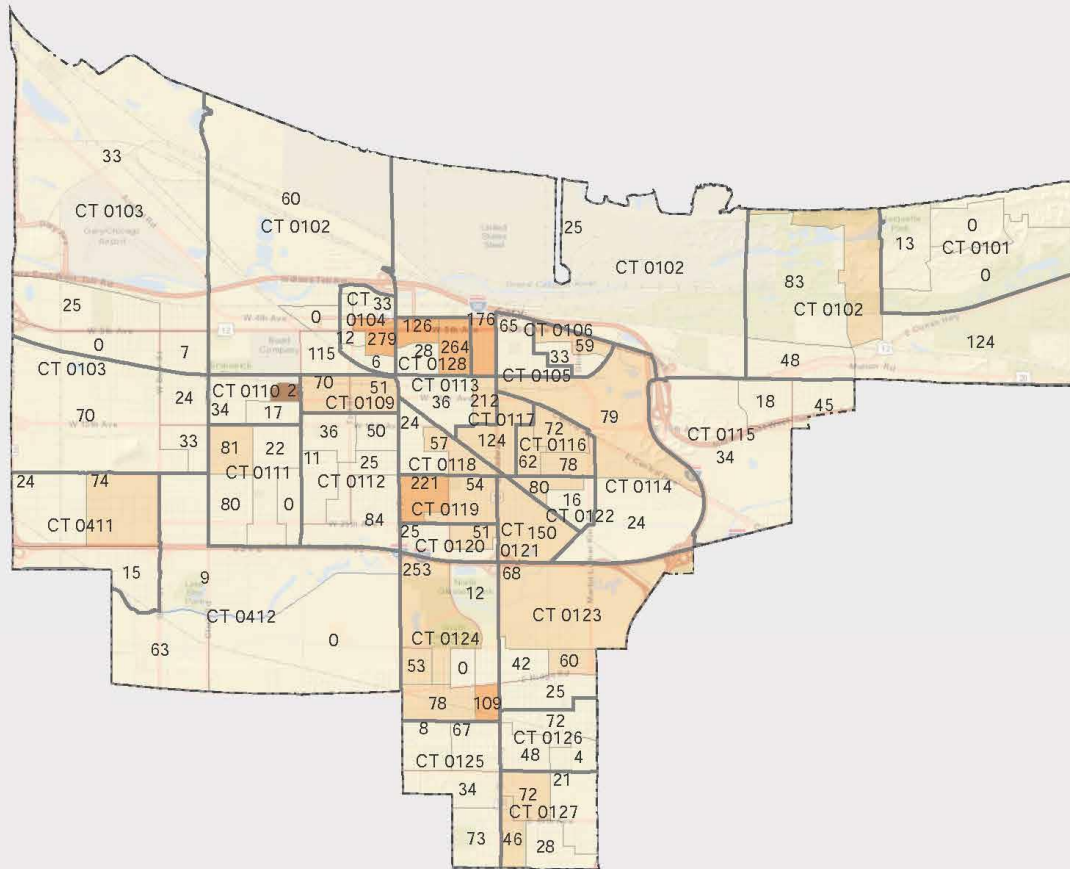
Low/Moderate Income with Minority Percentage by Block Group

Commercial Hot Spots: City of Gary, Indiana



Commercial Hotspots in Gary, Indiana

Percent Occupied Housing Units with No Vehicles by Tract: City of Gary, Indiana



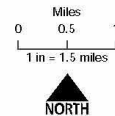
Legend

% Occupied Housing Units with No Vehicles
Census 2010, ACS 2013 5 Yr Average

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%
- 75.1% - 100%

- City Boundary
- Tracts Boundary
- CT 1028 = tract number

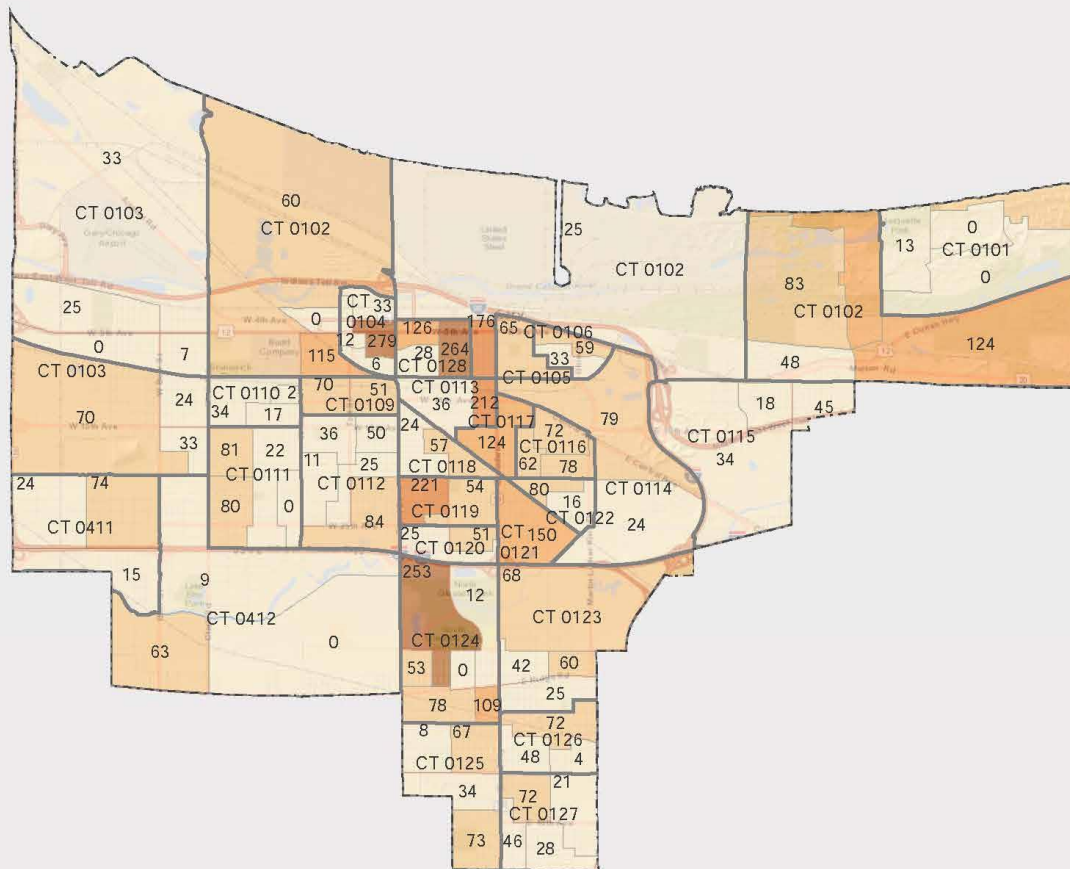
Census block group labels show occupied units with no vehicles.



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

Percentage of Occupied Housing Units With No Vehicles by Tract

Occupied Housing Units with No Vehicles by Tract: City of Gary, Indiana



Legend

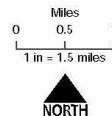
Occupied Housing Units with No Vehicles
Census 2010, ACS 2013 5 Yr Average

- 0 - 50
- 51 - 100
- 101 - 150
- 151 - 250
- 251 - 500

- City Boundary
- Tracts Boundary

CT 1028= tract number

Census block group labels show occupied units with no vehicles.



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

Occupied Housing Units With No Vehicles by Tract

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The following six (6) priorities and subsequent goals/strategies have been identified for the City of Gary for the period of FY 2016 through FY 2020 for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and Emergency Solutions Grant (ESG) Program:

Housing Priority - (High 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, safe, sanitary, accessible, and affordable 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 Housing Authority of the City of Gary 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 - (Low Priority)

There is a need for housing and support 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 - (Low 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 other 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 - (High 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.) and make them accessible in accordance with Section 504 of the Rehabilitation Act of 1973.
- **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 - (High 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 - (High Priority)

There is a continuing need for planning, administration, management, and oversight of Federal, State, and local funding programs.

Goal/Strategy:

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

3. Evaluation of past performance

The City of Gary has a good performance record with HUD. The City regularly meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new

program year. Copies of the CAPER are available for review at the City of Gary Community Development Department, 839 Broadway Suite 302N, Gary, IN.

The FY 2014 CAPER, which was the fourth CAPER for the FY 2011-2015 Five Year Consolidated Plan, was approved by HUD. In the FY 2014 CAPER, the City of Gary expended 79.26% of its CDBG funds to benefit low- and moderate-income persons. The City expended 13.39% of its funds during the FY 2014 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 18.84% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City is in compliance with the required 1.5 maximum drawdown ratio.

The HOME program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City was not required to provide a match for FY 2016's HOME funds because the City satisfied the distressed criteria for participating jurisdictions in accordance with HOME Program regulations. The City has also met the 15% Community Housing Development Organization (CHDO) requirement.

4. Summary of citizen participation process and consultation process

The City of Gary, in compliance with the City's Citizen Participation Plan, advertised and held two (2) public hearings on the needs of the City of Gary that provided residents with the opportunity to discuss the City's CDBG, HOME, and ESG Programs and to offer their suggestions on future CDBG, HOME, and ESG program priorities.

The City maintains a mailing list to send out information on the CDBG, HOME, and ESG programs. Copies of all public hearing notices and a survey concerning the programs were mailed to all the agencies and individuals on the list.

A "Draft Plan" was placed on public display on the City's website at <http://www.gary.in.us/> and copies of the plan were available for review at the following locations:

- City of Gary Community Development Department, 839 Broadway Suite 302N, Gary, IN 46402
- City of Gary Library, Du Bois Branch, 1835 Broadway, Gary, Indiana 46407
- City of Gary Library, Woodson Branch, 501 South Lake Street, Gary, Indiana 46403

Additionally, the City developed and disseminated an online residents' survey in English (<https://www.surveymonkey.com/r/cityofgary>) and also in Spanish (<https://es.surveymonkey.com/r/ciudaddegary>).

The City developed the Consolidated Plan based on the input received from the public and stakeholders through interviews, public hearings, draft plan review comments, and the residents' survey.

5. Summary of public comments

The City of Gary held its First Public Hearing on December 8, 2015 at 5:00 PM. Comments received at that public hearing are included in the attachments in the Appendix Section at the end of this Five Year Plan.

The Five Year Consolidated Plan and FY 2016 Annual Action Plan were placed on public display from Friday, April 1, 2016 to Monday, May 2, 2016. A Second Public Hearing was held on Tuesday, April 12, 2016 at 5:00 PM. Comments that were received at the Second Public Hearing and during the display period are included in the attachments in the Appendix Section at the end of this Five Year Consolidated Plan.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

The main goals of the Five Year Consolidated Plan are: to improve the living conditions of all residents in the City of Gary; create a suitable and sustainable living environment; and to address the housing and community development needs of the City's residents.

The Five Year Consolidated Planning process requires that the City prepare in a single document its strategies and goals to address housing needs; establish and maintain a suitable living environment; and to encourage economic opportunities for every resident. The City will use the Consolidated Plan's goals to allocate CDBG, HOME, and ESG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of the City of Gary. HUD will evaluate the City's performance based on the goals established in this Five Year Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GARY	
CDBG Administrator	GARY	Department of Commerce, Community Development Div.
HOPWA Administrator		
HOME Administrator	GARY	Department of Commerce, Community Development Div.
ESG Administrator	GARY	Department of Commerce, Community Development Div.
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Gary’s Department of Commerce, Community Development Division is the administrating agency for the CDBG, HOME, and ESG programs. The Department Commerce, Community Development Division prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERR’s), Consolidated Annual Performance Evaluation Reports (CAPER), as well as handles the monitoring, processing of pay requisitions, contracting, and oversight of the programs on a day to day basis. In addition, the City of Gary has a private planning consulting firm available to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

Ms. Arlene Colvin, Esq., Director
 Community Development, Division
 City of Gary
 839 Broadway
 Suite 302N
 Gary, IN. 46402
 Phone: (219) 881-5075
 Fax: (219) 881-5085

E-mail: acolvin@CI.GARY.IN.US
Website: <http://www.gary.in.us/>

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

While preparing the FY 2016-2020 Consolidated Plan and FY 2016 Annual Action Plan, the City of Gary consulted with the Housing Authority of the City of Gary, social services agencies, housing providers, and members of the Continuum of Care Network of Northwest Indiana. An online survey was created for stakeholders and residents to complete, which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Five Year Plan.

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

The City of Gary worked with the following agencies to enhance coordination:

- **Housing Authority of the City of Gary** – The City provides funds for improvements to public housing communities.
- **Social Services Agencies** – The City provides funds to improve services to low and moderate income persons.
- **Housing Providers** – The City provides funds to rehabilitate and develop affordable housing and provide housing options for low and moderate income households.

Each year, as part of the application planning process, local agencies, and organization are invited to submit proposals for CDBG, HOME, and ESG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

The City of Gary is a member of the Continuum of Care Network of Northwest Indiana. The coordination efforts are accomplished through an established monthly meeting of providers of the social services and homelessness agencies within the Lake County Area including: the cities of Gary, East Chicago, and Hammond. The agencies include all categories of the homeless, such as those identified as victims of domestic violence, transitional housing, youth crisis services, day shelters, emergency shelters, school representation, mental health services providers, etc. The Executive Director of the Continuum of Care Network of NWI, Inc. (CoCNWI) for Lake County chairs the meeting, which is identified at the state level as the (Regional Planning Council/Region 1-A). In total there are 60 organizations/agencies which are

members in varying levels of participation and offerings through their engagement of the CoCNWI. The Continuum of Care Network NWI, is a member of the Balance of State/Continuum of Care 502 State of Indiana. The Continuum of Care Network/Regional Planning Council Region 1-A is preparing to implement a Coordinated Entry process, which will provide a coordinated process for housing the homeless including establishing a priority vulnerability list, that identifies chronically homeless and those families and/or individuals who have episodic homelessness. The tool to be used is the SPADAC. Regarding those persons at risk of homelessness, the CoCNWI has the City of Gary's funds to provide Tenant Based Rental Assistance (TBRA) which provides funding for rent and/or utility services to prevent the potential loss of housing for the citizens of Gary. Funds are available up to 12 months. There is prevention funding for the at-risk, which is also provided through several agencies including Catholic Charities and the local Townships (Calumet Township and North Township) those funds are short term and are for no more than a one to two-month period.

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

The Continuum of Care Network of Northwest Indiana (CoCNWI Inc.) 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 Count for Sheltered and Unsheltered residents of the three-city area of Hammond, East Chicago, and Gary. The point-in-time survey is conducted the fourth week of January. The CoCNWI Inc. represents the local three (3) cities coordinating body for the *Homeless (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. This has taken place over 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' Executive Director served as the Co-Facilitator for the State-wide Interagency Council.

Several processes have been used over the past few years to acquire information including: (a) existing data (i.e. Point-in-Time Count, census data, police reports, school and hospital information and information from a group identified as the Lake County Minority Health Coalition), (b) key informant approach in which organizational leaders participated in multiple discussions of the needs and analysis of impediments, (c) the focus group was asked a series of questions relative to selective topics/issues and their opinions and facts were collected. Indiana Housing and Community Development Authority

and the Indiana Association of Community (IHCDA) and Economic Development (IACED) supported the efforts and used the local data in their state-wide efforts to eliminate homelessness.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Gary Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority of the City of Gary was consulted to ascertain the public housing and housing needs for the City of Gary.
2	Agency/Group/Organization	Gary Police Department
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public Safety
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Police Department was consulted to ascertain the public safety needs in the City of Gary.
3	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services-homeless Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care Network of North West Indiana was consulted to ascertain the homeless needs of the City of Gary.

4	Agency/Group/Organization	Northwest Indiana Small Business Development Center
	Agency/Group/Organization Type	Services-Employment Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Northwest Indiana Small Business Development Center was consulted to ascertain the economic development needs of the City of Gary.
5	Agency/Group/Organization	IVY TECH COMMUNITIY COLLEGE
	Agency/Group/Organization Type	Services-Education Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ivy Tech Community College was consulted to ascertain the educational and social service needs of the City of Gary.
6	Agency/Group/Organization	Community HealthNet
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community HealthNet was consulted to ascertain the health and social service needs of the City of Gary.

7	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was consulted to ascertain the social service needs of the City of Gary.
8	Agency/Group/Organization	The Salvation Army Gary-Merrillville
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army was consulted to ascertain the homeless and social service needs in the City of Gary.
9	Agency/Group/Organization	Meals on Wheels of Northwest Indiana
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels of Northwest Indiana was consulted to ascertain the social service needs of the City of Gary.

10	Agency/Group/Organization	Holy Rosary Roman Catholic Church
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Holy Rosary Roman Catholic Church was consulted to ascertain the social service and nutritional needs of the City of Gary.
11	Agency/Group/Organization	Habitat for Humanity of Northwest Indiana
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity of Northwest Indiana was consulted to ascertain the housing needs of the City of Gary.
12	Agency/Group/Organization	Sojourner Truth House
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Sojourner Truth House was consulted to ascertain the homeless needs of the City of Gary.

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

All known agencies, by types of services provided, were consulted and contacted during the planning process. See the Attachment Section for meeting notes.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Network of Northwest Indiana, Inc.	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the CoC of NWI, Inc.
PHA Plans - Five Year Plan	Housing Authority of the City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the Housing Authority of the City of Gary's Five Year Plan.
Plan to Address Troubled Status	Housing Authority of the City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the Housing Authority of the City of Gary's Five Year Plan.
2016 Analysis of Impediments to Fair Housing Choic	City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the 2016 Analysis of Impediments to Fair Housing Choice.
2011 Analysis of Impediments to Fair Housing Choic	City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the 2011 Analysis of Impediments to Fair Housing Choice.
City of Gary Comprehensive Plan: 2008-2028	City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the City of Gary Comprehensive Plan: 2008-2028.
FY 2011-2015 Consolidated Plan	City of Gary	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans. The goals of the Strategic Plan are compatible with the FY 2011-2015 Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Gary’s Department of Commerce, Community Development Division is the administrating agency for the CDBG, HOME, and ESG programs. Close coordination is maintained with the other City departments. CDBG projects are coordinated with the Building Department, Parks and Recreation

Department, Planning Department, Police Department, Public Works/Safety Department, Redevelopment Department, and Zoning Department.

Development policies are promoted by the Department of Commerce, Community Development Division with approval and oversight by the Mayor and City Council. The City works closely with the Lake County Board of Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County have a good working relationship.

Narrative (optional):

Not applicable.

PR-15 Citizen Participation

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

The City has followed its adopted Citizens Participation Plan to develop its Five Year Consolidated Plan.

The FY 2016-2020 Consolidated Plan and FY 2016 Annual Action Plan have many components that require and encourage citizen participation. These components are the following: requests for proposals (RFP's) for CDBG, HOME, and ESG funding from agencies/organizations; meetings with agencies/organizations on how to complete the RFP; interviews and roundtable discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. The City also developed a survey to obtain resident input. The Survey was made available in an online version on the City's website and in a hard copy version available in City Hall. Spanish language versions of both the online and hard copy surveys were made available in accordance with the City of Gary's Citizen Participation Plan. The City received 39 completed surveys in English and 2 completed surveys in Spanish. All of these comments are included in the consolidated and annual action plan in the Exhibit Section. Through the citizen participation process, the City uses citizen input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five Year Consolidated Plan.

The City also did a press release in Spanish and English to draw attention to the Consolidated Plan and that the draft was on public display.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of Gary held its first Public Hearing on December 8, 2015 at 5:00PM. There were a total of 30 attendees. See public hearing comments and sign in sheets in the Attachments Section.	See public hearing comments in the Attachments Section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	None.	None.	None.	Not applicable.
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of Gary received 39 responses through and online survey.	See comments in the Attachment Section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	https://www.surveymonkey.com/r/cityofgary

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of Gary received 2 surveys completed in Spanish.	See comments in the Attachments Section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	https://es.surveymonkey.com/r/ciudaddegary

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Agencies	Non-targeted/broad community Agencies	The City of Gary received agency needs surveys from social service organizations, Public Housing Authorities, the Continuum of Care, homeless services organizations, and a variety of public and private entities.	See comments in the Attachments Section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of Gary held its second Public Hearing on Tuesday, April 12, 2016. There were 9 people in attendance at the Public Hearing. See Public Hearing comments and sign-in sheets in the Attachments Section.	See public hearing comments in the Attachments Section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Gary used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projects. The tables in this section have been pre-populated with HUD data sets based on the American Community Survey (ACS) five year estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

Gary is part of the Continuum of Care Network of Northwest Indiana. Data for the development of the homeless needs section was obtained from the Continuum of Care Network.

The Housing Authority of the City of Gary is the Public Housing Authority for the City of Gary. Data for the development of the public housing section was obtained from the Housing Authority.

Additional needs for the City of Gary were obtained from input and interviews with various social service agencies, housing providers, city staff, and survey responses.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on a comparison between the 2000 and 2012 population, the City of Gary had a 19% decrease in its population. The total population decrease was 19,949 persons. The City also experienced a 26% decrease (11,537) in the number of households in the City. However, the median income of the area increased by 2%. 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.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	102,746	82,797	-19%
Households	43,630	32,093	-26%
Median Income	\$27,195.00	\$27,701.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
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
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

1. 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
NUMBER OF HOUSEHOLDS										
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

	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
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
Zero/negative Income (and none of the above problems)	1,090	0	0	0	1,090	185	0	0	0	185

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

2. Housing Problems 2 (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
NUMBER OF HOUSEHOLDS										
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

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
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

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
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

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	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
NUMBER OF HOUSEHOLDS										
Single family households	425	70	40	25	560	10	85	35	10	140

	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
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

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2008-2012 American Community Survey (ACS), there were 30,770 households in 2012 in the City of Gary. Based on this number of households, 10,616 (34.5%) of all households were single person households living alone. Single person households aged 65 and over comprised 3,846 households or (36.23%) of all single person households. Based on the ACS estimates, 36.23% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City’s population. The City will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population – Based on the 2008-2012 ACS Data, it is estimated that 35% of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 42% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates it can be deduced that approximately 2,500 disabled renters have a housing problem and approximately 1,700 disabled homeowners have a housing

problem. A breakdown of the types of disability as a percent of the entire population of Gary is as follows: hearing difficulty = 3.57%; vision difficulty = 4.73%; cognitive difficulty = 6.60%; ambulatory difficulty = 11.76%; self-care difficulty = 4.22%; and independent living difficulty = 7.12%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – Based on the local crime statistics, social service agency responses to interviews and surveys, and the Point-in-Time Count, it is estimated that less than 100 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance.

What are the most common housing problems?

The largest housing problem in the City of Gary is housing affordability. According to the 2008-2012 ACS data, 56.84% of all renter households are cost overburdened by 30% or more, and 27.14% of all owner households are cost overburdened by 30% or more.

In consultations, interviews and surveys, the lack of affordable accessible housing for the disabled is the largest unmet housing need and problem. Most of the affordable housing units are located in the southern and western portions of the City. This portion of the City also has newer rental housing units.

Another housing problem is the lack of permanent housing for the homeless. Once again this is an affordability issue.

Are any populations/household types more affected than others by these problems?

Yes, the elderly and disabled populations are the most affected by the high cost of housing in the City of Gary. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into housing that is below code standards.

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Membership in the Continuum of Care Network of Northwest Indiana, Inc. represents over 60 organizations in the three-city area of Gary, East Chicago, and Hammond, Indiana.

The City of Gary receives \$276,538.00 in its ESG entitlement grant for local shelter activities. The City funds operations of an emergency facility for victims and their children of domestic violence, sexual

assault, and a homelessness operation of an emergency shelter for boys and girls, including runaways or unaccompanied youth. Funding is provided for the operation of an addiction recovery facility, rapid rehousing activities, and the administration of the Homeless (Hoosier) Management Information System (HMIS).

