

**City of Gary, Indiana**

*Karen Freeman-Wilson, Mayor*

# 2018 Annual Action Plan

**Department of Community Development**

**Arlene Colvin Esq., Director**



**The Arsh Group Inc.**

Planners, Landscape Architects, Development Consultants  
Merrillville, Indiana  
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Consolidated Plan

## **2018 Annual Action Plan**

**City of Gary, Indiana**

Karen Freeman Wilson, Mayor

**Department of Commerce**

**Division of Community Development**

Arlene Colvin, Esq. Director

**August 2018**



KAREN FREEMAN-WILSON  
Mayor

**CITY OF GARY**  
DIVISION OF COMMUNITY DEVELOPMENT

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ARLENE D. COLVIN  
Director

E. NIKOLE RUMPH  
Deputy Director

August 13, 2018

Mr. John J. Dorgan, Director  
Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
575 Pennsylvania St., Suite 655  
Indianapolis, IN 46204

**SUBJECT: 2018 ANNUAL ACTION PLAN**

Dear Mr. Dorgan:

I am pleased to submit our 2018 Annual Action Plan for your review and approval. This plan represents the third year of our 2016-2020 Consolidated Plan. The Plan was developed using the requirements of 24 CFR 91.220 and guidelines set forth by the Department of Housing and Urban Development. The Plan contains proposed activities, goals, and accomplishments for our three (3) grant programs funded under CDBG, HOME, and ESG. These funds will be used in 2018 to address many issues in the City of Gary and deliver services to our residents particularly those of low to moderate income.

We look forward to working with you and Ms. Almodovar in the implementation of our 2018 Plan. Should you require further information, please do not hesitate to contact me at 219-881-5075.

Sincerely:

Arlene Colvin, Esq.  
Director

c: File

# Executive Summary

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

### 1. Introduction

The 2018 Action Plan describes activities which will be undertaken by the City of Gary for the year beginning January 1, 2018. The City will use funds granted by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG) programs.

The City of Gary began preparing its five year Consolidated Plan in 2015. This plan was submitted to HUD and approved in 2016. The 2018 Action Plan is the third year implementation of this five year plan. The Action Plan details the activities the City of Gary will undertake to address housing, homeless and community development needs and local objectives using CDBG, HOME and ESG funds. Programs and activities funded in the Plan intend to primarily benefit low and moderate income residents of the City of Gary. The activities that are funded meet the objectives established by the Consolidated Plan and support its priorities. The City's Division of Community Development is the lead agency in implementing the 2018 Action Plan.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Recognizing the national objectives of the CDBG and specific program regulations, the City of Gary intends to use CDBG, HOME and ESG funds to coordinate programs, services, and projects to create a decent and suitable living environment to benefit low and moderate income households and those with special needs. Use of these funds will address some of the critical needs in Gary, based on the goals and priority needs as outlined in the 2016-2020 Consolidated Plan.

During the five-year Plan period, the City expects to receive up to \$4 million annually in CDBG, HOME and ESG funding, for a five-year total of \$18-20 million. In 2018 the City will fund a variety of housing and community development activities aimed at expanding availability, maintaining affordability, improving quality of housing, and stabilize neighborhoods. Existing homeowners will receive assistance to maintain or upgrade their homes. Affordable housing needs of the homeowners and renters will be addressed in a collaborative effort between the City, the neighborhood organizations, private investors as well as direct support for home repairs and rental assistance. Lastly, the City will fund several organizations that will provide services to a variety of population groups ranging from infants to the youths and the elderly. These activities collectively are expected to benefit more than 11,042 individuals

or households in addition to one activity that will benefit the City as a whole, Hudson Campbell Improvement.

The needs of the homeless and those at risk of becoming homeless will be provided by six activities aimed at creating a comprehensive approach to address the needs and meet the goal of eliminating homelessness in the City. The funded programs by the City are expected to benefit about 430 people.