Specific needs of the extremely low-income who are housed, but are at imminent risk of becoming unsheltered or living in shelters are: food, clothing, transportation and job training. The local social service agencies provide food and clothing through food pantries, food kitchens and thrift stores. Transportation and job training are limited and funds are needed to address those needs.

The Continuum of Care Network of Northwest Indiana, Inc. maintains records in the HMIS system and continues to monitor and track assisted households. The HMIS reports indicate that only a small percentage of assisted clients return to homelessness after twelve (12) months of service.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Over the last year, approximately 300 individuals were classified as an “at-risk population”, which includes but is not limited to youth (59 individuals) and youth aging out of foster care (22 individuals), the mentally ill (40 individuals), substance abuse (35 individuals), chronically homeless individuals (19 individuals), families (64 individuals), victims of domestic violence (30 individuals), and veterans (30 individuals) who find themselves in perilous situations that often lead to homelessness or the potential of becoming homeless. To be considered as “at-risk” are the under-employed and unemployed, which are monitored under the Workforce Development Department. The methodology, which is being implemented to generate a more precise estimate of the at-risk population, is the up-coming coordinated access/entry process. The process will follow the state-wide Indiana BOS/COC directive with modification to meet the needs of the City of Gary. The process includes using several points of entry to the homelessness housing system with a central priority listing, which includes the use of SPDAC, a vulnerability tool for assessing families and individuals in their level of need for housing. The method previously used for generating the estimates included: the Indiana Housing Opportunity, Planner, and Evaluator (IHOPE) assessment tool; the Point in Time Count; and the data generated by service agencies.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe, and sanitary housing in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing.

The other housing characteristic that adds to the instability is the lack of homeownership and financial training. For example, residents need to be aware of predatory lending practices, the risk of purchasing a house through a “land contract,” and the lack of knowledge on home maintenance.

Discussion

The City of Gary provides a wide range of services to the homeless in the region. However, there is a greater need than the availability of funds.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of the City of Gary’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the overall percentage of persons as a whole in the City. The total number of White Households in the City of Gary is 4,161 households (13.52%); the number of Black/African American Households is 25,760 households (83.72%); the number of American Indian and Alaskan Native Households is 87 households (0.28%); the number of Asian Households is 87 households (0.28%); and the number of Hispanic Households is 1,025 households (3.33%).

0%-30% 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	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

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*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%

30%-50% 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	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

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*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%

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

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*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%

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

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*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%

Discussion

The racial composition of households in the City of Gary, according to the 2008-2012 American Community Survey, was 13.52% White; 83.72% African American/Black; 0.28% Asian; 1.37% Other races; and 0.77% two or more races. The Hispanic or Latino households were 3.33%. Based on these overall amounts, there does not appear to be any racial group that is disproportionately affected by a housing problem.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of the City of Gary’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the overall percentage of persons as a whole in the City. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. The following tables illustrate the disproportionate needs of the City of Gary.

0%-30% of Area Median Income

Severe 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	5,765	2,545	1,020
White	500	245	45
Black / African American	5,000	2,135	865
Asian	40	0	0
American Indian, Alaska Native	10	25	30
Pacific Islander	0	0	0
Hispanic	185	95	45

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe 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	1,870	3,855	0
White	150	405	0
Black / African American	1,635	3,300	0
Asian	15	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	40	75	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe 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	615	5,575	0
White	160	490	0
Black / African American	440	4,725	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	15	0
Hispanic	15	295	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe 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	205	2,425	0
White	10	435	0
Black / African American	175	1,885	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	60	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The racial composition of households in the City of Gary, according to the 2008-2012 American Community Survey, was 13.52% White; 83.72% African American/Black; 0.28% Asian; 1.37% Other races; and 0.77% two or more races. The Hispanic or Latino households were 3.33%. There was one racial group that appears to be disproportionately affected by a severe housing problem: the 50-80% AMI White Householder Group accounted for 26.02% of the severe housing problems, but only 13.52% of the total number of households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

During the planning process for the preparation of the City of Gary’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the overall percentage of persons as a whole in the City.

The greatest housing problem facing the City of Gary is the 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%.

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

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2008-2012 CHAS
Source:

Discussion:

A total of 410 White households were considered cost overburdened by between 30% and 50%, which is 6.77% of the total number of households that were considered cost overburdened between 30% and 50%. This number is below the 13.52% of the total number of White households. A total of 5,800

Black/African American households were considered cost overburdened between 30% and 50%, which is 95.71% of the total Black/African American households that were considered cost overburdened between 30% and 50%. This number is 11.99% above the 83.72% of the total number of Black/African American Households. This indicates that Black/African American households are disproportionately cost overburdened between 30% and 50%. A total of 175 Hispanic households were considered cost overburdened between 30% and 50%, which is 2.89% of the total cases of households that were considered cost overburdened between 30% and 50%. This number is below the 3.33% of the total number of Hispanic households.

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

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to the 2008-2012 American Community Survey, the racial composition of households in the City of Gary was 13.52% White; 83.72% African American/Black; 0.28% Asian; 1.37% Other races; and 0.77% two or more races. The Hispanic or Latino population was 3.33%. There are no disproportionately impacted groups in terms of having a housing problem. There was one disproportionately impacted group with a severe housing problem: white households at 50-80% AMI. There was one disproportionately impacted group with a housing cost burden: Black/African American households cost overburdened by 30-50%.

When examining the percentage of each race or ethnic group with a housing problem, a severe housing problem, and cost overburdened, a different picture presents itself. There were 63.22% of all Asians who experienced a housing problem, compared to 48.64% for Black/African Americans, 40.23% for American Indians/Alaskan Natives, 35.61% for Hispanics, and 27.40% for Whites. These numbers are even more skewed for severe housing problems, with 63.22% of Asians, compared to 40.23% for American Indians/Alaskan Natives, 28.14% for Black/African Americans, 24.88% for Hispanics, and 19.71% for Whites experiencing severe housing problems. These numbers show that if you are Asian, Black/African American, or Hispanic, you are more likely to experience a housing problem and/or a severe housing problem than if you identify as any other racial or ethnic group.

If they have needs not identified above, what are those needs?

The greatest housing need in the City of Gary for all income classes, is the need for affordable, decent, safe, sound, and accessible housing. There is an adequate supply of housing, but it is not decent, safe, sound, and accessible. The housing stock is old and has not been upgraded and maintained due to the lack of financial resources. The Five Year Goal is to focus on developing new housing and rehabilitating affordable, decent, safe, sound, and accessible housing to improve the quality of rental and owner-occupied housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The most recent data available on the concentration of racial or ethnic minorities is the 2010 U.S. Census data. According to this data, the City of Gary has a minority population of 87.55% of its total population. The City uses the definition of an Area of Minority Concentration as a Census Tract or Block Group where at least 50% of the population who reside in that area are identified as being a minority person. Based on this definition there are only two Block Groups in the City of Gary that do not qualify as an Area of Minority Concentration with a percentage of minority persons over 50%: Census Tract 411 and Census Tract 412. The other thirty-one (31) Block Groups have more than 50% of its population that

identifies itself as being a minority. Attached to this Plan are maps which illustrate the City of Gary's demographics.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Gary is the local public housing authority and the largest provider of affordable housing in the City. The Housing Authority of the City of Gary’s mission is: “to provide and encourage the development of quality, affordable housing and the preservation of healthy, vibrant neighborhoods for the citizens of the City of Gary in a manner that promotes self-sufficiency and economic opportunity.” In addition to managing 1,578 Public Housing Units, the Housing Authority of the City of Gary also manages 1,711 Section 8 Housing Choice Vouchers. This information was provided by the local housing authority.

Totals in Use

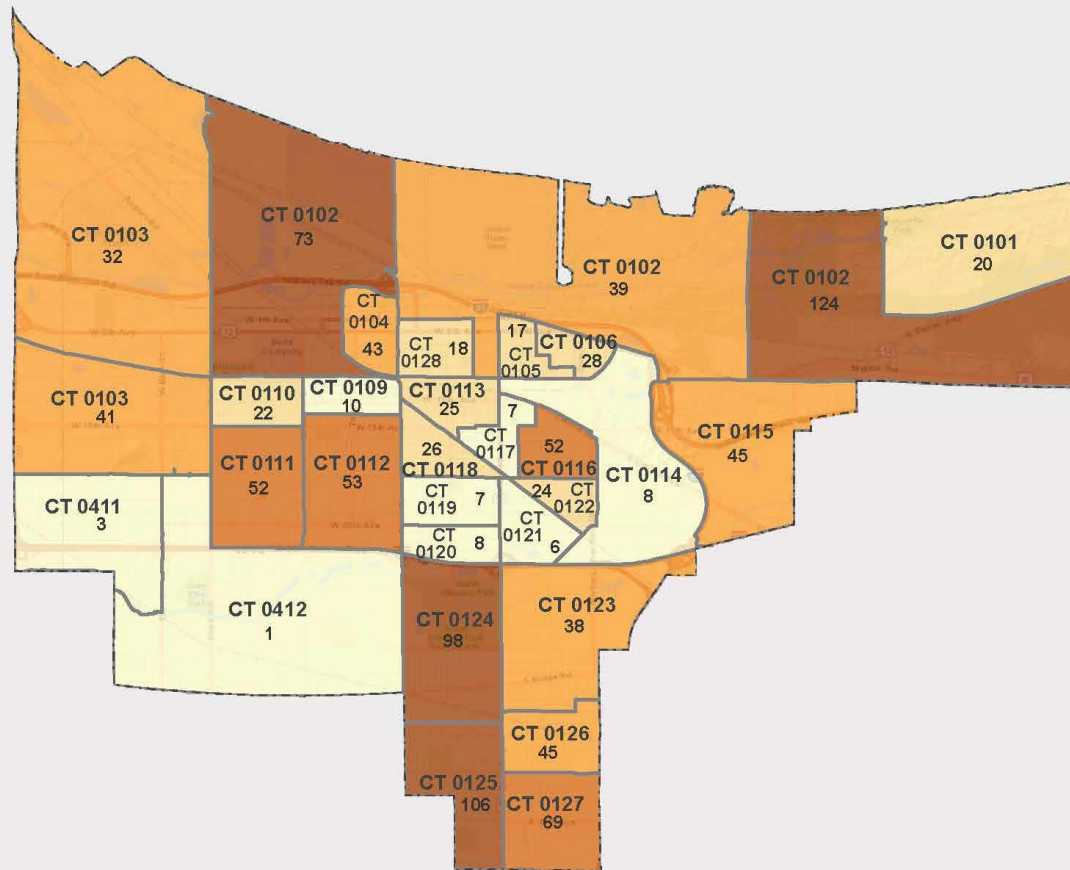
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	42	1,446	1,314	0	1,314	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Section 8 Housing Count by Census Tract: Gary, IN



Legend

Section 8 Count by Tract

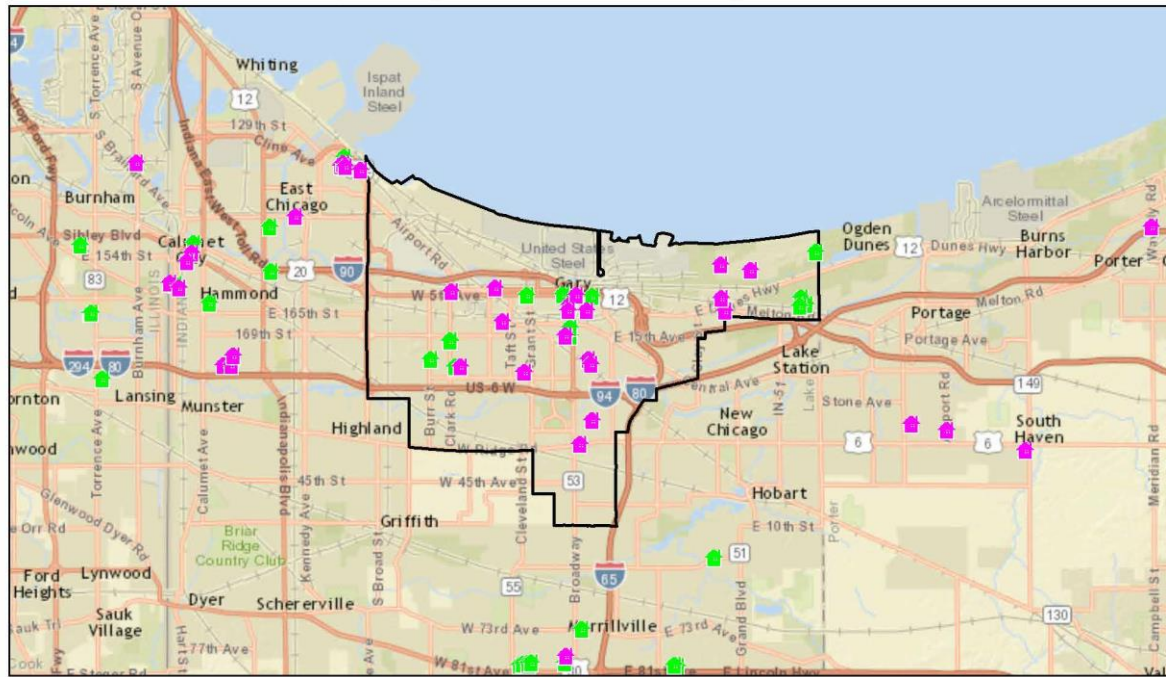
City Boundary

CT 9719 = tract number



Miles

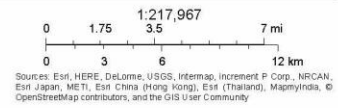
Section 8 Housing Choice Voucher Concentration

City of Gary, IN - Subsidized Housing Locations



April 27, 2016

-  LIHTC Property
-  Multifamily Properties - Assisted
- Override 1



Subsidized Housing Locations

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,254	9,295	11,000	0	11,000	0	0
Average length of stay	0	3	7	6	0	6	0	0
Average Household size	0	2	2	2	0	2	0	0
# Homeless at admission	0	1	6	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	421	98	0	98	0	0
# of Disabled Families	0	5	240	282	0	282	0	0
# of Families requesting accessibility features	0	42	1,446	1,314	0	1,314	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	1	31	29	0	29	0	0	0
Black/African American	0	41	1,415	1,283	0	1,283	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	20	17	0	17	0	0	0
Not Hispanic	0	41	1,426	1,297	0	1,297	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Public Housing Waiting List		
	# of Families	% of Total Families
Waiting List Total	3,299	
Extremely Low Income <=30% AMI	997	83%
Very Low Income (>30% but <=50% AMI)	149	12%
Low Income (>50% but <80% AMI)	49	4%
Families with Children	428	35%
Elderly Families	78	6%
Families with Disabilities	320	26%
Race/Ethnicity – Black	2,187	98%
Race/Ethnicity – White	23	1%
Race/Ethnicity – Native Hawaiian/Pacific Islander	1	0.45%
Race/Ethnicity – Hispanic	0	0%
Race/Ethnicity – Asian/Other	15	1%
Characteristics by Bedroom Size (Public Housing Only)		
0 Bedroom	110	3%
1 Bedroom	1,039	31%
2 Bedroom	1,135	34%
3 Bedroom	757	23%
4 Bedroom	216	7%
5 Bedroom	52	2%

Public Housing Waiting List

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	0.00%
Race/Ethnicity – White	92	2%

Section 8 Housing Choice Voucher Waiting List

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Authority of the City of Gary has 3,299 households on its waiting list for Public Housing. Applicants have stated that their following housing needs are:

- **Efficiency Apartments** = 110
- **One Bedroom Apartments** = 1,039
- **Two Bedroom Apartments** = 1,135
- **Three Bedroom Apartments** = 757
- **Four Bedroom Apartments** = 216
- **Five Bedroom Apartments** = 52

The waiting list for Housing Choice Vouchers (5,366 families/individuals) is mainly for families with children.

There is a need for accessible housing accommodations for the elderly and disabled applicants who are on the waiting list. It is estimated that approximately 13% of the persons on the waiting list (689 persons) are in need of accessibility accommodations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents are for employment training, job opportunities, and transportation for shopping, work, and medical services.

The immediate needs of Housing Choice Voucher holders are similar. In addition, they need housing units that are located close to public transportation or their place of employment.

For Public Housing residents and Housing Choice Voucher holders, as well as those on the waiting list, the supply of available affordable units provided by the Housing Authority of the City of Gary is limited thus creating a shortage of affordable housing choices.

How do these needs compare to the housing needs of the population at large

Much of the Housing Authority's housing stock needs to be rehabilitated and updated. These needs are similar to the City of Gary as a whole. In the City of Gary, 56.84% of all renter households are cost burdened by 30% or more. There is a lack of quality, affordable housing throughout the City.

Discussion

The Housing Authority of the City of Gary 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 at the PHA to 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, in accordance with additional terms and conditions as set forth by the Secretary of HUD.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Continuum of Care Network of Northwest Indiana coordinates the efforts of homeless service providers and social service agencies throughout the City of Gary and the Northwestern portion of Indiana. The Continuum of Care Network of NWI members are represented by over 60 organizations in the three-city area of Gary, East Chicago, and Hammond, The Continuum of Care became a Section 501(c)(3) agency on May 21, 2008. The CoC Network of NWI provides technical assistance for the membership body, including HMIS support training through the Statewide Balance of State (CoC), and Super NOFA technical project support and workshops. The CoC also conducts the annual Point-In-Time Count for sheltered and unsheltered residents of the three-city area of Gary, East Chicago, and Hammond.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	102	0	236	118	70	45
Persons in Households with Only Children	16	0	75	50	35	0
Persons in Households with Only Adults	128	14	152	102	70	0
Chronically Homeless Individuals	14	5	35	18	5	60
Chronically Homeless Families	0	0	17	9	7	0
Veterans	30	1	45	22	19	0
Unaccompanied Child	23	0	28	17	5	45
Persons with HIV	0	0	15	5	7	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	75	7
Black or African American	220	8
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	27	7
Not Hispanic	277	8

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the information provided from the Point-In-Time Survey, it appears that there are no homeless families in need of shelter. However, there are 20 individuals that were recorded as unsheltered. Even though there were no families documented as unsheltered, roughly half of the total number of sheltered homeless individuals were families with children (102) or households with only children (16). These individuals are housed in either emergency shelters or transitional housing. More permanent housing is needed for these sub-populations.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

A total of 228 Black/African American individuals are experiencing some type of homelessness within the three-city area of Gary, East Chicago, and Hammond. This compares to 82 individuals identifying as White and 34 individuals who identify as Hispanic/Latino who are experiencing some type of homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There is a need for both shelter and unsheltered facilities. There are no families with children who are unsheltered, however there is a need for emergency shelters especially for men in the City.

Discussion:

There are approximately 13 homeless individuals who have a serious mental illness, 9 homeless individuals with a substance abuse disorder, and 34 homeless individuals who are victims of domestic

violence. Transgender homeless individuals are oftentimes the most difficult subset of the homeless population to serve. This is because shelters that are "gender specific" do not accept them and some landlords will evict a person upon finding out that they are transgender.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each of these groups were determined by consultation with social service providers and statistical information provided by social services providers.

Describe the characteristics of special needs populations in your community:

- **Elderly Persons** are defined as persons who are age 62 years and older. According to the 2008-2012 American Community Survey, elderly persons represent 18.0% of the City's total population. Approximately 10.00% of the elderly population are age 85 years and older. In addition, roughly 36.28% of the total elderly population lives alone as a single person household (12.51% of the total number of households).
- **Frail Elderly** are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 8.5% of the total elderly population are frail elderly.
- **Persons with mental, physical and developmental disabilities**, according to the ACS data for 2008-2012, 19.2% (15,473 persons) of the City of Gary's total population are classified as "disabled."
- **Persons with HIV/AIDS and their families** comprise a small percentage of the City's overall population. According to the Indiana State Department of Health, 1,185 people with HIV were living in Lake County, IN in 2014. In 2014 there were 65 new HIV diagnoses in Lake County, IN.
- **Victims of Domestic Violence, dating violence, sexual assault and stalking** is rapidly increasing both locally and nationally. Based on crime statistics, social service agency responses, and the 2015 Point-in-Time count, it can be estimated that 34 single person households and family households are victims of domestic violence, dating violence, sexual assault and stalking.

What are the housing and supportive service needs of these populations and how are these needs determined?

Based on resident surveys, stakeholder interviews, roundtable discussions, data analysis, and public meetings, the following needs were estimated for the non-homeless special needs population:

- **Elderly Persons** - 450 housing units
- **Frail Persons** - 105 housing units
- **Persons with Mental, Physical and Developmental Disabilities** - 65 housing units
- **Persons with HIV/AIDS and their families** - 25 housing units
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** - 15 housing units

Based on national demographic trends, the aging of the "baby boomer" generation will have the most significant effect on the age profile of Gary's householders. Between 2000 and 2012, the population aged 62 and over, increased from 15.2% to 18.0%, an increase of 2.8%. As the "baby boomers" continue to age, there will be an increased demand for multi-family housing such as condominiums and townhomes that offer maintenance-free living. The projected growth in this household age segment is indicative of potential future demand for these housing products.

In the next five (5) years, as the last of the "baby boomers" retire, there will be an increase in senior headed households in Gary. This will result in a need for increased senior services and senior housing within the City.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Indiana State Department of Health, 1,185 people with HIV were living in Lake County in 2014. In 2014 there were 65 new HIV diagnoses in Lake County.

Individuals living with HIV/AIDS face numerous housing and supportive service challenges and are at a significant risk of becoming homeless. While discrimination based upon their medical condition remains an on-going issue, the disease can significantly affect employment capabilities and financial resources. Medication regimens can be complicated and expensive and some individuals experience frequent bouts of debilitating illness. Social Security Disability and other forms of assistance may not cover the housing, medical and living expenses of those who are unable to continue regular employment. Needed services may include assistance with rent, utilities, medication costs, and health insurance premiums. In rural locations, individuals may be faced with transportation difficulties, lack of service providers, and a reluctance to seek help for a variety of reasons.

By providing support and financial assistance to individuals with HIV/AIDS, assists the individuals and their family members, and creates stable housing, better health care, and support services which results in reduced HIV transmission and improved health outcomes. While stable housing is the cornerstone of HIV/AIDS treatment, allowing persons with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies, the supply of supportive housing units with services is limited, as is the availability of any affordable and/or subsidized housing.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore “best estimates” are presented.

While many support and service providers for the special needs population are located in the City of Gary, their service area and clients are in the whole Lake County and Northwest Indiana Region.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The following are the needs for improvement to the City’s public facilities:

- Public facilities need to be ADA compliant.
- Public facilities need to be in compliance with the City Ordinances.
- Public facilities must be open and available to all residents of the City on a fair and impartial basis.
- Public facilities need to be provided by the City to maintain a quality of life for its residents.
- Public facilities must be improved and expanded to meet the needs of the residents.
- Public facilities such as parks, recreation, and trails need to be improved and upgraded.

How were these needs determined?

The needs for public facilities were determined through the resident survey, interviews with City staff, public hearing comments on needs, and the Comprehensive Plan.

Describe the jurisdiction’s need for Public Improvements:

The following are the City’s need for public improvements:

- The City needs to improve and upgrade its storm water management and separation of storm and sanitary sewers.
- The City needs to reconstruct and improve its roads, curbs, and walks.
- The City needs to provide for additional handicap accessibility at intersections, public buildings and facilities.
- The City needs to improve and upgrade its sanitary sewer system.
- The City needs to improve and upgrade its water lines and distribution system.
- The City needs to improve its parks and playground equipment.

How were these needs determined?

The needs for public improvements were determined through the resident survey, interviews with City staff, public hearing comments on needs, and the Comprehensive Plan.

Describe the jurisdiction’s need for Public Services:

The City of Gary provides for public safety and other public services to its residents. The following are the City's need for public services:

- The City needs to continue to provide fire protection to their residents at the same high level of service.
- The City needs to upgrade its fire stations and fire safety equipment and vehicles.
- The City needs to continue to provide a high level of public safety to its residents.
- The City needs to provide neighborhood policing in areas with high levels of crime.
- The City needs to continue its code enforcement efforts to ensure the health and safety of its residents.
- The City needs to continue to provide garbage, trash pickup, and neighborhood clean-up programs to its residents. The City needs to continue to support its recycling programs.
- The City needs to support, encourage, and affirmatively further fair housing throughout all neighborhoods.

How were these needs determined?

These needs for public services were determined through the resident survey, interviews with City staff, public hearing comments on needs, and the Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Gary's population grew and shrunk with the rise and fall of industry in the City and surrounding areas. The U.S. Steel Gary Works at its peak in the early 1970's, employed roughly 30,000 persons but it now employs around 5,000 workers. This has had a profound impact on the housing market in the City of Gary.

36.7% of all housing units were built before 1950, which is over 65 years ago, and 64% of all housing units were built before 1960. Only 3.1% of all housing units were built after 2000.

According to 2008-2012 American Community Survey Data (ACS), the City now has 16,431 owner-occupied housing units (53.4% of all occupied housing units) and 14,339 renter-occupied housing units (46.6% of all occupied housing units).

The condition of the owner occupied housing stock is slightly better than the rental housing stock, but not substantially better. 35% of owner-occupied units have at least one housing condition, while 59% of renter-occupied units have at least one housing condition. Many of the higher quality rental housing units are located in the central part of the City. Improved code enforcement is needed to address these housing deficiencies. According to the ACS data for 2008-2012, there are 10,555 vacant housing units in the City, which is approximately 25.5% of all the housing units. This is much more than the housing vacancy rate of the State of Indiana, which is only 11.4%.

The median home value as of 2012 was \$66,900 and the median contract rent was \$699/month for the same time period.

Included in this Plan are maps which illustrate the City of Gary's housing, renter housing unit, homeowner housing unit, and vacant housing unit concentrations.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2008-2012 ACS data, there are 41,325 total housing units in the City of Gary. There are 30,770 occupied housing units (16,431 owner-occupied and 14,339 renter-occupied), which leaves 25.5% (10,555) vacant housing units. The majority of the owner-occupied housing have 3 or more bedrooms (72% of all owner-occupied houses). The majority (62%) of all renter-occupied housing units are 1 to 2 bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,830	71%
1-unit, attached structure	1,184	3%
2-4 units	4,367	10%
5-19 units	4,121	10%
20 or more units	1,915	5%
Mobile Home, boat, RV, van, etc	814	2%
Total	42,231	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	17	0%	206	1%
1 bedroom	282	2%	2,736	19%
2 bedrooms	4,697	27%	6,210	43%
3 or more bedrooms	12,579	72%	5,366	37%
Total	17,575	101%	14,518	100%

Table 28 – Unit Size by Tenure

Data Source: 2008-2012 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following number of units in the City of Gary which are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** - 1291 housing units of which 578 are elderly units and 713 are family units. The income levels are at 80% and below AMI.

- **Housing Choice Vouchers** - 1,520 vouchers that are tenant based and 27 are Veterans Affairs Supportive Housing (VASH). The income levels are at 80% and below AMI.
- **First Time Home Buyers** - The City has assisted 26 households with downpayment assistance to purchase a home from 2010 to 2015.
- **Habitat for Humanity** - has built 5 new homes in the City of Gary from 2010 to 2015. The income level is at 65% and below AMI.
- **LIHTC Housing** - There have been 22 LIHTC housing developments built in the City of Gary with a total of 2,135 units of which 1,272 are affordable units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no affordable housing units which are anticipated to be lost and there are no Section 8 Contracts that are anticipated to expire. The Housing Authority of the City of Gary plans to demolish 443 public housing units over the next five years. These units are either currently not occupied or are in need of significant rehabilitation work. The Housing Authority of the City of Gary is the largest affordable housing provider in the City of Gary and should make an effort to replace most of the units that will be demolished.

Does the availability of housing units meet the needs of the population?

There are 16,431 owner-occupied housing units, 14,339 renter-occupied housing units, and approximately 10,555 vacant units. Of the vacant units, approximately 693 (6.6%) are for rent and 263 (2.5%) are for sale. The problem for the low- and moderate-income households is the "quality" of units in the City. There are many vacant units in the City, but most are not suitable for habitation (9,599).

Describe the need for specific types of housing:

The elderly population of the City of Gary (age 62 and above) is 14,608 persons which represents 18.0% of the City's total population. However, there are 713 assisted rental housing units designed for the elderly out of a total of 14,339 renter-occupied housing units, which is 5.0% of the renter-occupied units. As the City's population ages in place, there will be less available elderly units and a higher demand for those units. It is estimated that over 1,000 new affordable housing units for the elderly are needed. There is also a lack of "accessible" housing units in the City to address the needs of the physically disabled. Not including elderly housing units, it appears that there is a need for approximately 325 new housing units that are accessible to persons with physical disabilities. Presently, there are 57 accessible housing units for the disabled in LIHTC Projects.

Discussion

There is a continuing need for "accessible" housing in the City of Gary. Large portions of the existing housing stock are vacant. Much of the occupied housing stock is not in good condition. Because there is

an abundance of housing units, these housing units are inexpensive, but in need of major rehabilitation. The market itself does not incentivize landlords to improve their rental properties.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In 2000, based on the 2000 U.S. Census, the median home value in the City of Gary was \$53,400 which increased to \$66,900 according to the 2008-2012 ACS data. An increase in the median contract rent (from the same sources) also occurred. Median rent rose from \$469/month to \$699/month. Over half (64%) of all rental housing units were in the \$500 to \$999 per month category.

According to "Zillow.com" there were roughly 1,691 housing units listed for sale as of February, 2016 and the median sales price is reported by Trulia at \$43,000. The 2010-2014 American Community Survey estimates that the median home value was \$65,500. RealtyTrac, a real estate website, reports the following on foreclosed homes in the City of Gary, "There are currently 853 properties in Gary, IN that are in some stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale on RealtyTrac is 473. In December, the number of properties that received a foreclosure filing in Gary, IN was 53% higher than the previous month and 80% higher than the same time last year. Home sales for November 2015 were down 67% compared with the previous month, and down 92% compared with a year ago. The median sales price of a non-distressed home was \$0. The median sales price of a foreclosure home was \$10,000, or 0% higher than non-distressed home sales."

In regard to housing affordability, 6,263 renter housing units were affordable to persons with 50% or less of their Housing Affordability Median Family Income (HAMFI). For home owners, there were only 1,485 housing units that were affordable to households with 50% or less HAMFI.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	51,900	69,500	34%
Median Contract Rent	361	529	47%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,518	44.9%
\$500-999	7,825	53.9%
\$1,000-1,499	168	1.2%
\$1,500-1,999	0	0.0%
\$2,000 or more	7	0.1%
Total	14,518	100.0%

Table 30 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,784	No Data
50% HAMFI	4,479	1,485
80% HAMFI	7,859	2,773
100% HAMFI	No Data	3,367
Total	14,122	7,625

Table 31 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	479	646	805	1,008	0
High HOME Rent	479	646	805	1,008	1,076
Low HOME Rent	479	620	743	859	958

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD-CHAS Data, there is not sufficient housing for all income levels due to the cost overburden criteria for the following: Black/African American households cost overburdened by 30-50%. In many cases, a family or individual might be able to afford a house, but the available affordable housing units are in poor condition and in need of major rehabilitation work.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability of housing units is not likely to change in the City of Gary. Home values have been on the decline for decades and are not likely to increase substantially within the next five years. The problem with housing units is not the affordability of the units, it is the condition of the houses.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

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

rental 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, thus making them not affordable.

Discussion

Housing values remain low in the City of Gary. The private real estate market is depressed and has reduced the equity and financial leverage homeowners have from their homes. With decreasing home sales values, it becomes impossible for families to take out home equity loans to rehabilitate or repair their homes.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of Gary contains 15,194 housing units which were built prior to 1950. This represents 36.7% of the total occupied housing units in the City. Only 3.1% of all occupied housing units were built since 2000. Of the 32,093 total occupied housing units in the City, 14,754 (46.0%) housing units have at least one "selected condition." In addition, 28,999 housing units (90.4%) were built before 1980, and therefore have a potential lead-based paint hazard.

Definitions

The following definitions are used in the jurisdiction:

- **"Selected Housing Condition"** - Over-crowding (1.01 or more persons per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities, and cost over-burden.
- **"Substandard condition"** - Does not meet code standards, or contains one of the selected housing conditions.
- **"Suitable for Rehabilitation"** - The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.
- **"Not Suitable for Rehabilitation"** - The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,058	34%	7,788	54%
With two selected Conditions	161	1%	708	5%
With three selected Conditions	0	0%	39	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,356	65%	5,983	41%
Total	17,575	100%	14,518	100%

Table 33 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	710	0%	464	3%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	481	3%	1,439	10%
1950-1979	10,170	58%	8,338	57%
Before 1950	6,214	35%	4,277	29%
Total	17,575	96%	14,518	99%

Table 34 – Year Unit Built

Data Source: 2008-2012 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,384	93%	12,615	87%
Housing Units build before 1980 with children present	110	1%	574	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,750	8,805	10,555
Abandoned Vacant Units	450	8,578	9,028
REO Properties	300	553	853
Abandoned REO Properties	0	300	300

Table 36 - Vacant Units

Alternate Data Source Name:
2008-2012 American Community Survey
Data Source Comments:

Need for Owner and Rental Rehabilitation

It is estimated that there are approximately 2,500 housing units that are suitable for rehabilitation work in the City of Gary. However, the cost of rehabilitation exceeds the income and assets of many low- and moderate-income persons. Furthermore, the cost of rehabilitation exceeds the resale value of the property after rehab. Therefore, many of these housing units will remain vacant, substandard and in a deteriorating condition since the financial resources are not available to rehabilitate these housing units. There is a need for increased Federal, State, local, and private funds to provide financial assistance to lower income families to rehabilitate properties to create more affordable housing. The reason that there is such a high number of “Not Suitable for Rehabilitation” is that many of these units have been vandalized and vacant for numerous years and with the low sales prices, the cost of rehabilitation far exceeds the after rehab value.

There is also a significant need for the rehabilitation of renter occupied housing units. Many of these rental housing units are owned by an individual who lives outside of the City of Gary and is not responsive to tenant's needs. There is also need for increased code enforcement.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

In determining decent, safe, and sound housing conditions, one needs to look at the environmental quality of these housing units. Lead based paint is one of the most significant environmental factors negatively affecting residential housing units. In 1978, lead was banned from residential paint; more than half of the total housing stock in the United States contains some lead based paint. It is estimated that 20 million housing units contain lead hazards, which include flaking or peeling lead based paint and excessive levels of tiny lead particles in household dust.

HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Half of these families own their homes and of those, half have incomes above \$30,000 per year.

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States.

For the City of Gary, it is estimated that 45% of low or moderate income families living in owner-occupied units are at risk of lead-based paint hazards and that 55% of low or moderate income families living in rental units are at risk of lead-based paint hazards.

Discussion

In Lake County, Indiana, 109 children tested positive for elevated blood lead levels. There are also 8 addresses in Lake County where multiple children tested positive for elevated blood lead levels. The Indiana Department of Health estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The City of Gary will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the City of Gary owns and operates 21 public housing communities. There are a total of 1,578 housing units in these public housing communities. Of those housing units, 23 are handicap accessible, roughly 1.5% of the housing units.

In addition, the Housing Authority administers 1,711 Housing Choice Vouchers for low- to moderate-income households for rental units in the City. There are 27 VASH Vouchers included in that total. This information is up to date and was provided by the Housing Authority of the City of Gary.

In its FY 2015 Capital Funds Grant Application, the Housing Authority of the City of Gary requested the following funds:

- **Operations:** \$597,858.00
- **Management Improvements:** \$80,000.00
- **Administration:** \$298,929.00
- **Fees and Costs:** \$250,000.00
- **Site Improvement:** \$423,000.00
- **Dwelling Structures:** \$1,000,000.00
- **Dwelling Equipment – Nonexpendable:** \$139,503.00
- **Non-Dwelling Structures:** \$140,000.00
- **Non-Dwelling Equipment:** \$60,000.00
- **Total:** \$2,989,290.00

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	41	1,969	1,633	0	1,633	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The housing units are 74% occupied with a waiting list of over 4,267 families. The waiting list is comprised of families, elderly persons, disabled, and single person households. The Housing Authority of the City of Gary currently has an abundance of sub-standard housing units that are not fit for habitation. There are plans to demolish 433 units over the next five (5) years. Many of the existing units need rehabilitation work. The table below shows the Average Inspection Score for each of the Public Housing Communities. The letter "a" is given if no health and safety deficiencies were observed other than for smoke detectors. The letter "b" is given if one or more non-life threatening H&S deficiencies, but no life threatening health and safety deficiencies were observed other than for smoke detectors. The letter "c" is given if there were one or more life threatening health and safety deficiencies observed.

Public Housing Condition

Public Housing Development	Average Inspection Score
Genesis Towers	59c
Carolyn Mosby	46b
Al Thomas	52c
Glen Park	59c
Concord	42c
Delaney Community	30c
Colonial Gardens	40c
Dorie Miller	42c

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Housing Authority of the City of Gary’s restoration and revitalization efforts include, but are not limited to: demolition/disposition of its targeted real estate developments; PHA-Wide Site Improvements; Vacancy Reduction; Occupied Unit Upgrades; and Lobby and Common Area Upgrades.

The housing authority plans to demolish 443 public housing units over the next five years. The units to be demolished will come from the following public housing communities:

- **Al Thomas:** 26 units
- **Concord:** 27 units
- **Delaney Community:** 227 units
- **Colonial Gardens:** 156 units
- **Dorie Miller:** 7 units

The housing authority needs to develop a plan to replace these units. With such a large demand for some type of affordable housing, the Housing Authority needs to be more active in addressing this issue.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of the City of Gary has set aside capital funds to make upgrades in occupied units, along with mod-rehab in vacant units. As a requirement for approval of the 2015 Annual and 5-Year Action Plan, the Housing Authority of the City of Gary sought input from its residents on improving the living environment of resident families by conducting a public hearing, in addition to holding meetings with the Resident Advisory Board (RAB) to ensure that their client’s needs are both heard and addressed.

In the Housing Authority of the City of Gary's Five Year Plan for the period of 2015 – 2020, authority has developed the following strategies for improving the living environment for its public housing residents:

Human Resources:

- Develop and implement an appropriate organizational and staffing plan;
- Develop and implement a performance management plan;
- Develop and institute a training plan for staff and management;
- Develop a recruitment plan; and
- Strengthen staff capacity to reduce dependency on consultants through the hiring and training of qualified staff.

Finance:

- Establish management systems to accurately record and report financial data in a timely manner;
- Monitor GHA's operations to effectively maintain an overall budget process to comply with HUD regulations and other internal and external entities;
- Rebuild the public's trust in the financial integrity of the Housing Authority of the City of Gary; and
- Develop initiatives for increasing revenues and decreasing expenses

Housing Choice Voucher Program:

- Ensure affordable housing opportunities throughout the city of Gary by maximizing utilization of available resources;
- Ensure all leased units meet HQS standards;
- Ensure that HCV rents are reasonable in comparison to rents for other unassisted units;
- Complete all recertifications in accordance with SEMAP requirements;
- Assist families to achieve economic self-sufficiency through the Family Self-Sufficiency (FSS) and Homeownership Program; and
- Submit accurate and timely reports to HUD's Public and Indian Housing Information Center (PIC) and Voucher Management System (VMS).

Real Estate and Development:

- Prepare a strategic plan for development, modernization and homeownership programs with a focus on increasing the supply and quality housing for eligible GHA clients;
- Prepare a detailed implementation plan that supports the strategic plan to include major developments, modernization and homeownership activities, tasks, schedules, and budgets in 2015; and

- Implement and monitor standard operating procedures to ensure that staff, projects, budgets, obligations, expenditures, schedules, and contracts are properly managed.

Discussion:

(Continued from above)

Asset Management:

- Provide excellent services and improved quality of life for GHA residents through the delivery of maintenance and management services in a timely and effective manner;
- Ensure the implementation of asset management in the GHA self-managed public housing community to ensure long-term viability;
- Establish an effective system of asset management oversight to ensure the work of private management companies results in improved living conditions for public housing residents; and
- Explore opportunities to increase revenue and reduce operating expenses;
- Address capital needs of the properties in an efficient, cost-effective and timely manner.

Security:

- Develop and implement a security plan to include staffing needs and strategies for deployment of security personnel, equipment and physical changes to properties utilizing Crime Prevention techniques;
- Engage public housing residents and community stakeholders in a community-based approach to providing security services; and
- Design and implement a comprehensive training program to enhance the capacity of security personnel.

Resident Services:

- Initiate and complete a needs assessment of public housing and housing choice voucher programs participants;
- Continue to identifying key service providers and establish partnerships and collaboration to benefit GHA residents;
- Develop and implement training and enforcement of community service requirements; and
- Identify resources and grants to assist in providing long-term programs and services.

Information Technology:

- Stabilize GHA's hardware, software, and telecommunications systems;
- Identify ways to use technology to increase agency efficiencies;

- Develop and implement standards, policies and procedures for internal and external technology operations; and
- Ensure information technology staff and GHA software users are sufficiently trained to support GHA operating systems.

Procurement:

- Develop and implement agency procurement policies and procedures;
- Foster accountability by creating a transparent and compliant procurement process both internally and externally;
- Utilize technology to and automate all phases of procurement and contracting process;
- Enhance quality and value of goods and services procured by maximizing competition among vendors; and
- Enhance Section 3 resident employment opportunities for D8Es, WBEs, and Section 3 owned business.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Continuum of Care Network of Northwest Indiana is the continuum of care for the three city area of Gary, East Chicago, and Hammond. In addition to coordinating efforts to prevent and combat homelessness, the Continuum of Care Network of Northwest Indiana collects and analyzes data from the Point-in-Time counts in addition to HMIS data to monitor and evaluate the performance of funded projects. The key elements reviewed include number served, cost per outcome, leveraged funds in the project, expenditure rates and housing stability outcomes.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	59	59	80	68	40
Households with Only Adults	35	35	54	77	0
Chronically Homeless Households	0	0	0	50	0
Veterans	3	3	29	44	0
Unaccompanied Youth	12	12	0	0	20

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are several mainstream services available to the homeless in the City of Gary including the following:

- Arts Program - Gary Art Works, Morning Bishop Theater Playhouse of NWI/Theatre of Purpose
- Credit Counseling Services - Consumer Credit Counseling of NWI
- Domestic Violence - St. Jude House, Haven House
- Educational - Indiana University Northwest
- Emergency Services - Calumet Township Trustee, Greater Hammond Community Services, NWI Community Action Corp.
- Fair Housing - Gary Human Relations Commission,
- Family Shelter - Cape House and Warming Center
- Food Bank - America Second Harvest of NWI,
- Health Care - Gary Health Department, Gary Community Health Center
- Homeless Men Shelter - Brothers Keeper
- Housing - Housing Authority of the City of Gary, City Builders CDC, Broadway Area CDC, Gary Citywide CDC, Glen Park CDC, New Gary CDC, Tree of Life CDC
- Indiana Homeless Coalition - Indiana Coalition on housing and Homeless Issues (ICHHI)
- Legal Services - Indiana Legal Services
- Mental Health Services - Edgewater Systems for Balanced Living, Tri-City Mental Health, Mental Health Assoc. Lake Co., Southlake Mental Health, Department of Mental Health and Addiction Administration
- Referral Service - Aliveness Project of NWI
- Residential Facility - Miller Beach Terrace
- Residential Facility for Adolescent Males - Crisis Center, Willowglen Academy, Middle Passage Inc., Campagna Academy (Formerly Hoosier Boys Town)
- Senior Residential Facility - Linden House of Gary
- Shelter - Serenity House, Sojourner Truth House
- Social Services - CRWorks, Corinthian Christian Center, Metro Corps., Salvation Army, Goodwill Industries, Catholic Charities of NWI, Gary Commission for Women, Images of Hope, Brothers Uplifting Brothers, Gary Neighborhood Services, International Institute of NWI/LACASA, Hammond School Department for Homeless Students
- Veteran Services - Gary Area Vet Center
- Workforce Development - WorkOne, Gary Urban Enterprise Assoc. (GUEA)
- Youth and Recreational Services - Youth Services Bureau

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40

Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following are facilities and/or organizations that service the homeless:

- Sojourner Truth House – A Day Shelter, which includes washers/dryers, day care, multiple services, food and clothing bank and serving breakfast and lunch.
- CRWORKS/HETTS 1 – Transitional Housing, serving Homeless Women, Homeless women with children, Homeless men serving 24.
- CRWORKS Ruby Homes – Transitional Housing for men, women and families with children serving 36.
- 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.
- Gary Commission for Women “Rainbow” – Domestic Violence Shelter, serving homeless women, homeless women with children and some clients classified as non-domestic violence -18.
- Missions of Charities – Night Homeless Shelter, serves women with children (including male children under 7-years of age, and women – 28.
- Edgewater for Balance Living – “South Shore Commons” – 60 units of Permanent Supportive Housing, serving the mental ill with disabilities; includes individuals and head of households with children.
- Edge Water for Balance Living – “Phoenix Apartments” Supportive Housing for Mental Illness and Substance Abuse Individuals Males and females.
- Edge Water for Balance Living – “Shelter Plus Care Program Apartments”- Permanent Supportive Housing for Mental illness and Substance Abuse Individuals males and females.
- Catholic Charities Dioceses of Gary “Gateways/Pathways” – Shelter Plus Care/Permanent Supportive Housing serving through 50 scattered site housing mental illness, substance abuse Chronically Homeless.
- Aliveness Project of Northwest Indiana “The Genesis Project” – serving HIV/AIDS with severe mental illness - 37 scattered site; Permanent Supportive Housing.
- Broadway Area Community Development Authority – “NWI Veteran Village” Disabled Veterans with substance abuse, mental illness (44-one bedroom for male and female veterans); Permanent Supportive Housing.
- Veteran Life Changing Services – Transitional Housing for 30 homeless Veteran; male and female
- 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 male capacity approximately 21.
- Crisis Center “Alternative House” – Serving Youth, court awarded, run-a-ways.