### **3. Evaluation of past performance**

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

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In 2017, the City did not receive its release of its funds until September 22nd, 2017. During this period, the City relied on prior years' and other funds to implement several programs and continue its overall program objectives. During the previous program year, the City has utilized about \$6,484,357 CDBG, HOME and ESG funds for different housing and community development activities using funds remaining from prior years.

Specific accomplishments included:

- **Housing:**

With CDBG grant funds, the City operated several affordable housing and housing rehabilitation programs. Collectively 36 households were assisted utilizing funds from 2015 and 2016 fiscal years. (22 Housing Repair Program, 3 Emergency Repair Program, 11 Senior Rehab Program)

With CDBG grant funds, 4 properties acquired under the NSP1 and NSP3 grants received rehabilitation under the Neighborhood Rehab program and 2 were conveyed to the tenants occupying the properties under a lease/purchase agreement.

With CDBG grant funds, 1,040 properties received code violation notices.

With HOME grant funds, the City continued its assistance for 747 Broadway LLC, an eighteen unit mixed use affordable senior rental development currently under construction.

With HOME grant funds, NWI Habitat for Humanity completed the construction of three single family homes for low to moderate income households in the Field of Dreams Project area located in the 1800 block of Adams St. in Midtown Neighborhood.

HOME funds were also used to assist 2 homeowners with down payment assistance and 44 individuals through the Rental Assistance Program.

**Housing Counseling:** With CDBG funds, the City assisted 22 individuals with pre-purchase home ownership counseling and post-purchase counseling.

- **Homeless:** The City of Gary continued to utilize CDBG and ESG funds to support the Continuum of Care (CoC) and homeless prevention efforts. These efforts resulted in about 609 individuals with the risk of homelessness receiving assistance.
- **Public Facility Improvements:** The City of Gary continued its efforts towards completion of Hudson Campbell Sports Complex improvement using both CDBG and 108 loan funds.

The City provided funds for the reconstruction of the curbs and sidewalks to Reed Park at 15th Avenue and Connecticut Street.

- **Public Services:** The City of Gary utilized CDBG funds to continue to provide funding assistance to local agencies that provided a variety of services to low and moderate income persons, including day care, homeless prevention, housing counseling, fair housing services, and homeless services and assistance. It is estimated that these programs benefitted about 2,619 low and moderate income persons.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

In development of the 2018 Action Plan, the City completed several tasks to ensure input from different agencies, groups, stakeholders and the residents. The outreach and citizens' involvement in the Plan consisted of three different activities. These activities include:

- **Announcement of Availability of Funds;** where the City informed previous subrecipients and potential interested agencies to apply for funds. The City also made Application for funding available to interested citizens, local and regional institutions, the Continuum of Care, other organizations (including nonprofit, philanthropic and faith-based); interested agencies, and groups.

The City also announced availability of funds by advertising on October 9 and 10, 2017. The advertisement was posted in two (2) local newspapers, the Post-Tribune, The Times, and the City's web site. In addition the City advertised in two other local weekly newspaper that serve the City of Gary. During this solicitation process, the City provided assistance to those groups in need of assistance. These groups included, low income residents, minorities and non-English speaking groups. Applications were accepted by the City from October 11, 2017 to November 13, 2017. A total of 14 applications were received.

- **Consultation with Continuum of Care and shelter providers;** in which the City discussed funding needs and priorities. This meeting was held on April 17, 2018.
- **Community Meeting;** where the citizens were afforded opportunity to submit suggestions, make comments about the funded projects, priorities and objectives. This meeting is to be held on July 10, 2018.
- **Public Review of Draft Documents:** A summary of the draft Action Plan and a full listing of the activities proposed for 2018 were made available at the public meeting. Copies of the draft Action Plan were made available for the public 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
- City of Gary Library, Kennedy Branch, 3953 Broadway, Gary, Indiana 46409

## 5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City did not receive any written comments during the comment period that would require formal response from the City. In the public meeting, the City received several questions and comments from residents related to diverse subjects and needs ranging from parks and code enforcement to efficiency of the funded programs. The City responded to these comments verbally in the meeting. For details of these questions, please refer to the "Minutes of Meetings" in Appendix to this document.

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

All comments and suggestions that were received during the public meeting or written comments received have been accepted and incorporated into the Action Plan document.

## 7. Summary

The 2018 Action Plan represents the third year progress of a five year plan adopted by the City and approved by HUD in 2016. In 2018, the City will continue its priorities and will aim to further its goals by proposing 28 different activities. In development of the third year plan, the City has consulted stakeholders, community groups and citizens. The third year activities aim to benefit low and moderate income individuals and families and expand opportunities for a wide range of residents consisting of infants and youth to the elderly. As a whole, the plan is expected to benefit more than 11,000 low and moderate income individuals and families.



The plan was made available for 30 days for public comment beginning July 10, 2018 until August 10, 2018. Draft copies of the document were available in the Department of Community Development offices and electronically via the City of Gary website.

No public comments were received during public review period.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

Agency Role		Name	Department/Agency
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 (optional)**

The Department of Community Development is responsible for the administration and implementation of activities funded with Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development (HUD). The Division of Community Development within the Department of Commerce is responsible for administration of the funds, creating the planning documents, reporting to HUD and the community about the progress of all projects funded. The Division is also responsible for maintenance of records and long-term compliance associated with each funding resource.

The Department of Community Development currently implements several of the listed programs while other activities are carried out by sub-recipients under contract with the City of Gary. Local Community Development Corporations and several not-for profit entities implement affordable housing, social services, and homeless activities. Projects are evaluated by the Division of Community Development Staff and other community stakeholders to ensure eligibility and compliance with the Consolidated Plan objectives and priorities and City’s overall revitalization strategies.

## **Consolidated Plan Public Contact Information**

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Gary, IN. 46402  
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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

In preparation of the 2018 Annual Plan, the City engaged in a variety of consultation activities with residents, social service agencies, neighborhood groups and housing provider organizations. The City of Gary also continued its efforts through the Continuum of Care Network to ensure coordination with different service providers and agencies involved in housing, homeless and public health activities. Through an online questionnaire, the City continued to receive input from the stakeholders and residents to identify needs and gaps for program delivery. The input the City received through these efforts have all influenced funding decisions for the proposed 2018 activities.

### **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 consulted with public housing, governmental health, mental health, private non-profits, and other community stakeholders throughout 2017 on issues related to housing, homeless and general community development. These consultations consisted of one on one meetings, group conversations or community gatherings for project development and implementation. Specifically the City engaged in the following activities to enhance coordinated between the City and assisted housing, health services providers, and mental health agencies.

- The City has engaged with the Gary Housing Authority (GHA) in several redevelopment and housing transformation projects that GHA is contemplating as a part of its transformation process. These engagements aim to ensure coordination and collaboration for implementation GHA’s transformation plan. In 2018, the City will continue to be involved with GHA in University Park Choice Neighborhood Implementation Grant as well as providing assistance for homeownership, demolition and revitalization activities of GHA. Other collaborations with GHA may be pursued for other projects such Delaney or Concord village as demolition of these developments are completed.
- The City is assisting Continuum of Care of NWI, Inc. in 2018 with \$35,000 funding. Through the efforts of this agency, the City ensures coordination among service providers including those for health and mental services.
- The City continues to fund or be a resource for several public and health services agencies to create a minimum social safety net in the City. In 2018, the City will fund three agencies which provide social and health services to infants, children and youth.

### **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 funds Continuum of Care Network Inc. annually to coordinate homeless related activities which includes Rapid Rehousing and HMIS reporting. The Continuum of Care Network NWI Inc. is the local agency for development, planning, and coordinating the homeless needs, including those with chronic homelessness. The agency also serves as the local coordinating body for the annual Homeless Point-in-Time Count for Sheltered and Unsheltered residents.