- Re-Building the Breaches Ministries “The Bakery House” – Classified as an emergency and transitional shelter serving male homeless; capacity approximately 32.
- Lydia House – Classified as a transitional house serving approximately 6-8 females no children.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Gary has identified the priorities for services and facilities for its special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following needs and objectives are established under this Five Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addiction, and training to re-enter the work force
- **Public Housing Residents** - housing downpayment assistance, job training and job opportunities, housing counseling for home ownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Continuum of Care Network of Northwest Indiana is partnering with its member organizations to revamp its process for developing effective discharge plans and programs for individuals who are at risk of becoming homeless as they leave State Operated Facilities or private and non-profit institutions. The goal of this process is to help the homeless persons, including families with children, veterans and their families, unaccompanied youth, and chronically homeless individuals/families to transition to permanent housing, which includes shortening the time they endure/experience homelessness. The discharge planning process includes facilitating access for homeless individuals to obtain affordable housing and to prevent individuals and families who were previously homeless from becoming homeless again. Low-income individuals and families require assistance to avoid becoming homeless including those who are discharged from institutions and health care facilities, mental health facilities, youth

facilities, foster care services, and correctional facilities. The coordinated entry/access system is an important program to aid in the discharge planning procedure. This system includes programs to support the housing needs of persons being discharged from institutions. Many service providers and housing developers intend to submit applications for Low Income Housing Tax Credit funds to build Permanent Supportive/Mixed Income housing. This Permanent Supportive/Mixed Income housing is needed in order to fill a housing gap identified by the CoC and its member organizations. Mainstream resources provided for the use of those who are homeless, or at-risk of becoming homeless, are a part of many service providers' referral strategies. These service providers also strive to improve homeless outreach and coordinated access to housing and services. Many service providers recognize the need for greater collaboration with other service providers and homeless organization/agencies.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Gary has been designated as a "Strong Cities Strong Community" under the U.S. Department of Housing and Urban Development (HUD). Under this program, residents of the City of Gary have collaborated with the City and Federal government to identify a multi-level of needs including safe, affordable housing, access to health care, access to transportation, and a need to improve the City's infrastructure. Those who require supportive services but are not identified as homeless include: the elderly; frail elderly; persons with disabilities (physical, mental, or developmental); those with addictions (substances and alcohol); persons with HIV/AIDS and their families; and public housing residents. The City of Gary has supported the efforts of the Public Housing Authority in renovation projects, such as: the building of the Carolina Street Senior Housing which was built and maintained by Volunteers of America; supported the Senior Housing/Serenity Lake; supported the Genesis Housing by the Aliveness Project for those living with HIV/AIDS; supported the Serenity House for substance abuse/alcohol addictions; and supported the Salvation Army's rehabilitation center for individuals with addictions. The "Arch Bridges" serves the surrounding area including Gary, with work for those living with developmental disabilities, including services provided for those with special needs (HIV/AIDS) though no housing offered, is the Gary Public Health Department. The City has a housing program for housing repair for seniors with fixed/low income. The City will continue to support through funding the Tenant Based Rental Assistance Program for prevention of housing loss to those who are at risk of becoming homeless.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not applicable.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City's Analysis of Impediments to Fair Housing Choice listed six (6) impediments. The following three (3) Impediments relate to affordable housing and residential investment:

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.

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.

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.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The goal of the City of Gary’s economic development policy is to foster economic growth in the community, improve the local economy, promote job opportunities, and increase the local tax base.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	13	95	0	0	0
Arts, Entertainment, Accommodations	3,193	2,482	17	9	-8
Construction	509	2,775	3	10	7
Education and Health Care Services	5,323	6,281	28	23	-5
Finance, Insurance, and Real Estate	882	660	5	2	-3
Information	210	56	1	0	-1
Manufacturing	2,886	7,832	15	29	14
Other Services	610	677	3	2	-1
Professional, Scientific, Management Services	699	361	4	1	-3
Public Administration	0	0	0	0	0
Retail Trade	2,815	1,839	15	7	-8
Transportation and Warehousing	1,136	2,634	6	10	4
Wholesale Trade	609	1,471	3	5	2
Total	18,885	27,163	--	--	--

Table 40 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	33,432
Civilian Employed Population 16 years and over	27,052
Unemployment Rate	19.08
Unemployment Rate for Ages 16-24	32.90
Unemployment Rate for Ages 25-65	11.06

Table 41 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	3,460
Farming, fisheries and forestry occupations	783
Service	4,381
Sales and office	6,440
Construction, extraction, maintenance and repair	1,577
Production, transportation and material moving	2,057

Table 42 – Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,362	67%
30-59 Minutes	6,242	24%
60 or More Minutes	2,156	8%
Total	25,760	100%

Table 43 - Travel Time

Data Source: 2008-2012 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,613	731	2,997

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,612	1,725	6,241
Some college or Associate's degree	9,240	1,586	3,755
Bachelor's degree or higher	3,978	467	793

Table 44 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	121	162	61	778	1,642
9th to 12th grade, no diploma	2,243	1,277	800	2,263	2,167
High school graduate, GED, or alternative	2,623	3,227	3,543	8,808	4,549
Some college, no degree	2,189	2,626	2,939	5,941	1,950
Associate's degree	134	750	837	1,521	411
Bachelor's degree	174	807	659	2,294	612
Graduate or professional degree	0	180	254	1,050	789

Table 45 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,478
High school graduate (includes equivalency)	21,468
Some college or Associate's degree	25,575
Bachelor's degree	40,356
Graduate or professional degree	50,152

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of Gary is located approximately thirty (30) miles south east of Chicago, IL. The City of Gary is also home to the U.S. Steel Gary Works which was once the largest steel mill in the world.

The three (3) largest categories of jobs in business by sector is as follows:

- Education and Health Care Services: 5,323 jobs
- Arts, Entertainment, Accommodations: 3,193 jobs
- Manufacturing: 2,886 jobs

These three categories represent 60.4% of the total number of jobs in the City.

In a February 2014 report on employment conditions in Will County, the Will County Center for Economic Development lists the following top-ten (10) employers in Will County:

1. U.S. Steel Corp (5,000 - 9,999 employees)
2. Community Hospital (1,000 - 4,999 employees)
3. Horseshoe Casino (1,000 - 4,999 employees)
4. Methodist Hospital (1,000 - 4,999 employees)
5. Methodist Hospital Reproductive (1,000 - 4,999 employees)
6. Ni Source, Inc. (1,000 - 4,999 employees)
7. Resort East Chicago Casino (1,000 - 4,999 employees)
8. St. Anthony Medical Center (1,000 - 4,999 employees)
9. St. Margaret Mercy Healthcare (1,000 - 4,999 employees)
10. Americall Group, Inc. (500 - 999 employees)

Of these employers, only one (1) is located in the City of Gary; U.S. Steel Corp.

Describe the workforce and infrastructure needs of the business community:

The City's Economic Development needs include:

- Support and encouragement for new job creation, job retention, and job training opportunities.
- Support for business and commercial growth through expansion and new development.
- Planning and promotion of the development and redevelopment of vacant commercial and industrial sites.

The City of Gary realizes that there is a need to increase employment, self-sufficiency, educational training, and empowerment of the residents of the City.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Gary used to receive a substantial amount of tax revenue from U.S. Steel Gary Works. When Indiana State Law changed in 2003 and 2008 it placed a maximum tax cap of 3% on all industrial property. This cap significantly reduced the City's tax revenues. With this decline, many services to residents were either discontinued or were severely cut back. This change in revenue is emblematic of the larger decline in available jobs through U.S. Steel Gary Works. At its height in the early 1970's, the mill employed roughly 30,000 persons; now it employs around 5,000. When those jobs left the City, the economy could not support many of the other businesses and there was a loss of employment opportunities.

The City of Gary needs to rely on Ivy Tech Community College to continue to train area residents in other sectors outside of manufacturing to find better employment in the City of Gary and throughout Lake County.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the Bureau of Labor Statistics, in April of 2015, the City of Gary had an unemployment rate of 10.2%. This is above the unemployment rate of Lake County (6.7%) and almost double the rate of the State of Indiana (5.4%) for the same time period.

In Gary, according to the 2008-2012 American Community Survey Data, there are 18,885 workers and 27,163 jobs. This suggests that there are jobs available but a lack of skilled workers to fill those positions. Workers are not trained or qualified for some of the jobs available in the City.

The unemployment rate is larger in the 16-24 age group as opposed to older age groups. This suggests that the younger members of the workforce need to develop skills and experience, so they would be better able to find employment.

According to the 2008-2012 American Community Survey data, the number of qualified workers exceeds the number of jobs available in the following sectors:

- Arts, Entertainment, Accommodations – 77.7% of sector workforce is utilized
- Finance, Insurance, and Real Estate – 74.8% of sector workforce is utilized
- Information – 26.7% of sector workforce is utilized
- Professional, Scientific, Management services – 51.6% of sector workforce is utilized
- Retail Trade – 65.3% of sector workforce is utilized

According to the 2008-2012 American Community Survey data, the number of jobs available exceeds the number of qualified workers in the following sectors:

- Agriculture, Mining, Oil and Gas Extraction – 13.7% of the available jobs are filled
- Construction – 18.3% of the available jobs are filled

- Education and Health Care Services – 84.7% of the available jobs are filled
- Other Services – 90.1% of the available jobs are filled
- Transportation and Warehousing – 43.1% of the available jobs are filled
- Wholesale Trade – 41.4% of the available jobs are filled

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Ivy Tech Community College is the state's largest public post-secondary institution and the nation's largest singularly accredited statewide community college system. Ivy Tech has campuses throughout Indiana. It serves as the state's engine of workforce development, offering affordable degree programs and training that are aligned with the needs of its community along with courses and programs that transfer to other colleges and universities in Indiana. It is accredited by the Higher Learning Commission and a member of the North Central Association. Ivy Tech provides degree programs in a variety of professional and technical fields including: Accounting; Robotics Technology; Advanced Manufacturing; Automotive Technology; Aviation; Baking and Pastry Arts; Biotechnology; Construction Management; Business Administration; Chemical Technology; Criminal Justice; Culinary Arts; Cyber Security/Information Assurance; Database Management and Administration; Dental Hygiene; Design Technology; Diagnostic Medical Sonography; Early Childhood Education; Education; Electrical Engineering Technology; Electronics & Computer Technology; Energy Technology; Engineering Technology; Entrepreneurship; Environmental Design; Fine Arts; Healthcare Specialist Heating; Ventilating and Air Conditioning Technology (HVAC); Homeland Security/Public Safety; Hospitality Administration; Human Services; Industrial Technology; Interior Design; Kinesiology; Library Technical Assistant; Maintenance Technician; Manufacturing Production and Operations; Mechanical Engineering Technology; Medical Laboratory Technology; Mortuary Science; Network Infrastructure; Nursing; Office Administration; Paralegal Studies; Paramedic Science; Physical Therapist Assistant; Radiation Therapy; Radiologic Technology; Respiratory Care; Software Development; Special Education; Surgical Technology; Therapeutic Massage; Visual Communications; and Welding.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Gary participates in a Comprehensive Economic Development Strategy which was prepared by the Northwest Indiana Economic Development District.

While the initiatives identified under the Strategy do not require coordination with the Consolidated Plan, they do impact the City's overall economic growth. The City's efforts to attract new businesses such as Edsal Manufacturing, Kaplan Trucking, Pratt Recycling, Superior Truss, and T&B Tube, as well as the further development of the Gary-Chicago International Airport, are all a part of a business attraction strategy identified in the CEDS.

The Gary Economic Development Corp. ("GEDC"), in conjunction with the City's Department of Commerce, has mounted an aggressive effort to attract new/relocating businesses--several of them from Illinois, where the cost of doing business is higher. To date, companies like Edsal Manufacturing, Kaplan Trucking, Pratt Recycling, Superior Truss, and T&B Tube have invested more than \$300M in property acquisition/improvements and jobs creation and training in the City of Gary.

The most significant of these investments is the public-private partnership ("P3") between the City and AFCO/AvPORTS, which manages the Gary-Chicago International Airport ("GY") regarded as the third Chicago regional airport. This P3 was instrumental in completing the 2015 expansion of GY's main runway to 8,900 feet, which will allow for larger aircraft and increased destinations. The airport expansion has already attracted new businesses, including Carmeuse Lime and Stone, and Garmong Construction, which is developing an 84-acre industrial park in the airport's footprint.

Other projects underway include University Park, which is located in the Glen Park neighborhood in the southern portion of the city. University Park is anchored on the west by the campus of Indiana University Northwest and Ivy Technical Community College on the east. The schools recently broke ground on a \$40M shared facility in University Park-West that will house arts programs and classrooms.

Discussion

Continued from "Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?"

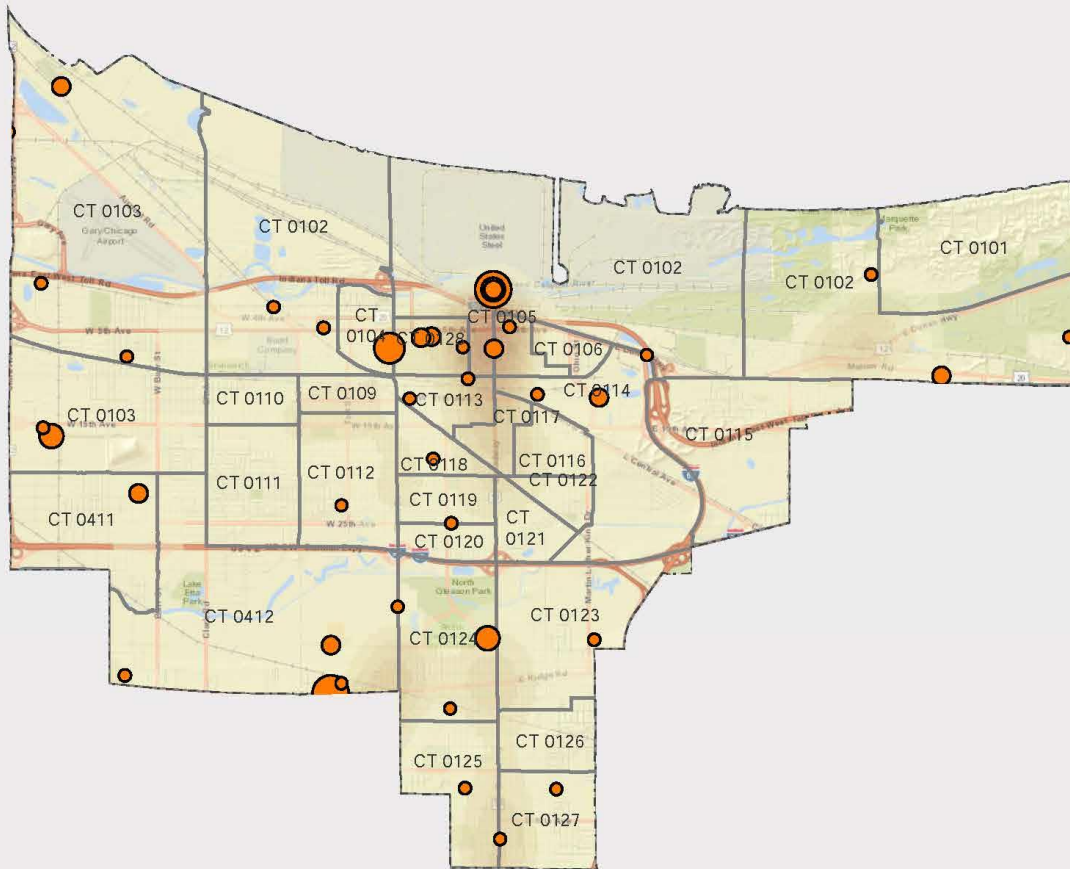
The City, in collaboration with GEDC and Legacy Foundation (Lake County, IN's community foundation), was recently awarded a \$500K Choice Neighborhoods grant from HUD to develop a transformation plan ("Blueprint for Change") for University Park-East, which has traditionally been one of Gary's less-stable communities. The deliverable is a plan to demolish and replace seventy-nine units of scattered-site HUD housing, and make University Park-East an attractive community, replete with high-quality, mixed-income housing, and commercial amenities like a grocery store, daycare centers, dry cleaners, restaurants, etc.--in which students, faculty and others will want to reside.

Gary's Miller Beach community (located on the shores of Lake Michigan) is evolving as an arts, cultural, entertainment and eco-tourism destination. As a stop on the South Shore commuter rail line, which connects South Bend, IN to the east with downtown Chicago to the west, Miller Beach has begun to attract a number of restaurants, bars and art galleries that draws patrons from all over the region year-round.

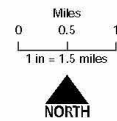
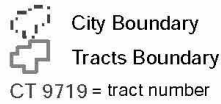
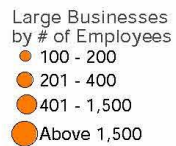
With technical and brownfields redevelopment assistance from EPA, the Melton Road Light Industrial District--located to the east of Miller Beach on the border between Lake and Porter Counties, is being developed as a transportation-centric area. Segments of U.S. Highways 12 and 20/Melton Road are a major east-west trucking route for the region, making them ideal for trucking-related businesses.

Given the scope and nature of the planning and projects underway in Gary, it is envisioned that, ten years from now, the City will have a more diversified business base that is not dependent on a single industry. Additionally, it is envisioned that there will be "pockets" of high-density/mixed-income/mixed-use development in targeted areas, including the Miller TOD, University Park and downtown. It is further envisioned that many of the City's traditionally single-family-home neighborhoods will have stabilized--including some infill development, as a result of our aggressive emphasis on blight elimination.

Commercial Hot Spots: City of Gary, Indiana



Legend



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

Commercial Hotspots in Gary, Indiana

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Households with multiple housing problems are located throughout the City of Gary. Cost burden in the CHAS data is only available for low and moderate income families. Using other data sources, it is evident that cost burden is located everywhere in the City of Gary, but is specifically concentrated in the northern and central areas of the City. The following Census Tracts have between 44.93% and 72.98% of residents that are cost overburdened by at least 30%: 102.01, 102.03, 102.05, 104, 106, 109, 110, 111, 113, 115, 116, 117, 120, 122, 123, 124, and 127.

Concentration is defined as "over 50% of the households in a block group have multiple housing problems."

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Every Census Tract in the City of Gary has a minority population over 19%. Every Census Tract except one (CT 0101) has at least one block group that has at least 51% low- and moderate-income residents. The issues of minority concentration and low- and moderate-income concentration are closely intertwined in the City of Gary.

What are the characteristics of the market in these areas/neighborhoods?

The housing market in the City of Gary is very weak. There are many foreclosures and housing vacancies. A large proportion of the City's vacant properties are uninhabitable and are not capable of being economically rehabilitated. These units need to be demolished. Because of the decreasing population in the City of Gary, there is less of a demand for housing, which keeps the prices of housing down. This reduced demand means that the market does not incentivize landlords to invest in their properties, leaving many rental properties in poor condition. While the housing is affordable in the City of Gary, it is generally not in good condition.

Are there any community assets in these areas/neighborhoods?

The City of Gary has a number of parks in each of its neighborhoods. Of particular note is Marquette Park, a park that receives city-wide usage. That park underwent a \$28 million renovation with funding from the Regional Development Authority and is a major component of the Gary Green Link Trail system that has received federal funds and designation under the sponsorship of Congressman Peter Visclosky. Other parks, such as Gleason Park with its South Gleason Golf Course and driving range, are also notable.

Are there other strategic opportunities in any of these areas?

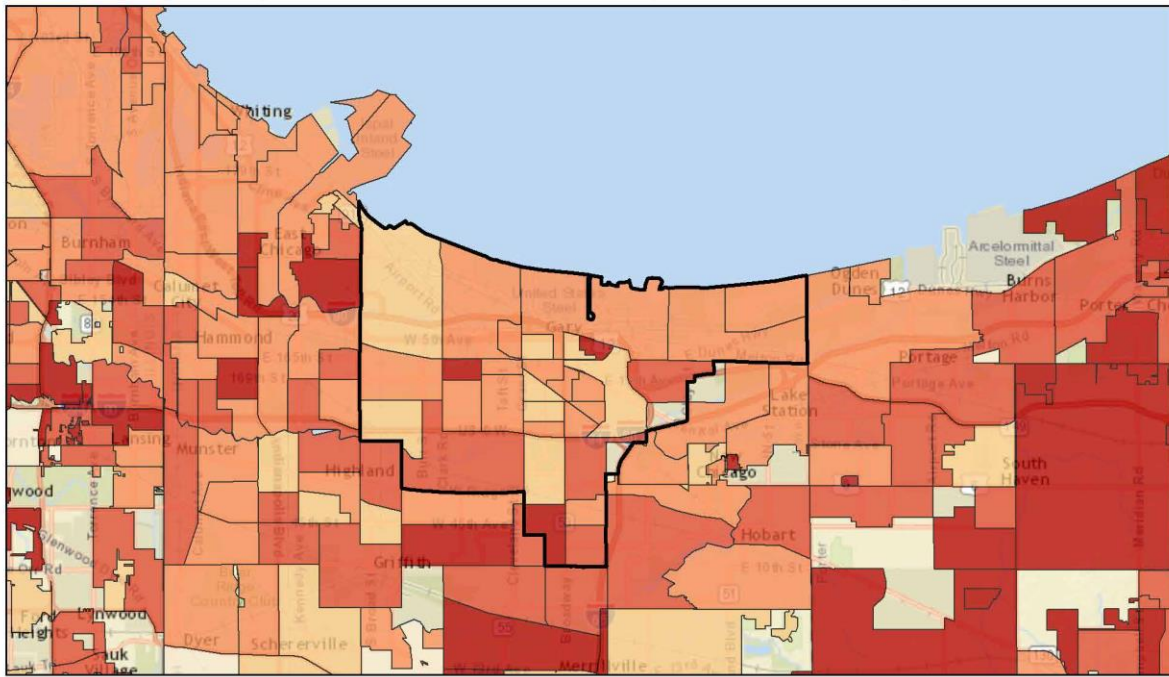
The recent passage of a new Indiana state law has the potential to provide the City with large tracts of developable land. Under its demolition program, the City will now be able to package parcels of land to create more attractive sites for new development.

Demolition in target neighborhoods will create tracts of land that can be utilized to construct new affordable housing and/or provide other economic development opportunities.

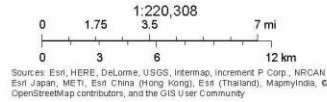
Because the housing market is so weak in these areas, there is ample opportunity for the City and private partners to invest in housing in these areas. The City of Gary is taking steps to address the decline and disinvestment in the University Park West and Horace Mann neighborhoods with the implementation of a Neighborhood Revitalization Strategy Area (NRSA). The program will provide housing finance on a priority basis to employees of any unit of government, or a local healthcare or educational institution. Assistance will be provided for owner-occupant purchase of any for-sale home in the University Park West and Horace Mann target areas. The program provides a forgivable loan and recipients must complete a five (5) year occupancy requirement. The program has no income restrictions and first time home buyer status is not required.

- **University Park Neighborhood Revitalization Strategy Area:** The geographical location is Grant Street to Pierce Street between 35th Avenue and Ridge Road; Pierce Street to Grant Street between 33rd Avenue to Ridge Road.
- **Horace Mann Neighborhood Revitalization Strategy Area:** The geographical location is 4th Avenue to 8th Avenue; Grant Street to Taft Street.