The “Network” 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 provide a variety of services and include advocacy and support agencies such as medical and hospital, law enforcement, legal advisors, Community Development Housing Corp. (CHDO), Indiana University, Lake County Recorder Office and Human Relations Agency. Through funding of the Continuum of Care Network, the City ensures coordination among these agencies which consist of more than 60 different services providers including those for families, veterans and unaccompanied youth.

The Continuum of Care Network’s coordination activities in 2018 is expected to include:

- The Monthly Meetings with all member agencies
- The Bi-Monthly Meetings of the Executive Officers, Directors, and Liaisons.
- Quarterly Information Exchange Meetings for members
- Technical support and assistance to the membership, including (a) HMIS support training through the Statewide Balance of State (Continuum of Care), and (b) Super NOFA technical project support and workshops
- Point-In-Time Count
- Coordination of funding requests for member agencies
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers
- The Continuum of Care Network continually updates its assessment plan. This plan aims to 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. In development of this plan, the Gary’s need is fully considered.

The City also regularly participates in meetings, committees and work groups of the Continuum of Care Network. These activities expand opportunities to better coordinate housing and support services needs of the Gary’s most vulnerable populations such as chronically homeless individuals and families, homeless families with children and veterans. The City further provides technical assistance to different agencies to apply for funding from agencies outside the City to expand availability of resources. Lastly, the City makes efforts to align its annual objectives with the goals of the Continuum of Care Network to address the needs in a most effective manner.

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

## **outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Annually, the City of Gary issues an application for funding and holds meetings to get input for allocation of all funds. The City also provides technical support to potential applicants to broaden opportunities for funding of new applications. Any agency that is eligible may submit an application without regard to community or faith based status so long as they comply with the eligibility requirements. The City also meets with previous funded agencies to answer questions and inform them of availability of funding. The Continuum of Care regularly participates in these meetings.

For ESG funded projects, the City's project review committee schedules one or two review meetings with the Continuum of Care Network to review all requests for funding. Continuum of Care Network representatives, typically consist of the Executive Director and a homeless or formerly homeless person, are requested to participate in review of all applications for funding. This meeting occurred on April 17, 2018. The joint committee reviews all applications for eligibility and other program requirements. Eligible applicants are then selected and further reviewed for their level of needs and impact. The committee selects a list of potential agencies for funding and makes recommendation to the Department for final approval. In 2018, the City elected to assign about 40% of its funds to shelter operations and the remaining to homeless prevention and rapid rehousing.

Performance standards and outcomes for the Emergency Solutions Grant were established by the City through a collaborative process at the beginning of ESG program. This process included consultation with the Continuum of Care Network. The standards are annually reviewed and minor modifications have been made to better align the Continuum of Care goals with the regulatory requirements of the ESG program.

## **2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Gary Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Redevelopment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Review of the Housing Authority's five year plan. Review of strategic plan and progress on its transformation plan and needs. Meeting with agency.
2	<b>Agency/Group/Organization</b>	CONTINUUM OF CARE OF NWI
	<b>Agency/Group/Organization Type</b>	Services-homeless Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Continuum of Care of NWI was consulted to address the homeless needs of the City of Gary.

3	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Catholic Charities was consulted to address homeless needs.
4	<b>Agency/Group/Organization</b>	Habitat for Humanity of Northwest Indiana
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Habitat for Humanity of Northwest Indiana was consulted to address housing needs. Outcome: Two new homes.
5	<b>Agency/Group/Organization</b>	GARY COMMISSION FOR WOMEN
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Gary Commission was consulted to address the homeless needs. Outcome: Protection of 80 homeless families and children
6	<b>Agency/Group/Organization</b>	Gary Health Department
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Gary Health Department was consulted to address social and health needs of families and children. Outcome: Protection of 1000 individuals. Lead Poisoning prevention: 1,200 children.
7	<b>Agency/Group/Organization</b>	Gary Youth Services Bureau
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Youth Services Bureau was consulted to address recreational needs of the youths in the City of Gary. Outcome: Education and mentoring of 275 youths.
8	<b>Agency/Group/Organization</b>	Gary Literacy Coalition, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Literacy Coalition was consulted to address educational needs of the students in the City of Gary.