City of Gary, IN - % ELI Households with any of 4 Severe Housing Problems

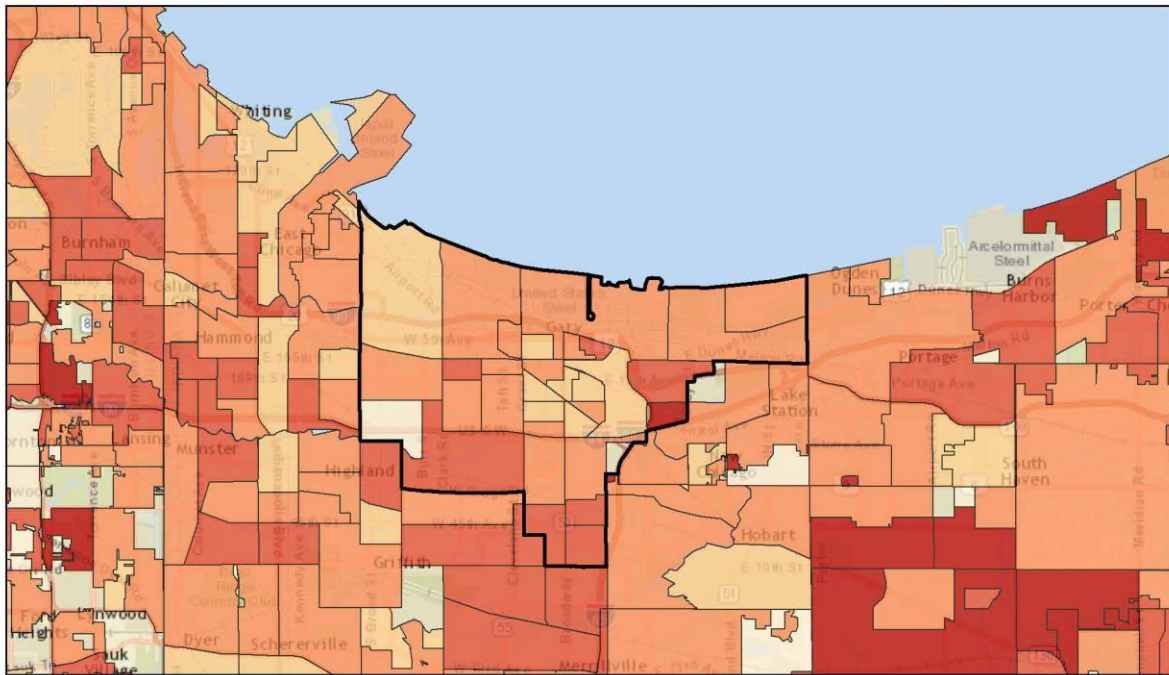


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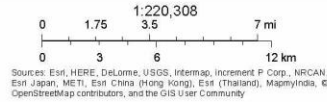


Percent Extremely Low Income Households with any of the Four Severe Housing Problems

City of Gary, IN - % Low Income Households with any of 4 Severe Housing Problems

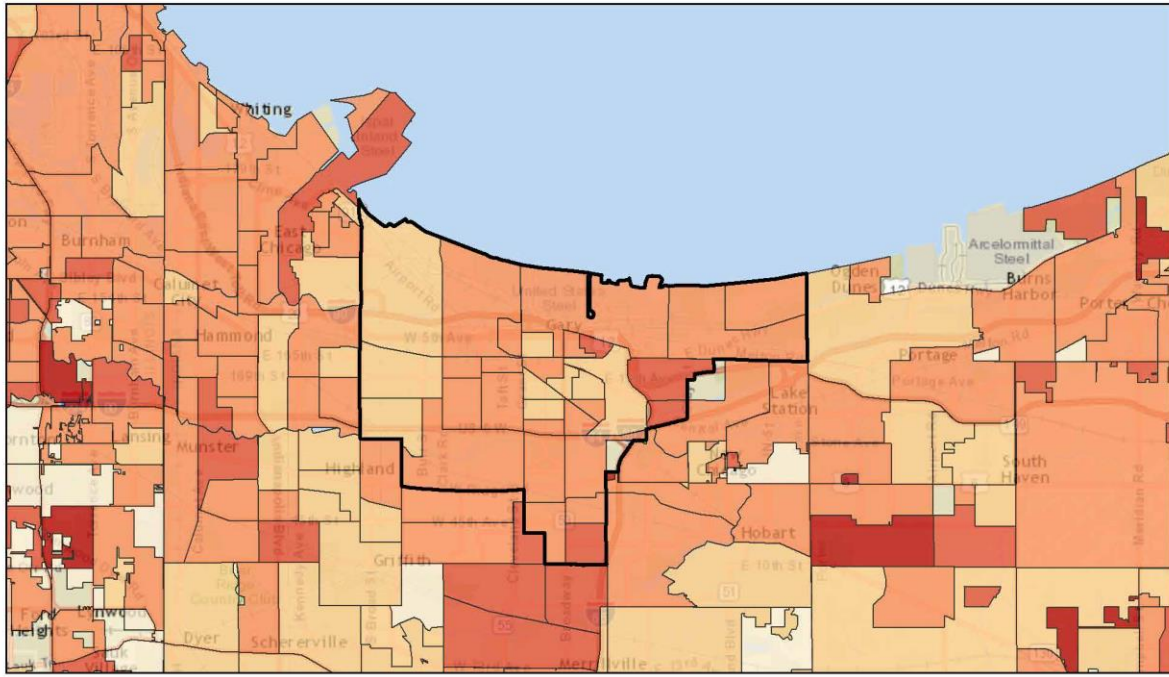


April 22, 2016



Percent Low Income Households with any of the Four Severe Housing Problems

City of Gary, IN - % Moderate Income Households with any of 4 Severe Housing Problems



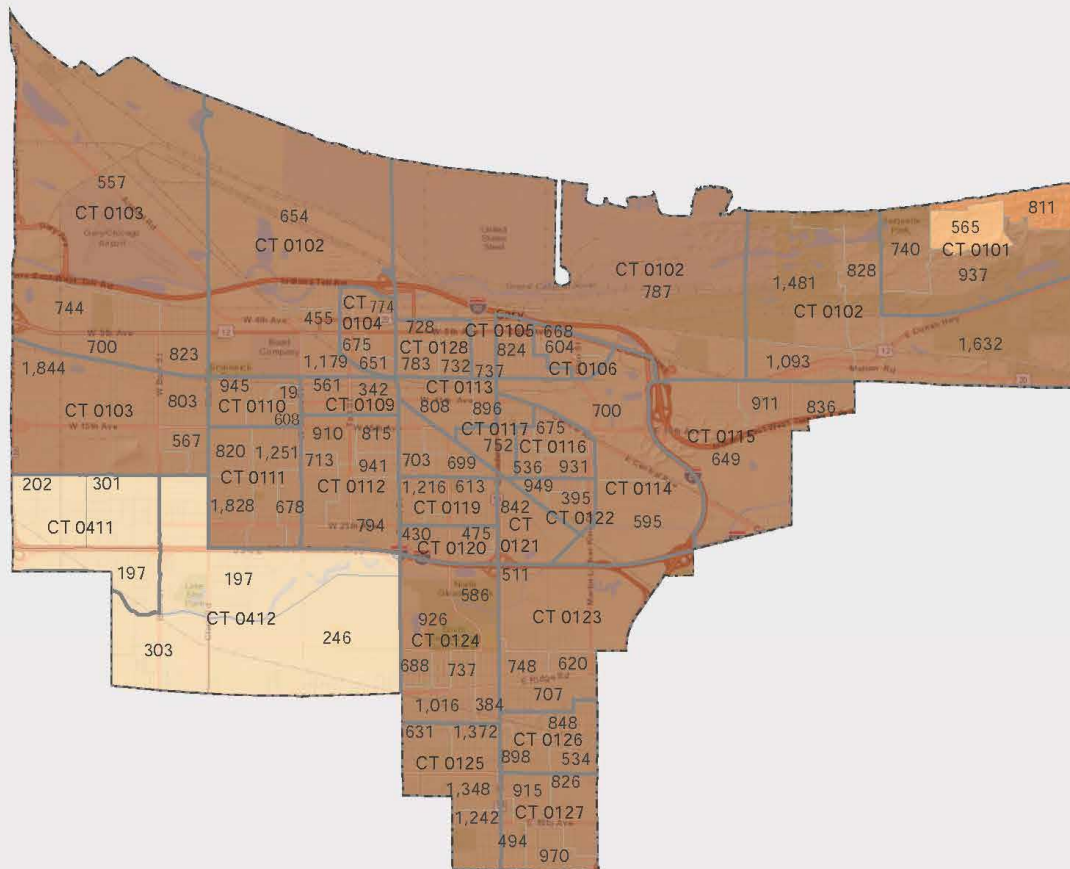
April 22, 2016

Override 1 MIHHWithHousingProblems
T2_LE80_HP2_PCT
 <13%
 13-31.65%
 31.65-49.34%
 49.34-76.29%
 >76.29%

1:220,308
 0 1.75 3.5 7 mi
 0 3 6 12 km
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

Percent Moderate Income Households with any of the Four Severe Housing Problems

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

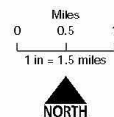


Legend

- Percent Minority Population 2015
- 0% - 20%
 - 21% - 40%
 - 41% - 60%
 - 61% - 80%
 - 81% - 100%

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

Block group labels show total minority population 2015.



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

Percent Minority Population by Block Group

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five Year Consolidated Plan is a guide for the City of Gary to use for its housing, community development, and economic programs and initiatives. The Strategic Plan portion of the Five Year Consolidated Plan establishes the City's goals and objectives to address its needs in the following six (6) categories:

- Housing
- Homelessness
- Special needs
- Community development
- Economic development
- Anti-poverty

These strategies are the result of meetings, surveys, and consultation. It is based on the needs assessment and market analysis.

The over-riding objective and strategy for the City is to benefit low- and moderate-income residents, whose income is less than 80% of the area median income. These residents are referred to as the "target income" group. The City has an overall low- and moderate-income population of 64.81%. The City is compliant with the Federal requirement that at least 70% of all its CDBG funds must principally benefit low- and moderate-income persons. The City is committed to providing at least 70% of its CDBG budget for LMI persons and has designed its Strategic Plan to meet that requirement.

The principles of the FY 2016-2020 Consolidated Plan are as follows:

- **Assist** - by developing comprehensive strategies to support and assist those residents who are low and moderate income.
- **Involve** - the community and provide opportunities for citizen input in the planning process and preparation of the plan.
- **Collaborate** - between public, private, and non-profit agencies and organizations to ensure that activities and services will be efficient and effective.
- **Leverage** - CDBG funds and other local resources to maximize the effectiveness of programs and services.
- **Promote** – the involvement of agencies and organization to undertake specific projects and activities to assist low and moderate income persons.

The priority needs of the Five Year Consolidated Plan were determined based on the following:

- Research of existing data on needs of the City
- Thorough consultation with City staff and officials
- Interviews and meetings with stakeholders
- Public hearings
- Citizen surveys
- Surveys of social service providers, housing organizations, and community and economic development agencies

The key factors affecting the determination of the Five Year Priorities for the Consolidated Plan include the following:

- The categories of target income households with the greatest needs
- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Low and Moderate Income Qualifying Areas throughout the City of Gary
	Identify the neighborhood boundaries for this target area.	The entire City limits.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through agency and resident surveys, community meetings, stakeholder meetings, and the City's Comprehensive Plan.
	Identify the needs in this target area.	The needs are housing rehabilitation, new construction, demolition, job creation and retention, public facility improvements, infrastructure improvements, code enforcement, public safety improvements, and community policing.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
Are there barriers to improvement in this target area?	The largest barriers are funding and the lack of interest of private investors.	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Gary will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for activities will

principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used during the FY 2016-2020 Five Year Consolidated Plan:

- The public services activities are for social service organizations whose clientele are low income or in certain cases, a limited clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The acquisitions and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- The housing activities have income eligibility criteria, therefore the income requirement directs funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-income persons and are located in low- and moderate-income areas and non-low- and moderate-income areas.

The City of Gary proposes to utilize its CDBG funds through the implementation of two Neighborhood Revitalization Strategy Areas (NRSAs) in the University Park West and Horace Mann Neighborhoods. The program will provide housing assistance on a preferential basis to employees of any unit of government, or a local healthcare or educational institution. Assistance will be provided for owner-occupants to purchase any for-sale home in the University Park West and Horace Mann target areas. The program provides a forgivable loan and recipients must complete a five (5) year occupancy requirement. The program has no income restrictions and first time home buyer status is not required.

- **University Park Neighborhood Revitalization Strategy Area:** The geographical location is Grant Street to Pierce Street between 35th Avenue and Ridge Road; Pierce Street to Grant Street between 33rd Avenue to Ridge Road.
- **Horace Mann Neighborhood Revitalization Strategy Area:** The geographical location is 4th Avenue to 8th Avenue; Grant Street to Taft Street.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	HS-1 Housing Rehabilitation HS-2 Housing Construction HS-3 Home Ownership HS-4 Fair Housing HS-5 Public Housing
	Description	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.
	Basis for Relative Priority	42.97% of all households are cost burdened by 30% or more. 64% of all housing units were built before 1960.
2	Priority Need Name	Homeless Priority
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 Operation/Support HO-2 Prevention and Housing HO-3 Housing HO-4 Continuum of Care
	Description	There is a need for housing and support services for homeless persons and persons who are at-risk of becoming homeless.
	Basis for Relative Priority	This priority was established through consultations with Continuum of Care Network of Northwest Indiana and its participating agencies, interviews, and through a thorough analysis of American Community Survey and U.S. Census Data.
3	Priority Need Name	Other Special Needs Priority
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	SN-1 Social Services SN-2 Housing SN-3 Public Facilities
	Description	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 other protected classes.
	Basis for Relative Priority	This priority was established through consultations, interviews, and through a thorough analysis of American Community Survey and U.S. Census Data.
4	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	CD-1 Community Facilities CD-2 Infrastructure CD-3 Public Services CD-4 Public Safety CD-5 Code Enforcement CD-6 Revitalization CD-7 Historic Preservation
	Description	There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Gary.
	Basis for Relative Priority	This priority was established through consultations, interviews, and through a thorough analysis of American Community Survey and U.S. Census Data.
5	Priority Need Name	Economic Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program ED-4 Training
	Description	There is a need to increase employment, self-sufficiency, educational training, and economic empowerment of residents of the City of Gary.
	Basis for Relative Priority	This priority was established through consultations, interviews, and through a thorough analysis of American Community Survey and U.S. Census Data.

6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	AM-1 Overall Coordination
	Description	There is a continuing need for planning, administration, management, and oversight of Federal, State, and local funding programs.
	Basis for Relative Priority	This priority was established through consultations.

Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and anti-poverty are as follows:

- **High Priority** - Activities are assigned a high priority if the City expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the City during the Five Year Consolidated Plan period. The City may support applications for other funding sources if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There is a lack of decent, safe, and sound rental housing units in the City of Gary.
TBRA for Non-Homeless Special Needs	There is a lack of decent, safe, sound, and accessible housing units in the City of Gary.
New Unit Production	The housing market is depressed. The sales and rental prices do not cover the cost of development.
Rehabilitation	Over 70% of the housing units in the City are in need of some form of rehabilitation.
Acquisition, including preservation	There are vacant dilapidated houses and sites where infill housing could be built to meet the demand for new housing.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Gary is receiving \$3,007,033 from CDBG funds, \$579,307 from HOME funds, and \$276,538 from ESG funds for the FY 2016 program year. The program year goes from January 1 through December 31. Based on a 5% annual cut in funds per fiscal year, the City projects the following anticipated resources:

- FY 2016 = \$3,007,033 CDBG + \$579,307 HOME + \$276,538 ESG
- FY 2017 = \$2,856,681 CDBG + \$550,342 HOME + \$262,711 ESG
- FY 2018 = \$2,713,847 CDBG + \$522,825 HOME + \$249,576 ESG
- FY 2019 = \$2,578,155 CDBG + \$496,683 HOME + \$237,097 ESG
- FY 2020 = \$2,449,247 CDBG + \$471,849 HOME + \$225,242 ESG
- **Total = \$13,604,964 CDBG + \$2,621,006 HOME + \$1,251,163 ESG**

The accomplishments of these projects/activities will be reported in the FY 2016 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,007,033	0	0	3,007,033	10,597,931	Five Years of funding at a reduction level each year of 5%. Twenty-Two (22) projects/activities were funded based on FY 2016 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	579,307	0	0	579,307	2,041,699	Five Years of funding at a reduction level each year of 5%. Four (4) projects/activities were funded based on FY 2016 HOME allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	276,538	0	0	276,538	974,625	Five Years of funding at a reduction level each year of 5%. Six (6) projects/activities were funded based on FY 2016 CDBG allocations.

Table 50 - Anticipated Resources

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

The City of Gary's CDBG, HOME and ESG funds have enabled the City to undertake projects that can be leveraged with other grant funding. For example, the City of Gary is the recipient of a Choice Neighborhoods Initiative planning grant which provides the opportunity to apply for Choice Neighborhoods implementation funds. Projects undertaken with CDBG grant dollars will increase the competitiveness of any application and leverage opportunities for other Federal funding. The City of Gary has also been able to leverage dollars in this way with local funding, including a Creating Livable Centers grant, provided by the Northwestern Indiana Regional Planning Commission. The Choice Neighborhood planning grant area is also a Neighborhood Revitalization Strategy Area (NRSA) as well as a target area for the use of the City's CDBG funding. The City has also

leveraged the “Vacant to Vibrant” Program, funded by the Cleveland Botanical Gardens, to provide clustered, small urban greening installations to assist in the landscaping of vacant land to productive use, to manage storm water, and work toward environmental justice for area residents.

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

The City routinely sells publically owned land to Community Development Corporations for the construction of affordable housing. The Ambassador Apartments Project, located at 6th Avenue and Monroe Street, is City owned land that will be offered up for development of affordable units of housing.

The recent passage of a new Indiana state law has the potential to provide the City with large tracts of developable land. Under its demolition program, the City will now be able to package parcels of land to create more attractive sites for development. The City received a demolition grant under the Hardest Hit Program in the amount of \$6.6 million in 2015.

Discussion

Not applicable.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
GARY	Government	Planning	Jurisdiction
Gary Housing Authority	PHA	Public Housing	Jurisdiction
CONTINUUM OF CARE OF NWI	Continuum of care	Homelessness	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strengths of the institutional delivery system include: strong civic and private leadership; strong and supportive relationship with State and Federal agencies including IHEDA and HUD; access to an airport; access to major highways; proximity to waterways; access to rail systems leading to economic growth; and community development endeavors undertaken by the City such as the Strong Cities, Strong Communities program and the Hardest Hit Funds from the State. Weaknesses in the institutional delivery system include: a need for affordable housing that is decent, safe, and sound; aging infrastructure; aging housing stock; lack of aging in place housing programs; lack of energy efficiency programs; lack of programs and accessible housing for those living with disabilities; a need for improvement to the educational system; a need to create job opportunities for residents of the City; and a need for an affordable transportation system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	

Education			
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Gary Public Health and Human Services Department provides medical services for individuals without insurance and those with Medicaid & SSI support. The Department of Health and Human Service promotes healthy living through prevention, protection, and intervention. The populations served include: Adults, At Risk- Persons, General Public, HIV Positive Persons, Low Income, Elderly, Persons practicing High Risk Behaviors, Persons with Hepatitis, Persons with HIV/AIDS, Persons with STDs

- The Public Health Department’s programs consist of the following:
- Public Health Coordination-Emergency Preparedness
- Maternal Child Health
- Prenatal Substance Use Prevention Program
- Health Services: (1) Testing-Chlamydia, Conventional Blood HIV, Gonorrhea, Hepatitis B, Hepatitis C, Herpes, Rapid Blood HIV, Syphilis, TB); (2) Vaccines and Treatment- Hepatitis B & A Vaccines, TB treatment, STD treatment); (3) Prevention Services- Condom/Female Condom/Dental Dam Distribution, Hepatitis Prevention Education, HIV Test Counseling/ AIDS Prevention, STD Prevention Education, TB Prevention Education
- TB Outreach Communicable Disease
- Health Clinic
- Childhood Lead Poisoning Prevention Program (CLPPP)
- Environmental Health
- Vital Records (Birth & Death Certificates)

The Aliveness Project provides coordinated care for those living with HIV/AIDS and includes scattered site Permanent Supportive Housing. Agencies operating in the City of Gary, such as Sojourner Truth House, Brothers, Keeper, Rain Bow, The ARK, Bakery House, Calumet Multi-Purpose Center, Crisis

Center, Veteran Life Changing Services, and Missions of Charities, provide the following services targeted to homeless individuals:

- Food banks
- Soup kitchens
- Clothing banks
- Transitional housing
- Emergency shelters
- Day shelters
- Permanent supportive housing
- Mental health services (clinics and a mental health facility)
- Family SSA
- Child and Adult Protective Services
- Rapid Re-Housing
- Tenant Based Rental Assistance
- Additionally, the City of Gary Neighborhood Services provides a Utility Assistance Service. Other member organizations of the CoCNWI, Inc. provide services to the homeless or at-risk of homelessness with direct and indirect services which include training and referrals.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the institutional delivery system include: grant funding provided by City of Gary to the Continuum of Care Network of Northwest Indiana, Inc. (CoCNWI); City of Gary funds provided to services providers through its Community Development Block Grant program; the City of Gary's Tenant Based Rental Assistance Program (TBRA) funded with HOME Investment Partnerships Program (HOME) funds; the 211 call system under-written by United Way and housed within the Northwest Indiana Community Action agency (NWICA); the coordination and information sharing forum provided by the Continuum of Care/Regional Planning Group's monthly meetings; effective MOA's between some members of the CoCNWI, the CoCNWI membership with the Indiana State-wide Balance of State/CoC; and the Indiana Homeless Opportunity Planning Evaluation (IHOPE) Assessment tool. The gaps of the institutional delivery structure are as follows: no clear coordinated/integrated discharge planning process; lack of a clearly defined Coordinated Entry/Access process (which will be implemented by the end of 2016); no unrestricted funds for services and operations of the homeless organizations; and not all providers of the delivery services are involved in a coordinated effort.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

There are several strategies the City of Gary and the institutional delivery system will use to close these gaps. They are as follows: continue to build Permanent Support Housing including the South Shore Commons (60 units); Veteran Village (44 units); Pathways Scattered Sites (50 units); the Genesis Housing Scattered Sites (37 units); Comfort Villas (8 units); and the upcoming Village of Hope (40 units). The City will also continue to develop the Coordinated Entry/Access Multi Site Process; participate in the Re-Balancing Funding Process which is implemented through the Indiana Balance of State/Continuum of Care (BOS/CoC); continue to use the Family and Social Services Administration (FSSA)/Temporary Assistance for Needy Families(TANF) program funding provided through the State of Indiana as leverage for rental assistance; and establish a discharge planning strategy committee for institutional facilities. Each of these strategies will aid in establishing a stronger priority listing that will include the identification of chronically homeless individuals and families.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$1,903,742	Homeowner Housing Rehabilitated: 92 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$2,341,836	Homeowner Housing Added: 150 Household Housing Unit
3	HS-3 Home Ownership	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$2,299,033	Direct Financial Assistance to Homebuyers: 196 Households Assisted
4	HS-4 Fair Housing	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$277,620	Public service activities for Low/Moderate Income Housing Benefit: 216 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HS-5 Public Housing	2016	2020	Public Housing	Citywide	Housing Priority	CDBG: \$0	<p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted</p> <p>Rental units constructed: 0 Household Housing Unit</p> <p>Rental units rehabilitated: 0 Household Housing Unit</p> <p>Homeowner Housing Added: 0 Household Housing Unit</p> <p>Homeowner Housing Rehabilitated: 0 Household Housing Unit</p>
6	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	ESG: \$537,326	<p>Homeless Person Overnight Shelter: 1826 Persons Assisted</p> <p>Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds</p> <p>Homelessness Prevention: 0 Persons Assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HO-2 Prevention and Housing	2016	2020	Homeless	Citywide	Homeless Priority	ESG: \$520,000	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 680 Persons Assisted Housing for Homeless added: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HO-3 Housing	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit
9	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$104,000 ESG: \$100,000	Other: 5 Other
10	SN-1 Social Services	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	SN-2 Housing	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$1,052,922	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Homeowner Housing Rehabilitated: 40 Household Housing Unit
12	SN-3 Public Facilities	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
13	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
14	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$212,246	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 41875 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	CD-3 Public Services	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$1,313,641	Public service activities other than Low/Moderate Income Housing Benefit: 11975 Persons Assisted
16	CD-4 Public Safety	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other
17	CD-5 Code Enforcement	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$1,100,000	Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 4500 Household Housing Unit Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	CD-6 Revitalization	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$2,195,768	Facade treatment/business building rehabilitation: 0 Business Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Buildings Demolished: 150 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	CD-7 Historic Preservation	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Facade treatment/business building rehabilitation: 0 Business Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other
20	ED-1 Employment	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$0 HOME: \$0 ESG: \$0	Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
21	ED-2 Financial Assistance	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$455,000	Facade treatment/business building rehabilitation: 0 Business Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	ED-3 Redevelopment Program	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Businesses assisted: 0 Businesses Assisted Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	ED-4 Training	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other
24	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG: \$2,690,992 HOME: \$279,170 ESG: \$93,837	Other: 15 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	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.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
3	Goal Name	HS-3 Home Ownership
	Goal Description	Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
4	Goal Name	HS-4 Fair Housing
	Goal Description	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.
5	Goal Name	HS-5 Public Housing
	Goal Description	Support the Housing Authority of the City of Gary 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.
6	Goal Name	HO-1 Operation/Support
	Goal Description	Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
7	Goal Name	HO-2 Prevention and Housing
	Goal Description	Continue to support homeless prevention and rapid re-housing programs.