9	<b>Agency/Group/Organization</b>	CRISIS CENTER
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Crisis Center was consulted to address homeless needs of the runaways and unaccompanied children. Outcome: Prevention of homelessness, 300 youths.

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

Agencies consulted for this plan are identified in previous section.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Continuum of Care Network	The Strategic Plan for the City of Gary includes goals of the Continuum of Care. These goals are written to support the efforts of the community that serves our homeless neighbors.
PHA Plans - Five Year Plan	Gary Housing Authority	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	Fair Housing is a leading issue facing Gary. The goals of the Strategic Plan are compatible with the 2016 Analysis of Impediments to Fair Housing Choice.
Livable Center Plan	City of Gary	The Plan covers three neighborhoods in the City of Gary. Several elements of the plan are incorporated in the Consolidated Plan as well as Action Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The Department of Community Development maintains close coordination with other City departments, continuum of care and regional planning and business development organizations. The CDBG projects are coordinated with the Building Department, Parks and Recreation Department, Department of Planning, Redevelopment and Zoning, Public Works/Safety, and many social service agencies that are either local or operate on a regional basis.

## **AP-12 Participation – 91.105, 91.200(c)**

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

In 2018, the City made strong effort to broaden the outreach to gain input on housing and community development needs and priorities and to set annual goals to be met with HUD funding. The efforts consisted of the following activities:

- A Neighborhood survey was posted online to reach the community at large. In addition, the City used different occasions to distribute the survey to get input from agencies or citizens. These surveys were used to establish funding priorities.
- A mass mailing of notices of the public hearing were sent out to approximately 270 addresses which included churches and apartment complexes in the City of Gary.
- The City announced availability of funds and sent requests for proposals (RFP's) for CDBG, HOME, and ESG funding to agencies to encourage participation. The City directly contacted and provided application packages to about 60 different agencies.
- The City offered technical assistance and meetings with agencies/organizations on how to complete the Application and submit forms.
- Interviews and community discussions with various stakeholders and interested agencies to encourage participation.
- A public hearing to request comments on the draft Action Plan during the public comment period. This meeting was held on July 10, 2018. About nine (9) individuals attended this meeting.

**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  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	The City of Gary held its Public Hearing on Tuesday, July 10, 2018. 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 Action Plan.	All comments were accepted and incorporated into the Action Plan.	<a href="https://www.cityofgary.in.gov">https://www.cityofgary.in.gov</a>

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	None.	None.	None.	
3	Internet Outreach	Non-targeted/broad community	No responses received	No comments received	No comments received	<a href="https://www.cityofgary.in.gov">https://www.cityofgary.in.gov</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The Action Plan is the annual plan which the City prepares pursuant to the goals outlined in the 2016-2020 Consolidated Plan. The Action Plan details the activities the City will undertake to address the housing, homeless and community development needs and local objectives using CDBG, HOME, ESG and Section 108 Loan funds received during program year 2018.

During the third year of the Plan (Program Year 2018), Gary is expected to receive an allocation of \$3,288,214 in CDBG funding for housing, public services and community development activities. The anticipated funds from HOME Program is expected to be about \$623,955. Emergency Solutions Grant (ESG) is planned at \$272,407 for 2018 program year. Section 108 Loan funds were received in 2017 in the amount of \$6,000,000 for a public facility improvement project and the construction of a new fire station. Funds in the amount of \$2,231,000 have been expended from the Section 108 Loan for the Hudson-Campbell Sports and Fitness Center and the balance remaining of \$3,769,000 will be used towards the

construction of the new fire station.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,288,214	24,000	2,635,227	5,947,441	4,283,730	Expected amount available to City based on Allocation. All projects have been funded on this basis
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	623,955	14,916	0	638,871	844,381	Expected amount available to City based on Allocation. All projects have been funded on this basis.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	272,407	0	0	272,407	431,503	Expected amount available to City based on Allocation. All projects have been funded on this basis.

**Table 5 - Expected Resources – Priority Table**

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

CDBG funds will leverage other federal funds from Equal Employment Opportunity Commission, Fair Housing and Equal Opportunity for fair housing efforts for an amount about \$67,000. CDBG funds will further leverage state funds for Domestic Violence Prevention (DVP), Indiana Housing and Community Development Authority (IHCDA), Indiana State Department of Health (ISDH) and Indiana Department of Education funds for public and social services activities.

CDBG funds will further leverage local investment, for different housing projects that are privately owned. CDBG funds will leverage Hardest Hit Funds (\$4.4 million) and Tax Increment Financing (TIF) funds for demolition activities. HOME funds will leverage individual and in-kind donations to Habitat for Humanity to construct new homes as well as anticipated two new homes by a local CDC.

The required 100% match for ESG is projected to be in the form of in-kind/volunteer labor, cash, private donations, Lake Area United Way,

Continuum of Care Program, TANF Rapid Re-Housing Program, and several local foundations and agencies.

The CDBG and HOME programs do not require a match, however ESG funds require match funding. The City of Gary is on the list of participating jurisdictions considered to be in fiscal and severe fiscal distress; therefore the HOME matching requirement has been reduced to 100%. The City of Gary often makes attempts to augment federal funds with local, private and other sources. In 2018, the City will partner with seven (7) agencies using CDBG funds. Similarly the City will partner with at least two agencies using HOME funds to develop new housing in Midtown Neighborhoods. The total investment of these organizations is estimated to exceed \$5.9 million.

For ESG program, the City typically requires funded organizations to provide match as required. These organizations typically use such funds to support the funded activity with at least equal amounts of local funds. The City will also pursue funding through Choice Neighborhood Program in conjunction with the Gary Housing Authority and private partners. Other funding is expected to be pursued for redevelopment and for land banking and related housing projects.

#### **ESG Match Sources**

**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 of Gary typically sell or make available publicly owned land for development or redevelopment. All properties sold through the City's programs typically benefit low or moderate income family or must support one of primary goals of the City's for affordable housing or economic development. The City further continues to use funds through the Hardest Hit program (\$4.4 million), to demolish and acquire properties in the community. The City typically acquire these properties from the County at no or limited costs. The properties are land banked by the Redevelopment Commission for future development of housing, commercial or industrial uses.

The recent passage of Indiana land banking statute, gives the City additional authority to acquire properties and to create larger parcels for new development. The City plans to use this authority as a tool for redevelopment in 2018 and in the coming years. Further the Gary Housing Authority has received funding for demolition two public housing developments. These properties will also be considered for redevelopment which will include affordable housing.

**Discussion**

The City of Gary plans to invest available resources in 2018 in projects that can maximize impact in the community by creating synergy and leveraging other funding resources. The City of Gary primary focus will be to address the needs of low and moderate income families and support activities that garner additional resources and partnerships to implement the program.

## 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: \$956,137 HOME: \$92,967	Homeowner Housing Rehabilitated: 29 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$243,594	Homeowner Housing Added: 5 Household Housing Unit
3	HS-3 Home Ownership	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$27,000 HOME: \$25,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	HS-4 Fair Housing	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$100,151	Public service activities other than Low/Moderate Income Housing Benefit: 55 Persons Assisted
5	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$130,344 ESG: \$109,305	Homeless Person Overnight Shelter: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HO-2 Prevention and Housing	2016	2020	Homeless	Citywide	Homeless Priority	HOME: \$200,000 ESG: \$115,000	Tenant-based rental assistance / Rapid Rehousing: 58 Households Assisted Homelessness Prevention: 100 Persons Assisted
7	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$30,000 ESG: \$25,000	Other: 1 Other
8	SN-2 Housing	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$200,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
9	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$222,636	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7085 Persons Assisted
10	CD-3 Public Services	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$181,840	Public service activities other than Low/Moderate Income Housing Benefit: 2640 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: 600 Household Housing Unit
12	CD-6 Revitalization	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$377,345	Buildings Demolished: 30 Buildings
13	ED-2 Financial Assistance	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$110,000	Businesses assisted: 48 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG: \$624,761 HOME: \$62,394 ESG: \$20,430	Other: 4 Other
15	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$167,840	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 53760 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	HS-1 Housing Rehabilitation
	<b>Goal Description</b>	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	<b>Goal Name</b>	HS-2 Housing Construction
	<b>Goal Description</b>	Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
3	<b>Goal Name</b>	HS-3 Home Ownership
	<b>Goal Description</b>	Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.