8	Goal Name	HO-3 Housing
	Goal Description	Support the rehabilitation and construction of emergency shelters, and permanent housing for the homeless by non-profit organizations.
9	Goal Name	HO-4 Continuum of Care
	Goal Description	Support the Continuum of Care Network's efforts to provide housing, outreach, and preventative care services and support.
10	Goal Name	SN-1 Social Services
	Goal Description	Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.
11	Goal Name	SN-2 Housing
	Goal Description	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.
12	Goal Name	SN-3 Public Facilities
	Goal Description	Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Disabilities Act.
13	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the City's public and community facilities (parks, recreation centers, library, etc.) and make them accessible in accordance with Section 504 of the Rehabilitation Act of 1973.
14	Goal Name	CD-2 Infrastructure
	Goal Description	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.).

15	Goal Name	CD-3 Public Services
	Goal Description	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.
16	Goal Name	CD-4 Public Safety
	Goal Description	Improve public safety facilities, equipment, and public safety services.
17	Goal Name	CD-5 Code Enforcement
	Goal Description	Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
18	Goal Name	CD-6 Revitalization
	Goal Description	Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
19	Goal Name	CD-7 Historic Preservation
	Goal Description	Promote historic preservation and adaptive reuse of existing buildings in the City.
20	Goal Name	ED-1 Employment
	Goal Description	Support and encourage new job creation, job retention, and employment.
21	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth through expansion and new development of existing and new firms.
22	Goal Name	ED-3 Redevelopment Program
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

23	Goal Name	ED-4 Training
	Goal Description	Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.
24	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and local funding programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that the City of Gary will provide affordable housing to 139 households annually.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the City of Gary has a total of 1,578 public housing units and of those, 23 are handicap accessible. This is below the 5% goal that HUD has established. The public housing units are 74% occupied. In the private market, there is also a lack of accessible units. The Housing Authority should consider developing more accessible units in the replacement of the 433 units the Housing Authority intends to demolish.

Activities to Increase Resident Involvements

The Housing Authority of the City of Gary consults with and receives input from the Resident Advisory Board (RAB) which is made up of residents of public housing units. As a part of its 5 Year Action Plan, the Housing Authority solicited input from residents on the needs in the public housing communities.

Is the public housing agency designated as troubled under 24 CFR part 902?

Yes

Plan to remove the ‘troubled’ designation

The Housing Authority of the City of Gary 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

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City's Analysis of Impediments to Fair Housing Choice listed six (6) impediments. The following three (3) Impediments relate to affordable housing and residential investment:

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.

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.

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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following three (3) Impediments were identified in the City's A.I. to remove or ameliorate Barriers to Affordable Housing.

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

- **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 Housing Authority of the City of Gary, 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

- **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.

Impediment 5: Private Lending Practices

- **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.

SP-60 Homelessness Strategy – 91.215(d)

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

The Continuum of Care Network of Northwest Indiana is developing a partnership with Marram Health Centers Outreach Team to develop a referral process that includes establishing the health care Indiana Certified Insurance Navigator's engagement with the homeless and precariously housed at-risk population, and an assessment of the homeless population needs. CoCNWI will also fully implement the Coordinated Entry/Access process by End of 2016. Additionally, the CoC will hold a second on site SSI/SSDI Outreach and Recovery (SOAR) two-day training for agency case managers.

Addressing the emergency and transitional housing needs of homeless persons

The Continuum of Care Network of Northwest Indiana will continue to assist in procuring funds to maintain emergency and transitional housing to meet the needs of homeless individuals. The CoC will also facilitate the Coordinated Entry/Access process, which helps to place homeless individuals with the appropriate services providers according to their needs.

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

The Continuum of Care Network of Northwest Indiana is partnering with its member organizations to revamp its process for developing effective discharge plans and programs for individuals who are at risk of homelessness as they leave state operated facilities or private and non-profit institutions. The goal of this process is to help the homeless persons, including families with children, veterans and their families, unaccompanied youth, and chronically homeless individuals/families to transition to permanent housing, which includes shortening the time they endure/experience homelessness. The discharge planning process includes facilitating access for homeless individuals to obtain affordable housing and to prevent individuals and families who were previously homeless from becoming homeless again. Low-income individuals and families require assistance in avoiding becoming homeless, including those who are discharged from institutions and health care facilities, mental health facilities, youth facilities, foster care services, and correctional facilities. The coordinated entry/access system is an important program to aid in the discharge planning procedure. This system includes programs to support the housing needs of persons being discharged from institutions. Many service providers and housing developers intend to submit applications for Low Income Housing Tax Credit funds to build Permanent Supportive/Mixed Income housing. This Permanent Supportive/Mixed Income housing is needed in order to fill a housing gap identified by the CoC and its member organizations.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Those who require supportive services but are not identified as homeless include: the elderly; frail elderly; persons with disabilities (physical, mental, or developmental); those with addictions (drugs and alcohol); persons with HIV/AIDS and their families; and public housing residents. The City of Gary has supported the efforts of the Public Housing Authority in renovation projects: supported the building of the Carolina Street Senior Housing which was built and maintained by Volunteers of America; supported the Senior Housing/Serenity Lake; supported the Genesis Housing by the Aliveness Project for those living with HIV/AIDS; supported the Serenity House for substance abuse/alcohol addictions; and supported the Salvation Army's rehabilitation center for individuals with addictions. The "Arch Bridges" serves the surrounding area including Gary with services for those living with developmental disabilities. Services are provided for those with special needs (HIV/AIDS) though no housing offered, is the Gary Public Health Department. The City has a housing program for housing repair for seniors with fixed/low income. The City will continue to fund the Tenant Based Rental Assistance Program for prevention of housing loss to those who are precariously housed.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Gary's housing repair programs provide funding for lead remediation work on properties that receive assistance. Each home is assessed for lead hazards before work commences so that lead hazards are removed from the home. Homes rehabilitated under the Neighborhood Stabilization Program and homes purchased under the down payment assistance program must undergo lead remediation.

Additionally, putting new housing units into service will provide low- and moderate-income families. The City of Gary intends to place into service approximately 150 new units of housing over the next 5 years.

The City intends to develop additional housing programs to meet the needs of low- and moderate-income residents.

How are the actions listed above related to the extent of lead poisoning and hazards?

Much of Gary's existing housing stock, and therefore, the homes that are assisted under the City's repair programs, were constructed prior to 1978 and likely contain lead based paint. The City's housing programs are designed to eliminate those hazards as well as reduce the possibility of lead poisoning. Whenever possible, the City applies for grant funding opportunities to undertake lead remediation activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Gary's housing policies and procedures outline the requirements for lead testing and abatement. These policies and procedures require that certain action steps be taken to ensure that lead hazards are mitigated. These policies and procedures also require that all clients be notified of the lead based paint requirements, that inspections are conducted in each home, and that improvements are made to eliminate lead poisoning possibilities.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Gary is home to a public housing authority, and a network of homeless shelters and permanent supportive housing facilities. These agencies all work to care for the immediate needs of poverty level families and foster self-sufficiency. They are supported by a web of neighborhood centers and churches that offer food banks, youth services, immigration services and resident empowerment. Residents also have access to health care via the Community Healthnet and Regional Mental Health Center. This is essential, because poverty-level families need to be healthy to work and pull themselves out of poverty.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Housing Plan as presented provides homeownership and rental opportunities for residents of the City of Gary. The community network helps to stabilize families and work toward self-sufficiency. Under the HOME program, residents who are low income can access decent rental opportunities through housing that will be supported over the next five years. Those with developmental disabilities will be able to access decent rental housing with permanent supportive services. Families that have established themselves will be able to access newly constructed housing in their neighborhood or receive down payment assistance toward housing anywhere in Gary. These opportunities are further supported by the City's CDBG efforts to strengthen neighborhood centers, provide homeless services, offer emergency home repair, remove blight, and invest in infrastructure.

SP-80 Monitoring – 91.230

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

The Department of Commerce, Community Development Division is responsible for ensuring that the recipients of Federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

The Department of Commerce, Community Development Division will monitor activities carried out to further the 5-year Consolidated Plan and to ensure long-term compliance with program requirements. The objectives of this monitoring are to make sure that activities: 1) comply with all regulations governing their administrative, financial, and programmatic operation; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

The Department of Commerce, Community Development Division prepares agreements for housing and non-housing activities financed with CDBG, HOME, and ESG funds. Invoices are monitored for compliance with the approved spending plan and Federal Regulations. The Neighborhood Services Division administers the Integrated Disbursement and Information System (IDIS). The Neighborhood Services Division is also primarily responsible for setting up and administering activities. The monitoring standards and procedures that have been adopted ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete.

The monitoring procedures and requirements of the Consolidated Plan will be an extension of the Department of Commerce, Community Development Division's existing monitoring system and experience in administering State and Federal programs. The standards and procedures established by the Department of Commerce, Community Development Division for monitoring the implementation of the Consolidated Plan ensure that:

- The objectives of the National Affordable Housing Act are met;
- Program activities are progressing in compliance with timely parameters;
- The use of all funds is consistent with HUD guidelines; and,
- All participating agencies are in compliance with applicable laws implementing regulations, and in particular, with requirements to affirmatively further fair housing and minimize displacement of LMI persons.

The Department of Commerce, Community Development Division monitors the various programs and activities that are funded with the CDBG, HOME, and ESG grants. A subrecipient monitoring plan has been put in place to ensure compliance by agencies funded with the CDBG public service and public facilities funding and housing development funded with HOME funds. The following key components of

the CDBG monitoring process ensure that the City's Consolidated Plan goals are being met in a timely and efficient manner:

- **Recordkeeping Systems** – Recordkeeping requirements outlined in 24 CFR Part 570.503 are adhered to. Each project file is documented as to eligibility and national objective, the beneficiaries of the activity, procurements, agreements, and related compliance issues.
- **Financial Management** – All financial transactions are carefully recorded and reconciled between the in-house system and IDIS.
- **Audit Management** – All audits are conducted in accordance with federal and State regulations, specifically Federal OMB circulars A-128 and A-133.

HOME activities undertaken by CHDO's and other non-profit housing providers are similarly monitored. Each CHDO agreement contains monitoring provisions for recordkeeping, fair housing compliance, financial management and audits.

Expected Resources

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

Introduction

The City of Gary is receiving \$3,007,033 from CDBG funds, \$579,307 from HOME funds, and \$276,538 from ESG funds for the FY 2016 program year. The program year goes from January 1 through December 31. Based on a 5% annual cut in funds per fiscal year, the City projects the following anticipated resources:

- FY 2016 = \$3,007,033 CDBG + \$579,307 HOME + \$276,538 ESG
- FY 2017 = \$2,856,681 CDBG + \$550,342 HOME + \$262,711 ESG
- FY 2018 = \$2,713,847 CDBG + \$522,825 HOME + \$249,576 ESG
- FY 2019 = \$2,578,155 CDBG + \$496,683 HOME + \$237,097 ESG
- FY 2020 = \$2,449,247 CDBG + \$471,849 HOME + \$225,242 ESG
- **Total = \$13,604,964 CDBG + \$2,621,006 HOME + \$1,251,163 ESG**

The accomplishments of these projects/activities will be reported in the FY 2016 Consolidated Annual Performance and Evaluation Report

(CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,007,033	0	0	3,007,033	10,597,931	Five Years of funding at a reduction level each year of 5%. Twenty-Two (22) projects/activities were funded based on FY 2016 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	579,307	0	0	579,307	2,041,699	Five Years of funding at a reduction level each year of 5%. Four (4) projects/activities were funded based on FY 2016 HOME allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	276,538	0	0	276,538	974,625	Five Years of funding at a reduction level each year of 5%. Six (6) projects/activities were funded based on FY 2016 CDBG allocations.

Table 54 - Expected Resources – Priority Table

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

The City of Gary’s CDBG, HOME and ESG funds have enabled the City to undertake projects that can be leveraged with other grant funding. For example, the City of Gary is the recipient of a Choice Neighborhoods Initiative planning grant which provides the opportunity to apply for Choice Neighborhoods implementation funds. Projects undertaken with CDBG grant dollars will increase the competitiveness of any application and leverage opportunities for other Federal funding. The City of Gary has also been able to leverage dollars in this way with local funding, including a Creating Livable Centers grant, provided by the Northwestern Indiana Regional Planning Commission. The Choice Neighborhood planning grant area is also a Neighborhood Revitalization Strategy Area (NRSA) as well as a target area for the use of the City’s CDBG funding. The City has also leveraged the “Vacant to Vibrant” Program, funded by the Cleveland Botanical Gardens, to provide clustered, small urban greening installations

to assist in the landscaping of vacant land to productive use, to manage storm water, and work toward environmental justice for area residents.

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

The City routinely sells publically owned land to Community Development Corporations for the construction of affordable housing. The Ambassador Apartments Project, located at 6th Avenue and Monroe Street, is City owned land that will be offered up for development of affordable units of housing.

The recent passage of a new Indiana state law has the potential to provide the City with large tracts of developable land. Under its demolition program, the City will now be able to package parcels of land to create more attractive sites for development. The City received a demolition grant under the Hardest Hit Program in the amount of \$6.6 million in 2015.

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$421,742	Homeowner Housing Rehabilitated: 24 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$504,307	Rental units constructed: 60 Household Housing Unit
3	HS-3 Home Ownership	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$606,033	Direct Financial Assistance to Homebuyers: 55 Households Assisted
4	HS-4 Fair Housing	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$67,620	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	ESG: \$118,798	Homeless Person Overnight Shelter: 386 Persons Assisted
6	HO-2 Prevention and Housing	2016	2020	Homeless	Citywide	Homeless Priority	ESG: \$112,000	Homelessness Prevention: 150 Persons Assisted
7	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$30,000 ESG: \$25,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	SN-2 Housing	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$235,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit Homeless Person Overnight Shelter: 60 Persons Assisted
9	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Citywide	Other Special Needs Priority	CDBG: \$49,246	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8375 Persons Assisted
10	CD-3 Public Services	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$318,641	Public service activities other than Low/Moderate Income Housing Benefit: 2395 Persons Assisted
11	CD-5 Code Enforcement	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$220,000	Housing Code Enforcement/Foreclosed Property Care: 900 Household Housing Unit
12	CD-6 Revitalization	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$477,345	Homeowner Housing Rehabilitated: 2 Household Housing Unit Buildings Demolished: 30 Buildings
13	ED-2 Financial Assistance	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$110,000	Businesses assisted: 20 Businesses Assisted
14	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG: \$571,406 HOME: \$75,000 ESG: \$20,740	Other: 3 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	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.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
3	Goal Name	HS-3 Home Ownership
	Goal Description	Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
4	Goal Name	HS-4 Fair Housing
	Goal Description	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.
5	Goal Name	HO-1 Operation/Support
	Goal Description	Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
6	Goal Name	HO-2 Prevention and Housing
	Goal Description	Continue to support homeless prevention and rapid re-housing programs.
7	Goal Name	HO-4 Continuum of Care
	Goal Description	Support the Continuum of Care Network's efforts to provide housing, outreach, and preventative care services and support.

8	Goal Name	SN-2 Housing
	Goal Description	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.
9	Goal Name	CD-2 Infrastructure
	Goal Description	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.).
10	Goal Name	CD-3 Public Services
	Goal Description	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.
11	Goal Name	CD-5 Code Enforcement
	Goal Description	Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
12	Goal Name	CD-6 Revitalization
	Goal Description	Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
13	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth through expansion and new development of existing and new firms.
14	Goal Name	AM-1 Overall Coordination
	Goal Description	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Gary proposes to undertake the following activities with the FY 2016 CDBG, HOME, and ESG funds:

Projects

#	Project Name
1	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks
2	Gary Commission for Women - The Ark Shelter Operations
3	Gary Commission for Women - The Ark II Daycare
4	Gary Commission for Women - The Rainbow Shelter
5	Gary Health Dept. - Maternal Child Health Clinic
6	Gary Health Department - Sexually Transmitted Diseases
7	Gary Human Relations - Fair Housing and Employment
8	City of Gary Youth Services Bureau - Out of School Time Program
9	Gary Literacy Coalition - Learning Partner Project
10	Homeownership Opportunity Network (HON)
11	YWCA of NWI - Yes We Can Learn to Swim
12	Housing Repair Program
13	Emergency Repair Program
14	Senior Housing Rehabilitation
15	Neighborhood Rehabilitation Program
16	Housing Services Delivery Costs
17	Move UP and Move Horace Mann Programs
18	Gary Department of Commerce Redevelopment Division - Demolition
19	Gary Small Business Development and Expansion Initiative
20	Neighborhood Conservation/Code Enforcement
21	General CDBG Administration
22	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
23	HOME Administration
24	Broadway Area CDC
25	Broadway Area CDC - Washington Gardens Apartments
26	Ambassador Apartments
27	City of Gary Emergency Solutions Grant Projects

Table 56 – Project Information

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

The allocations and priorities were established by an on-line survey, stakeholder meetings, follow-up surveys from service providers and public meetings. Obstacles to addressing underserved needs would be finding more Federal resources to accomplish those activities and having local resources to pair with them to make successful projects.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$49,246
	Description	CDBG funds will be used for the installation of curbs and sidewalks in the East and West Areas of the University Park Neighborhood.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8,375 persons will benefit from this activity.
	Location Description	Community wide.
Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03, Public Facilities and Improvements (General).	
2	Project Name	Gary Commission for Women - The Ark Shelter Operations
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$95,344
	Description	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.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 60 persons will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05, Public Services (General).
3	Project Name	Gary Commission for Women - The Ark II Daycare
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$44,100
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 35 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05, Public Services (General).
4	Project Name	Gary Commission for Women - The Rainbow Shelter
	Target Area	Citywide
	Goals Supported	SN-2 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$35,000

	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 60 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05G, Battered and Abused Spouses.
5	Project Name	Gary Health Dept. - Maternal Child Health Clinic
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$34,300
	Description	CDBG funds will be used for healthcare services and support for pregnant and parenting women, their children and families regardless of their ability to pay.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.

6	Project Name	Gary Health Department - Sexually Transmitted Diseases
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$42,677
	Description	CDBG funds will be used for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,350 individuals will benefit from this activity.
	Location Description	Community-wide.
Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.	
7	Project Name	Gary Human Relations - Fair Housing and Employment
	Target Area	Citywide
	Goals Supported	HS-4 Fair Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$67,620
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 individuals will benefit from this activity.

	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities.
8	Project Name	City of Gary Youth Services Bureau - Out of School Time Program
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$67,620
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 400 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
9	Project Name	Gary Literacy Coalition - Learning Partner Project
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$15,000
	Description	CDBG funds will be used 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 effective 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.

	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
10	Project Name	Homeownership Opportunity Network (HON)
	Target Area	Citywide
	Goals Supported	HS-3 Home Ownership
	Needs Addressed	Housing Priority
	Funding	CDBG: \$25,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05R, Homeownership Assistance (not direct).
11	Project Name	YWCA of NWI - Yes We Can Learn to Swim
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$19,600

	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 150 individuals will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
12	Project Name	Housing Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$286,638
	Description	CDBG funds will 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 11 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
	Project Name	Emergency Repair Program

13	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$135,104
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 13 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
14	Project Name	Senior Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	SN-2 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$200,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
15	Project Name	Neighborhood Rehabilitation Program
	Target Area	Citywide
	Goals Supported	CD-6 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
16	Project Name	Housing Services Delivery Costs
	Target Area	Citywide
	Goals Supported	HS-3 Home Ownership
	Needs Addressed	Housing Priority
	Funding	CDBG: \$381,033
	Description	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 organization will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14J, Housing Services.
17	Project Name	Move UP and Move Horace Mann Programs
	Target Area	Citywide
	Goals Supported	HS-3 Home Ownership
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 13, Direct Homeownership Assistance.
18	Project Name	Gary Department of Commerce Redevelopment Division - Demolition
	Target Area	Citywide
	Goals Supported	CD-6 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$377,345
	Description	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City.

	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 buildings will be demolished.
	Location Description	Community-wide.
	Planned Activities	The national objective is Slum/blight Area Benefit (SBA). The project matrix code is 04, Clearance and Demolition.
19	Project Name	Gary Small Business Development and Expansion Initiative
	Target Area	Citywide
	Goals Supported	ED-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$110,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 20 businesses will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 18B, Economic Development Technical Assistance.
20	Project Name	Neighborhood Conservation/Code Enforcement
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement

	Needs Addressed	Community Development Priority
	Funding	CDBG: \$220,000
	Description	CDBG funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,500 inspections will take place.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement.
21	Project Name	General CDBG Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$571,406
	Description	CDBG funds will be used for the overall program administration of the CDBG program.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 organization will benefit from this activity.
	Location Description	Community-wide.
Planned Activities	The project matrix code is 21A, General Program Administration.	
22	Project Name	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
	Target Area	Citywide
	Goals Supported	HO-4 Continuum of Care
	Needs Addressed	Homeless Priority

	Funding	CDBG: \$30,000
	Description	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 organization will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 03T, Operating Costs of Homeless/AIDS Patients Program.
23	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$55,000
	Description	HOME funds will be used for the operation and administration of the HOME Program.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 organization will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The project matrix code is 21A.
24	Project Name	Broadway Area CDC
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$20,000

	Description	HOME funds will be used for operational dollars to pay reasonable and necessary expenses for a CHDO to develop housing.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 organization will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The project matrix code is 21I, HOME CHDO Operating Expenses.
25	Project Name	Broadway Area CDC - Washington Gardens Apartments
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$192,190
	Description	HOME funds will be used 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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 16 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
26	Project Name	Ambassador Apartments
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$312,117

	Description	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.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 44 households will benefit from this activity.
	Location Description	Community-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
27	Project Name	City of Gary Emergency Solutions Grant Projects
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support HO-2 Prevention and Housing HO-4 Continuum of Care AM-1 Overall Coordination
	Needs Addressed	Homeless Priority Administration, Planning, and Management Priority
	Funding	ESG: \$276,538
	Description	Emergency Solutions Grant funds will be used for the following projects:- City of Gary Commission for Women - The Rainbow Shelter Operations- Crisis Center, Inc. - Shelter Operations- Catholic Charities - Homeless Prevention- Continuum of Care Network - Rapid Re-Housing- Continuum of Care Network - Data Collection- ESG Administration
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 536 individuals will benefit from this activity.
	Location Description	Community-wide.

<p>Planned Activities</p>	<ul style="list-style-type: none"> • City of Gary Commission for Women - The Rainbow Shelter Operations: ESG funds will be used for emergency shelter, food, clothing, and other essential support services to women and their children who are homeless. (ESG: \$42,500.00) • Crisis Center, Inc. - Shelter Operations: ESG funds will be used 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. (ESG: \$76,298.00) • Catholic Charities - Homeless Prevention: ESG funds will be used for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter. (ESG: \$50,000.00) • Continuum of Care Network - Rapid Re-Housing: ESG funds will be used for financial assistance, housing relocation and stabilization services to eligible households. (ESG: \$62,000.00) • Continuum of Care Network - Data Collection HMIS: ESG funds will be used for data collection and entry into the HMIS. (ESG: \$25,000.00) • ESG Administration: ESG funds will be used for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing services. (ESG: \$20,740.00)
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AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Gary. The 2008-2012 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Gary. The 5 year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where possible.

Population:

Key points are:

- Between 1980 and 2010, the population decreased by approximately 47.2%
- The City's population was 81,153 in 2012.

Age:

Key points are:

- Median age is 37.4 years old
- Youth under age 18 are 27.3% of the population
- Seniors age 62 or over are 18.0% of the population

Race/Ethnicity:

Key points are:

- 83.7% are Black/African American
- 12.5% are White
- 0.3% are Asian
- 1.5% Some Other Race
- 1.8% are Two or More Races
- 4.3% are Hispanic or Latino

Income Profile:

The Median Income for a family of four (4) in the Gary, Indiana HUD Metro Area is \$66,100 for 2015. The following is a summary of income statistics for the City of Gary:

- At the time of the 2008-2012 American Community Survey, median household income in the

City of Gary was \$26,956 which was significantly lower than Lake County (\$49,315) and the State of Indiana (\$48,374).

- 38.0% of households have earnings received from Social Security income
- 7.1% of households have earnings received from public assistance
- 22.3% of households have earnings, received retirement income
- 47.8% of female headed households were living in poverty
- 59.8% of all youth under 18 years of age were living in poverty

Low/Mod Income Profile:

The low- and moderate-income profile for the City of Gary is a measurement of the area's needs. The City of Gary has an overall low- and moderate-income percentage of 64.81%.

Economic Profile:

Key points are:

- 24.3% of the employed civilian population had occupations classified as management, business, science, and arts
- 23.4% of the employed civilian population had occupations classified as sales and office
- 27.2% were in the service sector
- The education, health, and social service industry represented 27.0% of those employed
- 5.6% of workers were considered in the government class

According to the U.S. Labor Department, the preliminary unemployment rate for Gary in April 2015 was 12.2% compared to a rate of 6.7% in Lake County, 5.4% for the State of Indiana in April 2015, and a national unemployment rate of 5.4% in April 2015.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is meeting the needs of the community and also affirmatively furthering fair housing. It is essential to engage in not only community building activities and fund needed improvements in low and

moderate income areas, but also to provide opportunities for residents to live in non-impacted areas.

Discussion

The City is allocating its CDBG, HOME, and ESG funds to principally benefit low and moderate income persons. Funds allocated for public and community facilities, are allocated to areas that are predominantly low and moderate income.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Gary will utilize its CDBG, HOME, and ESG funds to support the construction of new affordable housing, for the rehabilitation of existing homeowner housing, for emergency housing repairs, for senior housing rehabilitation, and for downpayment assistance. The one year goals for affordable housing in the City of Gary for FY 2016 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	556
Non-Homeless	101
Special-Needs	8
Total	665

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	556
The Production of New Units	60
Rehab of Existing Units	32
Acquisition of Existing Units	17
Total	665

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Gary will fund the following projects with the FY 2016 CDBG, HOME, and ESG funds:

- **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. (60 Persons)
- **CD-16-04 Gary Commission for Women – The Rainbow Shelter:** CDBG funds will be used for the operation of the Rainbow Shelter, an emergency facility for victims and their children of domestic violence, sexual assault and homelessness. 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. (60 Persons)
- **CD-16-12 Housing Repair Program:** CDBG funds will be used for grants to be used for the rehabilitation of owner occupied single-family structures for low to moderate income Gary residents. 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. (11

Households)

- **CD-16-13 Emergency Repair Program:** CDBG funds will be used 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. Grant amount not to exceed \$10,000 per home. (13 Households)
- **CD-16-14 Senior Housing Rehabilitation:** CDBG funds will be used for the rehabilitation of owner-occupied single-family structures for low-moderate income senior residents. Amount not to exceed \$20,000 for housing repairs and \$5,000 for lead containment. Maximum amount per home not to exceed \$25,000. (8 Households)
- **CD-16-15 Neighborhood Rehabilitation Program:** CDBG funds will be used 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. (2 Properties)
- **CD-16-17 Move UP and Move Horace Mann Programs:** CDBG funds will be used 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. (15 Households)
- **HOME-16-03 Broadway Area CDC – Washington Gardens Apartments:** HOME funds will be used 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. (16 Housing Units)
- **HOME-16-04 Ambassador Apartments:** Home funds will be used 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. (44 Housing Units)
- **ESG-16-01 Emergency Solutions Grant Projects:** City of Gary Commission for Women – The Rainbow Shelter Operations (30 Persons); Crisis Center, Inc. – Shelter Operations (356 Persons); and Continuum of Care Network – Rapid Re-Housing (50 Persons).

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Gary is the public housing agency that serves the City of Gary. The mission of the housing authority is: “To provide and encourage the development of quality, affordable housing and the preservation of healthy, vibrant neighborhoods for the residents of the City of Gary in a manner that promotes self-sufficiency and economic opportunity.”

The Housing Authority owns and operates 8 public housing communities. There are a total of 1,578 Public Housing units in the public housing communities with 443 of those units slated for demolition.

The Housing Authority of the City of Gary also manages 1,711 Section 8 Housing Choice Vouchers, including 27 VASH vouchers.

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

Over the next five years, the Housing Authority of the City of Gary will demolish deteriorated units of public housing. Currently, the public housing units are 74% occupied. The deteriorated units are a drain on the housing authority’s resources. The housing authority also plans to devote resources to the renovation and rehabilitation of the remaining public housing units.

In its FY 2015 Capital Funds Grant Application, the Housing Authority of the City of Gary requested the following funds:

- Operations: \$597,858.00
- Management Improvements: \$80,000.00
- Administration: \$298,929.00
- Fees and Costs: \$250,000.00
- Site Improvement: \$423,000.00
- Dwelling Structures: \$1,000,000.00
- Dwelling Equipment – Nonexpendable: \$139,503.00
- Non-Dwelling Structures: \$140,000.00
- Non-Dwelling Equipment: \$60,000.00
- **Total: \$2,989,290.00**

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

The Housing Authority of the City of Gary consults with and receives input from the Resident Advisory Board (RAB) which is made up of residents of public housing units. As a part of its 5 Year Action Plan, the

housing authority solicited input from residents on the needs in the public housing communities.

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

The Housing Authority of the City of Gary 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

Discussion

Not applicable.

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

Introduction

The Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Gary, IN. The following goals and objectives for the City of Gary's Homeless Strategy have been identified for the five-year period of FY 2016 through FY 2020.

- **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.

In FY 2016, the City of Gary will undertake activities associated with HO-1 Operation/Support, HO-2 Preservation and Housing, and HO-4 Continuum of Care.

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

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

The Continuum of Care Network of Northwest Indiana is partnering with Marram Health Centers Outreach Team to develop a referral process that includes establishing the health care Indiana Certified Insurance Navigator's engagement with the homeless and precariously housed at-risk population, and an assessment of the homeless population needs. CoCNWI will also fully implement the Coordinated Entry/Access process by the end of 2016. Additionally, the CoC will have a second on site SSI/SSDI Outreach and Recovery (SOAR) two-day training for agency case managers.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Continuum of Care Network of Northwest Indiana will continue to assist in procuring funds to maintain emergency and transitional housing to meet the needs of homeless individuals. The CoC will also facilitate the Coordinated Entry/Access process, which helps to place homeless individuals with the appropriate services providers according to their needs.

Specifically, during the FY 2016 program year, the City of Gary will undertake the following activities:

- **CD-16-04 Gary Commission for Women - The Rainbow Shelter:** CDBG funds will be used 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 a 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. Approximately 60 persons will benefit from this activity.

- **ESG-16-01 City of Gary Commission for Women - The Rainbow Shelter Operations:** ESG funds will be used for an emergency shelter, food, clothing, and other essential support services to women and their children who are homeless. Approximately 30 persons will benefit from this activity.
- **ESG-15-02 Crisis Center, Inc. - Shelter Operations:** ESG funds will be used 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. Approximately 356 persons will benefit from this activity.
- **ESG-15-04 Continuum of Care Network - Rapid Re-Housing:** ESG funds will be used for financial assistance, housing relocation and stabilization services to eligible households. Approximately 50 persons will benefit from this activity.

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

The Continuum of Care Network of Northwest Indiana is partnering with its member organizations to revamp its process for developing effective discharge plans and programs for individuals who are at risk of becoming homeless as they leave State Operated Facilities or private and non-profit institutions. The goal of this process is to help the homeless persons, including families with children, veterans and their families, unaccompanied youth, and chronically homeless individuals/families to transition to permanent housing, which includes shortening the time they endure/experience homelessness. The discharge planning process includes facilitating access for homeless individuals to obtain affordable housing and to prevent individuals and families who were previously homeless from becoming homeless again. Low-income individuals and families require assistance to avoid becoming homeless, including those who are discharged from institutions and health and mental health facilities, youth facilities, foster care services, and correctional facilities. The coordinated entry/access system is an important program to aid in the discharge planning procedure. This system includes programs to support the housing needs of persons being discharged from institutions. Many service providers and housing developers intend to submit applications for Low Income Housing Tax Credit funds to build Permanent Supportive/Mixed Income housing. This Permanent Supportive/Mixed Income housing is needed in

order to fill a housing gap identified by the CoC and its member organizations.

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

Those who require supportive services but are not identified as homeless include: elderly; frail elderly; persons with disabilities (physical, mental, or developmental); those with addictions (substances and alcohol); persons with HIV/AIDS and their families; and public housing residents. The City of Gary has supported the efforts of the Public Housing Authority in renovation projects; supported the building of the Carolina Street Senior Housing-built and maintained by Volunteers of America; supported the Senior Housing/Serenity Lake; supported the Genesis Housing by the Aliveness Project for those living with HIV/AIDS; supported the Serenity House for substance abuse/alcohol addictions; and supported the Salvation Army's rehabilitation center for individuals with addictions. The "Arch Bridges" serves the surrounding area including Gary with work for those living with developmental disabilities. Included are services providing for those with special needs (HIV/AIDS) though no housing is offered by the Gary Public Health Department. The City has a housing program for housing repair for seniors on fixed/low income. The City will continue to support through funding the Tenant Based Rental Assistance Program for prevention of housing loss to those who are at risk of becoming homeless.

Specifically, the City of Gary will undertake the following activities during FY 2016 to help low-income individuals and families avoid becoming homeless:

- **ESG-16-03 Catholic Charities - Homeless Prevention:** ESG funds will be used for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter. Approximately 100 persons will benefit from this activity.

Discussion

Not applicable.

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

Introduction:

The largest housing problem in the City of Gary is housing affordability. According to the 2008-2012 ACS data, 56.84% of all renter households are cost overburdened by 30% or more, and 27.14% of all owner households are cost overburdened by 30% or more.

The City of Gary also experiences a lack of accessible affordable housing for the elderly and disabled. The housing stock is older and most single family residential structures are two stories in height and therefore are not accessible.

The City of Gary completed an Analysis of Impediments to Fair Housing Choice as required by HUD. This document was the product of an analysis of the City of Gary's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

The City's Analysis of Impediments to Fair Housing Choice listed six (6) impediments. The following three (3) Impediments pertain to affordable housing and residential investment:

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.

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.

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.

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

The City also identified strategies to meet the goals of the three (3) identified impediments:

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

- **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 Housing Authority of the City of Gary, 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

- **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.

Impediment 5: Private Lending Practices

- **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.

Discussion:

The City of Gary will undertake the following activities during FY 2016 to address issues of affordable housing in the City:

- CD-16-10 Homeownership Opportunity Network (HON)
- CD-16-12 Housing Repair Program
- CD-16-13 Emergency Repair Program
- CD-16-14 Senior Housing Rehabilitation
- CD-16-15 Neighborhood Rehabilitation Program
- CD-16-17 Move UP and Move Horace Mann Programs
- HOME-16-03 Broadway Area CDC - Washington Gardens Apartments
- HOME-16-04 Ambassador Apartments

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Gary has developed the following actions which addresses obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based hazards, reduces the number of poverty families, develops institutional structures, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite City and service provider efforts, there remains a significant number of obstacles to meeting underserved needs. The following are obstacles to meeting these needs in Gary.

- Continued population decline
- Inadequate safe, sound, quality housing
- Insufficient vouchers for very low income residents
- Aging in-place population

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Gary proposes to carry out the following activities:

- **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 Housing Authority of the City of Gary 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.

During the FY 2016 program year, the City of Gary will undertake the following activities to foster and

maintain affordable housing:

- CD-16-10 Homeownership Opportunity Network (HON)
- CD-16-12 Housing Repair Program
- CD-16-13 Emergency Repair Program
- CD-16-14 Senior Housing Rehabilitation
- CD-16-15 Neighborhood Rehabilitation Program
- CD-16-17 Move UP and Move Horace Mann Programs
- HOME-16-03 Broadway Area CDC - Washington Gardens Apartments
- HOME-16-04 Ambassador Apartments

Actions planned to reduce lead-based paint hazards

The City of Gary's Lead-Based Paint Program will continue to reach out to low- and moderate-income residents, offering lead paint testing, remediation, and abatement education as well as on-site de-leading assistance where feasible using prior available funds. The City will further seek to remove or mitigate lead hazards in all of its major rehabilitation efforts in both owner and rental housing units. During any activity involving rehabilitation work, the City of Gary will test peeled or chipping paint for lead. The following activities involve rehabilitation work:

- **CD-16-12 Housing Repair Program:** CDBG funds will be used 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. Approximately 11 households will be assisted.
- **CD-16-13 Emergency Repair Program:** CDBG funds will be used 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. Approximately 13 households will be assisted.
- **CD-16-14 Senior Housing Rehabilitation:** CDBG funds will be used 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. Approximately 8 households will be assisted.
- **CD-16-15 Neighborhood Rehabilitation Program:** CDBG funds will be used 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. Approximately 2 households will

be assisted.

Actions planned to reduce the number of poverty-level families

According to the 2008-2012 American Community Survey, approximately 37.4% of the City of Gary's residents live in poverty. The percentage of female-headed households with children are particularly affected by poverty is 61.1%. Also, 59.8% of all youth under the age of 18 were living in poverty. This information is taken from the U.S. Census "2008-2012" ACS Five Year Estimates. The City's goal of reducing the extent of poverty is 5%, based on actions the City has control over, or actions in which the City will cooperate with outside agencies.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Annually, the City of Gary provides CDBG funds to public service agencies to assist lower income households with services. The City will continue work with service providers to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, services to the elderly, job training and employment development.

Specifically, the City of Gary will undertake the following activities during FY 2016:

- **CD-16-07 Gary Human Relations - Fair Housing and Employment:** CDBG funds will be used 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. Approximately 50 persons will benefit from this activity.
- **CD-16-08 City of Gary Youth Services Bureau - Out of School Time Program:** CDBG funds will be used 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. Approximately 400 persons will benefit from this activity.
- **CD-16-19 Gary Small Business Development and Expansion Initiative:** CDBG funds will be used 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. Approximately 20 businesses will benefit from this activity.

Actions planned to develop institutional structure

The City of Gary continues to interact with the various public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City's primary means of connecting and networking with housing and service providers in Gary and the surrounding region is through the following organizations:

- Sojourner Truth House
- CRWORKS /HETTS 1
- CRWORKS Ruby Homes
- CRWORKS Comfort Villas
- Gary Commission for Women "The Ark"
- Gary Commission for Women "Rain Bow"
- Missions of Charities
- Edgewater for Balance Living
- Edge Water for Balance Living
- Edge Water for Balance Living – "Shelter Plus Care Program Apartments"
- Catholic Charities Dioceses of Gary "Gateways/Pathways"
- Aliveness Project of Northwest Indiana "The Genesis Project"
- Broadway Area Community Development Authority
- Veteran Life Changing Services
- Calumet Township
- Brother's Keeper
- Crisis Center "Alternative House"
- Re-Building the Breaches Ministries "The Bakery House"
- Lydia House
- City of Gary "Tenant Based Rental Assistance (TBRA)"
- City of Gary ESG – "Rapid Re-Housing Program"

The City provides strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staffs. Through public meetings and hearings on projects and applications for funding, the City of Gary will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.

The City will consider its activities in relation to Federal, State and County agencies to coordinate activities and make use of available funds. The City will consider opportunities to work with County and local non-profit agencies to coordinate efforts to provide necessary services. These coordinated efforts

will provide affordable housing opportunities to low income persons.

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

The City of Gary is a member of the Continuum of Care Network of Northwest Indiana, Inc. The Continuum of Care Network of Northwest Indiana, Inc. is the network for all social service providers in the region. They include the housing authority, health department and other agencies. The City of Gary is also committed to working with the Housing Authority of the City of Gary as it follows its plan to come out of receivership. With limited funding to address the needs identified in the City of Gary's Five Year Consolidated Plan, cooperation amongst public, private, and non-profit agencies/organizations serving residents of the City of Gary is essential.

Discussion:

Despite limited local, State and Federal resources, the City of Gary will continue to work to meet the needs identified in this plan.

Program Specific Requirements

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

Introduction:

The City of Gary receives an annual allocation of CDBG, HOME, and ESG funds. Since the City receives these Federal allocations, the questions below have been completed if they are applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 84.50% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City believes that activities supported by HUD funds should become long term assets of the community. HOME funds provide purchase or rehab assistance to homebuyers, homeowners, or investors. The resale of all HOME assisted properties during the required affordability period will be governed by the recapture guidelines in accordance to provisions of 24 CFR, Part 92.253(a)(5) of HUD. This provision allows participating jurisdictions to impose either resale or recapture requirements on properties sold that have been assisted with HOME funds. The City of Gary will utilize the recapture method. The City has developed a Resale/Recapture Policy that is keeping with the Federal regulations by 24 CFR Part 92.

Recapture Provisions

To continue affordability, the City will impose recapture requirements on all HOME funded housing programs. The primary policy of the City is to rely on "Recapture" provisions as a tool to ensure affordability to potential low and moderate-income homebuyers or renters. The "Recapture" provisions are set forth as follows:

1. All homeowner assistance involving HOME funds shall be provided as deferred or amortized loan as evidenced by a note secured by a deed of trust on the property. If the homebuyer does not continue to occupy the property as their principal residence for the duration of the period of affordability, this action shall be treated as an event of default and the homeowner shall become liable for the totality of assistance provided.
2. During the period of affordability, the homebuyer shall not be permitted to refinance the property without the approval and consent of the City.
3. The period of affordability will be based upon the total amount of HOME funds subject to recapture described in Paragraph "A" of this section.
4. Amount Subject to Recapture: The HOME investment that will be subject to recapture will be based on the amount of HOME assistance that enabled the homebuyer to buy a dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy).
5. Reduction during Affordability Period: The City of Gary will reduce the HOME investment amount to be recaptured, on a prorated basis for each complete month the homeowner has owned and occupied the housing, measured against the required affordability period and based on the following schedule: **5 Years 1/60 per month; 10 Years 1/120 per month; 15 Years 1/180 per month.** Ownership terminating on the 16th of a month or any date in the month thereafter

shall be rounded up and considered a complete month of occupancy. Ownership terminating on or before the 15th of a month will be rounded down and ownership will be considered to have terminated at the end of the prior month. If the net proceeds are not sufficient to recapture the full or prorated HOME investment, the City shall retain the totality of all proceeds.”

6. Recaptured HOME funds from Community Housing Development Organizations (CHDO) project, shall be returned to the City of Gary, and shall be used by CHDOs to provide affordable housing in the City of Gary.

For failure to meet these requirements, the City, at its own discretion and subject to other legal requirements, may require immediate repayment of a loan or grant from the homeowner for the prorated portion of the HOME funds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Periods of Affordability

The recapture provision will ensure that each housing unit will remain affordable for a period of time determined by the recapture schedule below, established in accordance with 24 CFR 92.254.

HOME Amount per Unit Minimum Period of Affordability in Years

- Less than \$15,000 5 Years
- \$15,000 - \$40,000 10 Years
- Over \$40,000 15 Years
- New Construction 20 Years

Net Proceeds

The “net proceeds” for this purpose is defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs. To the extent that net proceeds are available at closing, all or a portion of the HOME funds are due and may be recaptured.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable. No HOME funds will be used to refinance existing debt.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Gary has developed these initial written standards for providing ESG assistance to meet the requirements of the grant. This includes the following:

- **Coordination** – Each proposed grant recipient is a member of the Continuum of Care and uses the HMIS system for client data and information. This coordination will help to determine the services that are needed to address the needs of clients.
- **Prioritizing Assistance and Rapid Re-housing** – Priority for homelessness prevention activities will be given to clients that have the best chance of becoming self-sufficient and will best benefit from short term assistance, if possible. At this time, the City of Gary supports a network of shelters through the ESG funding that provides services to most homeless, including men, women, families, youth, etc. Coordination with the Continuum of Care Network of Northwest Indiana, Inc. will enable gaps in service to be identified and any necessary changes in funding priorities to be made.
- **Rental Assistance** – Funds will be used to pay security deposits and rental assistance up to a maximum of six (6) months. The first three months will be paid at a maximum of 100% and the last three months as a maximum of 50%. Rental and/or utility arrearages will be paid up to six months of costs. Future utility costs will not be paid.
- **Standards & Procedures Evaluation** – Each individual or family will receive a full evaluation of their needs and case management services that are necessary to stabilize their lives.
- **Essential Services** – Agencies with the appropriate experience and skilled staff will provide street outreach as needed.
- **Admission, Referral, Discharge & Length of Stay** – No person will be denied services based on race, color, religion, national origin, sex or familial status. All shelters will meet local safety regulations. Accessibility for the handicapped will be provided where possible. A list of rules and regulations for each shelter will be provided to all residents. A grievance policy and procedures will also be in place in each shelter. Length of stay will be determined by the case managers and residents can remain in the shelter as long as the meet program requirements.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City of Gary, with input from the Continuum of Care Network of Northwest Indiana, Inc., is working toward establishing a centralized coordinated assessment system. Using the successful “HPRP Call Center” as a model, the City has initiated conversations with the local United Way Agency. The United Way currently operates a 211 Helpline and will be adapting their system for use with the FY 2016 ESG program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

The City of Gary Community Development Division publishes a notification of funding in the local newspapers and media outlets to announce the availability of program funds. Applications are also emailed to agencies on a list maintained by the Agency which is a wide network of stakeholders. It is also posted on the City of Gary's website for organizations to download and complete, so they can apply for funding. These applications are then reviewed by the Community Development Application Committee for conformance with the program's requirements, qualifications of applicants, availability of matching funds and other factors. The funding recommendations are then submitted to the Mayor of the City of Gary and the City Council for final approval of funding allocation.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Gary Community Development Department requires sub-recipient organizations to provide for the participation of a homeless individual or formerly homeless individual in a policy-making function within the organization. This may include involvement of a homeless or formerly homeless individual on the Board of Directors or similar entity that considers and sets policy or makes decisions for the organization. Non-profit organizations recommended for funding have procedures in place for homeless or formerly homeless persons to be involved with the program design and implementation.

5. Describe performance standards for evaluating ESG.

Performance standards provide a measure for ESG recipients to evaluate the effectiveness of each ESG service provider in the areas of: (a) targeting those who need assistance most; (b) reducing the number of people living on the streets or in emergency shelters; (c) reducing the time people spend homeless; and (d) reducing clients' housing barriers or housing stability risks.

The City of Gary Community Development Department contractually holds sub-recipients responsible for meeting benchmarks established for each grant activity. The Department works closely with the sub-recipient and the Continuum of Care to further develop performance standards and evaluate the outcomes.

Based on past experience and after consultation with the Continuum of Care, the following evaluation standards for ESG activities will be utilized to assess the organization's prior performance:

- Quality of services provided
- Ability to draw down funds in a timely manner
- Number of people served

- Ability to leverage other funds

Discussion:

CDBG Percentages:

- Administrative Percentage: 19.0%
- Public Service Percentage: 10.6%
- Low- and Moderate-Income Percentage: 84.5%
- Slum and Blight Activities Percentage: 15.5%
- CDBG Program Income: The City of Gary does not anticipate receiving any program income during FY 2016

HOME Percentages:

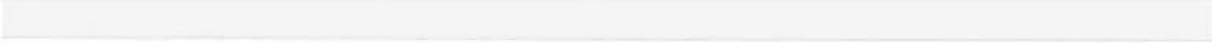
- Administrative Percentage: 12.9%
- CHDO Percentage: 36.6%

ESG Percentages:

- Administrative Percentage: 7.5%

Attachments

Citizen Participation Comments



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**

The Times, Tues. Nov. 24, 2015

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Kerith Freeman-Wilson,
Mayor of the City of Gary
11/24 - 20734742 - hepaxip

PUBLIC HEARING NOTICE
CITY OF GARY, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIPS, AND EMERGENCY SOLUTIONS GRANT PROGRAMS

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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
Sally J. Marade	Miller Spotlight Cases for Change	(773) 447-8500	Info@casesforchange.org
Michelle L. Williams	City of Gary - Comm Dev	(219) 881-5075	mwilliams@ci.gary.in.us
Evelyn Aronte	" "	(219) 881-5075	eaponte@ci.gary.in.us
Wanda J. Pettigrew	City of Gary Community Development	(219) 881-5075	wpettigrew@ci.gary.in.us
Rufus Purnell		944-7238	lithewire50@earthlink.net
W Gillespie	Continuum of Care	886 9966	wgillespie@continuumofcare.org
Kenneth A. Fayr	Miller Spotlight Transportation and Infrastructure	(219) 979-9083	kenneth@880GLOBAL.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 Miller Homes	219-855-1387	kendra.s.johnson.2020@YAHOO.COM
BERYL C. FITZPATRICK	GARY PARENTS COMMUNITY HEALTH NET, INC.	219-238-0413	britzpatric@garychc.org
Melody M. Tucker	GHR	219-883-4157	
Felicia Jones	Community Dev.	219-881-5075	fjones@ci.gary.in.us
DAWN Michaels	Nab. GH for Housing	219-982-7865	development@nabghd.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		219 885-2236	
Rico Nash	Work One	(219) 861 4100	r.nash@gotoworkonenw.com
Felicia Evans Maxwell Hall Tracy Lige	Crisis Center	219.938.7070	feliciaee@gmail.com
Gra Twyman	One - One	901-3554554	gameillustrative@gmail.com
Kelly Mathew	Gay Literary Coalition Citizen	219-885-2229 (519) 359-6675	g/c720@sbcglobal.net citizenquest@yahoo.com
Derek Matthews		219) 001	citizenquest@ " "



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
John Allen	MILLEN EQUITIES	219-716-0700	thebayliberty@outlook.com
Lord Scott	iDiply	818 308 4859	LW rapper@gmail.com
Marcus Hill	ONE-2-ONE	1-901-355-5454	gameillustrative@gmail.com
Lavinia Freeman Sr.	INDIANA Parenting Institute	219-886-1111	jean@indianaparentinginstitute.org
VENA Belleza	Community Rev.	219 881-5075	j.sanson@ci.gary.in.us
Judith Samson	Comal.	219-881-5075	Arumph@ci.gary.in.us
E. Nikole Rugh	Rev.	219 881-1005	E-mail: Irene@ci.gary.in.us Irene@ci.gary.in.us
Irene Williams			



**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 Apante</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

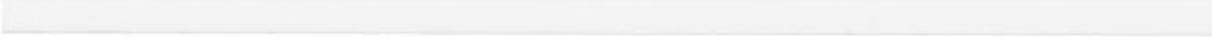


Goal #2: Increase number of residents biking, rolling and walking in Miller Beach 500% by year 2025

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 local 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 Charute Trail and also the Marquette Trailheads on Grand, Montgomery, Douglas Center and Caswell, the Road.</p>	<p>Transportation and Infrastructure group</p>	<p>Year 2</p> <p>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 Charute 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</p>	<p>Year 3</p> <p>Monday, 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 15, 2018</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>Saturday, September 14, 2019</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>Year 5</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, October 20, 2020</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>
		<p>Tuesday, November 3, 2020</p>	<p>Year 6 to year 10</p>
		<p>Sunday, May 04, 2025</p>	



SECOND PUBLIC HEARING



CHICAGO TRIBUNE

media group

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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 CHOICES, 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 Choices. The City proposes that it will request \$2,017,000 in Community Development Block Grant (CDBG) funds, \$278,718 in HOME funds and \$271,500 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 18, 2016.

The City will hold a public hearing on Tuesday, April 12, 2016 at 10:00 a.m. 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 Choices. The hearing will take place at 5:00 p.m. on Tuesday, April 12, 2016 in the City of Gary at the Du Bois Library, 1835 Broadway, Gary, IN 46407. The Du Bois Library is open to the public on Tuesdays.

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 10, 2016 through Thursday, May 2, 2016 at the City of Gary website (http://www.cityofgary.in). Copies of the Plans may also be examined during normal hours of operation at the following locations:

City of Gary
Department of Community Development
834 Broadway, Suite 202N
Gary, IN 46407

City of Gary Offices

Du Bois Branch
1835 Broadway
Gary, Indiana 46407

Woodson Branch
505 South Lake Street
Gary, Indiana 46403

Brinley Branch
4030 West 17th Avenue
Gary, Indiana 46405

Kennedy Branch
3883 Broadway
Gary, Indiana 46403

The City of Gary proposes to fund the following activities under the FY 2016 Annual Action Plan:

• Parks and Recreation	\$48,245
• Gary Commission for Women's Ark Operations	\$65,344
• Field	\$41,180
• Rail-bike	\$35,100
• Gary Health Dept. - Malignant Cells Health Clinic	\$54,500
• CTD	\$42,677
• Gary Human Resources Fair Housing Job Employment	\$27,500
• Gary Park Department (YSS - End of School Year Program)	\$67,000
• Gary Library District - Learning Partners	\$15,000
• Homeless Shelter Department - Newark Place	\$25,000
• YMCA of North Lake Michigan (Learn to Swim)	\$15,690
• Housing Repair Program	\$288,838
• Emergency Rental Program	\$125,484
• Senior Rehabilitation	\$200,000
• Neighborhood Rehabilitation	\$100,000
• Housing Services Administration	\$38,000
• Housing Incentive Program - Move Left, Move Forward Home	\$10,000
• Redevelopment (Commercial)	\$377,345
• Home Business Program - Gary Small Business Development and Expansion Initiative	\$110,000
• Neighborhood Conservation Code Enforcement	\$20,000
• Administration	\$271,426
• Community of Color Network	\$20,000
• Total CDBG	\$3,007,003
• Administration	\$20,000
• Franchise Area CDC	\$50,000
• Franchise Area CDC - Waiving the Ordinance Apartments	\$18,180
• Affordable Apartments	\$300,000
• Total HOME	\$728,718
• City Commission for Women (Economic)	\$12,500
• Cable Center Inc. (Alternative Health)	\$78,268
• Catholic Charities (Emergency Housing)	\$50,000
• Park Recreation - Continuation of Cam Network	\$68,000
• Job Collection (MS) - Continuation of Cam Network	\$28,000
• Administration	\$227,943
• Total ESG	\$227,943

The City will develop after conducting an initial public hearing, community meetings, round table meetings with housing, social services, and community and economic development organizations, meeting with city staff, community-wide citizen questionnaires, and receiving both written and verbal comments, concerns, 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 economic zone development. Furthermore, the City is responsible for reducing 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 the 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 Choices. If special circumstances need to be made in accordance with the order for terms to participate in the public hearing, including a Spanish interpreter, please call Ms. Andrea D. Coyle at (219) 841-5875.

Written comments or oral comments may be addressed to Ms. Andrea D. Coyle, Director, Department of Community Development, City of Gary, 839 Broadway, Suite 202N, Gary, IN 46407. The phone number is (219) 841-5875 or at the hearing (printed) call 711.

Robert Freeman-Wilson
Mayor of the City of Gary
839 Broadway, Suite 202N

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**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) 861-5075, 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
EVELYN APONTE	DEPT OF COMM. DEV.	219 881 5075	eaponte@ci.gary.in.us
Michelle Williams	Dept. of Comm. Dev.	219 881-5075	mlwilliams@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/CIW	219 886 9966	wgillespie@continuumofcare.nwi.org
LAKIA MANLOF	City of Gary Community Dev	219-881-5075	lmanlof@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 Haglund	Urban Design Ventures	(412) 461-6916	w@urban-design-ventures.com
LASHonora Jones Taylor	Catholic Charities	819-886-3549	LSTaylor@Catholic-Charities.org
Jone Ann Russell	Urban Design Ventures	(412) 461-6916	JoneAnn@urban-design-ventures.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 (NSP1) 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
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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
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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 prospective 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 (HDN)	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
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- **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).

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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 54.7% 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.
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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

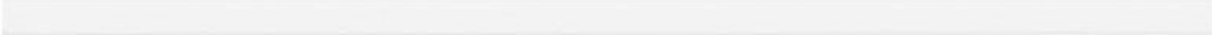
The housing, racial, and socio-economic data from the 2010 U.S. Census and 2010-2014 American Community Survey, as well as the amount of subsidized housing in the City of Gary, illustrates that there is a concentration of low- and moderate-income persons and Black/African Americans living in the City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

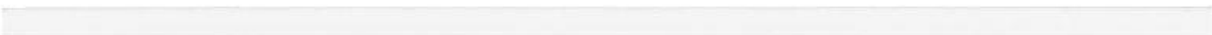
Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **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.



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, 830 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 Inpedimentos (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

(Volver la Página para Completar)

¿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 basadu 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	Totalment es 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.

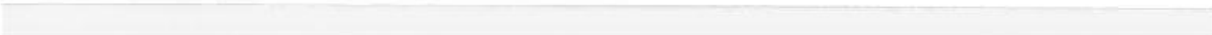
The City of Gary's 2016-2020 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (<http://www.gary.in.us/>) and copies were on display in the Department of Community Development and the City of Gary Library-Du Bois and Woodson Branches.

- **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:

Social/Human Services:

Housing:

Planning:

Community Development:

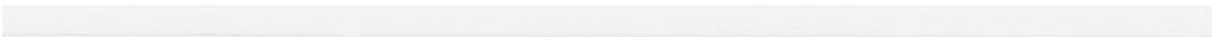
Economic Development:

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:

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@nwhabitat.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?

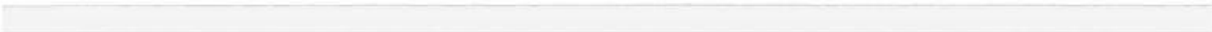
What are the unmet social service needs in the City?



4 of 4

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

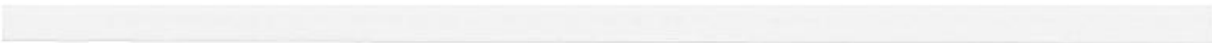
/ Wgillespie@Continuumofcarenwi.org

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



10/1/15

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.

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- 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.

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- 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 of 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.

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- 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 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.

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 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.

11:30 am
 Tuesday, December 8, 2015
 Redevelopment



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
JOE VAN DYK	REDEVELOPMENT COMMISSION	219-886-1531	jvandyk@ci.gary.in.us

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

2:50 pm

Community Development

544



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
Evelyn Kponte	"	"	ekponte@ci.gary.in.us
Wanda Fethigraw	City of Gary	219-881-5075	wfethigraw@ci.gary.in.us
Lakia Manley	City of Gary	219-881-5075	lmanley@ci.gary.in.us

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

Name	Organization	Phone Number	Email Address
<i>Brenda Scott Henry</i>	<i>Green Urbanism</i>	<i>887-3000</i>	<i>bhenry@ci.gary.in.us</i>

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.

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- 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,
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Name	Organization	Phone Number	Email Address
Jelena Mandy	GHA	219-881-6977	Jmarsh@garyhousing.org

City of Gary, Indiana
Meeting with the Police Department
Tuesday, December 8th, 2015 at 8:30 am

In attendance:

<i>Kashontia Scott</i>	<i>Grant Administrator, City of Gary Police Department</i>
<i>Brian T. Evans</i>	<i>Commander, City of Gary Police Department</i>
<i>Tom Papadakis</i>	<i>Deputy Chief, City of Gary Police Department</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jonathan Russell</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- "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
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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. Papadakis	GARY POLICE	219-688-6293	papadakis@ci.gary.in.us

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>Deandra 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. Deandra 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.

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- 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
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Name	Organization	Phone Number	Email Address
BRIAN GREGORY	NW 153 DC	219-742-2357	B.GREGORY@153DC.ORG
DEBORAH CAMPBELL	GARY	219/882-3000	DE.CAMPBELL@CI.GARY.IN.US
MARLON MITCHELL	IVY TECH	(219) 981-4404	mmitchell144@ivytech.edu

City of Gary, Indiana
Meeting with Social Service Agencies
Tuesday, December 8th, 2015 at 2:30 pm

In attendance:

<i>Dr. Janet Seabrook</i>	<i>Executive Director, Community Health Net</i>
<i>Mary Clayborne</i>	<i>Salvation Army Adult Rehabilitation Center</i>
<i>Captain Jason Schaal</i>	<i>Salvation Army Adult Rehabilitation Center</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 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.

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- 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 9, 2015 2:30 pm
Social Services



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

City of Gary, Indiana

Meeting with Gary Parks Department

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

Lori Peterson Latham

Superintendent, City of Gary Parks Department

Deven Gibbs

U.S. HUD / Strong Cities, Strong Communities

David W. Wright

Manager, Marketing and Planning, Gary Public Transportation Group

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

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 2015, 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.

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- 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 Social Service Agencies

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

In attendance:

Lisa Hernandez

Holy Rosary / SVDP Food Pantry

Sandra Noe

Executive Director, Meals on Wheels of Northwest Indiana

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jonathan Russell

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



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

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.

Wednesday, December 9, 2015 7:45 am
 Housing Agencies



City of Gary, IN
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Name	Organization	Phone Number	Email Address
DAN KLEIN	HABITAT FOR HUMANITY OF N.W.I.	219-925-7265	habitat@northwest.org

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.

Wednesday, December 9, 2015
11:00 am
Chief of Staff



City of Gary, IN
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Name	Organization	Phone Number	Email Address
DAINA BENNETT	CITY OF GARY	219-881-1235	DBENNETT@CI.GARY.IN.US

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.

Wednesday, December 9, 2015 2:30 pm
 Human Relations Commission



City of Gary, IN
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Name	Organization	Phone Number	Email Address
Doris R. Carbin	Human Relations Commission	(219) 883-4151	dcarbin@ci.gary.in.us

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



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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 Alliance	219-883-4155	reggie_rader@ci.gary.in.us sdmg@stn.net
Dr. SHARON LIGGINS	Continuum of CARE	219-886-9966 613-7571	SHARONLIGGINS@AOL.COM
William Gillegan	CoC of NWI	219-886-9966	wgillegan@continuumofcare.org

Grantee Unique Appendices



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 4th day of May, 2016.


PRESIDING OFFICER

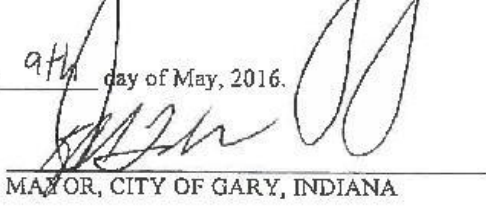
ATTEST:

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 _____ Deferrcd/Date _____
Tabled/Date _____ Override/Date _____ Adopted/Date _____



FAIR HOUSING



“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”




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



Grantee SF-424's and Certification(s)



SF 424 FORM

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="B-16-AC-19-0005"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Gary"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6001040"/>	* c. Organizational OUNS: <input type="text" value="1961162680000"/>	
d. Address:		
* Street1:	<input type="text" value="939 Broadway, Suite 302K City Hall Annex"/>	
Street2:	<input type="text"/>	
* City:	<input type="text" value="Gary"/>	
County/Parish:	<input type="text" value="Lake County"/>	
* State:	<input type="text" value="IN: Indiana"/>	
Province:	<input type="text"/>	
* Country:	<input type="text" value="USA: UNITED STATES"/>	
* Zip / Postal Code:	<input type="text" value="46402-2414"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Department of Commerce"/>	Division Name: <input type="text" value="Community Development Division"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Arlene"/>	
Middle Name: <input type="text" value="D."/>		
* Last Name: <input type="text" value="Colvin"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Director"/>		
Organizational Affiliation: <input type="text" value="Community Development Division"/>		
* Telephone Number: <input type="text" value="(219) 981-5075"/>	Fax Number: <input type="text" value="(219) 981-5055"/>	
* Email: <input type="text" value="arcolvin@ci.gary.in.us"/>		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>		
Type of Applicant 2: Select Applicant Type: <input type="text"/>		
Type of Applicant 3: Select Applicant Type: <input type="text"/>		
* Other (specify): <input type="text"/>		
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.218"/>		
CFDA Title: <input type="text" value="Community Development Block Grant"/>		
* 12. Funding Opportunity Number: <input type="text" value=""/>		
* Title: <input type="text" value=""/>		
13. Competition Identification Number: <input type="text"/>		
Title: <input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		
* 15. Descriptive Title of Applicant's Project: <input type="text" value="City of Gary: Public Facilities and Infrastructure Improvements; Public Services; Housing; Clearance and Demolition; Code Enforcement; Administration and Planning; and Section 108 Loan."/>		
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="3,007,033.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="3,007,033.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: * First Name:

Middle Name:


* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		* 4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: E-16-MC-18-0005
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Gary"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6001040"/>		* c. Organizational DUNS: <input type="text" value="1951162680000"/>
d. Address:		
* Street1: <input type="text" value="839 Broadway, Suite 302N City Hall Annex"/>		
Street2: <input type="text"/>		
* City: <input type="text" value="Gary"/>		
County/Parish: <input type="text" value="Lake County"/>		
* State: <input type="text" value="IN: Indiana"/>		
Province: <input type="text"/>		
* Country: <input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code: <input type="text" value="46402-2414"/>		
e. Organizational Unit:		
Department Name: <input type="text" value="Department of Commerce"/>		Division Name: <input type="text" value="Community Development Division"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Ms."/> * First Name: <input type="text" value="Ariene"/>		
Middle Name: <input type="text" value="D."/>		
* Last Name: <input type="text" value="Colvin"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Director"/>		
Organizational Affiliation: <input type="text" value="Community Development Division"/>		
* Telephone Number: <input type="text" value="(219) 981-5095"/>		Fax Number: <input type="text" value="(219) 981-5095"/>
* Email: <input type="text" value="acolvin@ci.gary.in.us"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
<input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type:	
<input type="text"/>	
Type of Applicant 3: Select Applicant Type:	
<input type="text"/>	
* Other (specify):	
<input type="text"/>	
* 10. Name of Federal Agency:	
<input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number:	
<input type="text" value="14.231"/>	
CFDA Title:	
<input type="text" value="Emergency Solutions Grant Program"/>	
* 12. Funding Opportunity Number:	
<input type="text"/>	
* Title:	
<input type="text"/>	
13. Competition Identification Number:	
<input type="text"/>	
Title:	
<input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
<input type="text" value="City of Gary: Emergency Shelter, Homeless Prevention, Rapid Re-Housing, Data Collection, and Administration."/>	
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/>	<input type="button" value="Remove Attachment"/> <input type="button" value="View Attachment"/>

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="276,538.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="276,538.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach:

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:


* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/> M-16-MC-13-0203	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> City of Gary		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 35-5001040	* c. Organizational DUNS: <input type="text"/> 1561162680060	
d. Address:		
* Street1: <input type="text"/> 839 Broadway, Suite 302N City Hall Annex	Street2: <input type="text"/>	
* City: <input type="text"/> Gary	County/Parish: <input type="text"/> Lake County	
* State: <input type="text"/> IN: Indiana	Province: <input type="text"/>	
* Country: <input type="text"/> USA: UNITED STATES	* Zip / Postal Code: <input type="text"/> 46402-2414	
e. Organizational Unit:		
Department Name: <input type="text"/> Department of Commerce	Division Name: <input type="text"/> Community Development Division	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> Ms.	* First Name: <input type="text"/> Ariene	
* Middle Name: <input type="text"/> D.	* Last Name: <input type="text"/> Colvin	
Suffix: <input type="text"/>	Title: <input type="text"/> Director	
Organizational Affiliation: <input type="text"/> Community Development Division		
* Telephone Number: <input type="text"/> (219) 881-5975	Fax Number: <input type="text"/> (219) 881-5385	
* Email: <input type="text"/> gcolvin@ci.gary.in.us		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
C. City or Township Government	
Type of Applicant 2: Select Applicant Type:	
Type of Applicant 3: Select Applicant Type:	
* Other (specify):	
* 10. Name of Federal Agency:	
U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number:	
14.239	
CFDA Title:	
HOME Investment Partnerships Program	
* 12. Funding Opportunity Number:	
* Title:	
13. Competition Identification Number:	
Title:	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
City of Gary: Administration, CHDO Operating, CHDO Set-aside, and Affordable Housing (Rental Rehabilitation and Rental New Construction).	
Attach supporting documents as specified in agency instructions.	
	<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: III-1 * b. Program/Project: 1

Attach an additional list of Program/Project Congressional Districts if needed.

[Add Attachment] [Delete Attachment] [View Attachment]

17. Proposed Project:

* a. Start Date: 01/01/2016 * b. End Date: 12/31/2016

18. Estimated Funding (\$):

* a. Federal	576,718.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	576,718.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on []

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

[Add Attachment] [Delete Attachment] [View Attachment]

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mrs. * First Name: Karen

Middle Name: []


* Last Name: Freeman-Wilson

Suffix: []

* Title: Mayor, City of Gary

* Telephone Number: (219) 861-1301 * Fax Number: (219) 861-1237

* Email: kfreemwilson@ci.gary.in.us

* Signature of Authorized Representative:  * Date Signed: 05/04/2015



CERTIFICATIONS

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing – The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

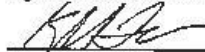
Anti-Lobbying – To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its Instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction – The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 – It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

May 4, 2016

Date

Mayor, City of Gary

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016, 2017, 2018 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any


Individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws – It will comply with applicable laws.



Signature/Authorized Official

May 4, 2016

Date

Mayor, City of Gary

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

May 4, 2016

Date

Mayor, City of Gary

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

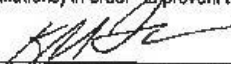
Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

May 4, 2016

Date

Mayor, City of Gary

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2008-2012 American Community Survey
	List the name of the organization or individual who originated the data set. The U.S. Census Bureau.
	Provide a brief summary of the data set. This data set provides estimates based off of the 2010 U.S. Census.
	What was the purpose for developing this data set? To provide population, demographic, housing, and economic estimates.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2008-2012.
	Briefly describe the methodology for the data collection. This data set provides population, demographic, housing, and economic estimates based off of the 2010 U.S. Census.
	Describe the total population from which the sample was taken. The United State population. Specifically the City of Gary.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Not applicable.