4	<b>Goal Name</b>	HS-4 Fair Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	HO-1 Operation/Support
	<b>Goal Description</b>	Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
6	<b>Goal Name</b>	HO-2 Prevention and Housing
	<b>Goal Description</b>	Continue to support homeless prevention and rapid re-housing programs.
7	<b>Goal Name</b>	HO-4 Continuum of Care
	<b>Goal Description</b>	Support the Continuum of Care Network's efforts to provide housing, outreach, and preventative care services and support.
8	<b>Goal Name</b>	SN-2 Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	CD-2 Infrastructure
	<b>Goal Description</b>	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	<b>Goal Name</b>	CD-3 Public Services
	<b>Goal Description</b>	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	<b>Goal Name</b>	CD-5 Code Enforcement
	<b>Goal Description</b>	Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
12	<b>Goal Name</b>	CD-6 Revitalization
	<b>Goal Description</b>	Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
13	<b>Goal Name</b>	ED-2 Financial Assistance
	<b>Goal Description</b>	Support business and commercial growth through expansion and new development of existing and new firms.
14	<b>Goal Name</b>	AM-1 Overall Coordination
	<b>Goal Description</b>	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.
15	<b>Goal Name</b>	CD-1 Community Facilities
	<b>Goal Description</b>	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.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Gary proposes to fund 28 different activities in 2018. All these activities aim to advance fifteen goals identified in the previous section (AP-20), and to address housing and community development and homeless needs of the community for Program Year 2018. The following Table, lists proposed Program Year 2018 activities (projects) and also prior year resources.

#### Projects

#	Project Name
1	Reed Park Curbs and Sidewalks
2	Owner Occupied Curbs and Sidewalks
3	Hudson-Campbell Improvements
4	Gary Commission for Women (Rainbow-Ark Shelter)
5	Gary Health Department (Sexually Transmitted Diseases)
6	Gary Human Relations (Fair Hsg Employment Rights Counseling Serv/Public Educ. & Outreach)
7	City of Gary Youth Services Bureau (Out of School Time Program)
8	Gary Literacy Coalition (The Learning Partner Project)
9	Homeownership Opportunity Network (HON)
10	Gary Health Department Lead Poisoning
11	Housing Repair Program
12	Emergency Repair Program
13	Senior Rehab Program
14	Neighborhood Rehab Program
15	Housing Services Administration
16	Gary Dept. of Commerce Redevelopment Division (Demolition)
17	Neighborhood Conservation Code Enforcement
18	Gary Small Business Development and Expansion Initiative
19	Section 108 Loan Interest
20	General Administration
21	Continuum of Care of NWI/Drug Free Gary Coalition
22	Administrative Reserve
23	CHDO Set A-Side
24	Habitat for Humanity of NWI Field of Dreams Project
25	Owner-Occupied Rehabilitation Program
27	First Time Homebuyers Program

#	Project Name
28	Rental Assistance Program (TBRA)
29	ESG18 GARY
30	General CDBG Administration
31	Infrastructure Improvements - Curbs and Sidewalks
32	Homeownership Opportunity Network (HON)
33	Housing Repair Program
34	Senior Rehab Program
35	Emergency Repair Program
36	Housing Services Administration
37	Neighborhood Rehabilitation Program
38	Payment of Interest for Section 108 Loan
39	General CDBG Administration
40	Senior Housing Rehabilitation
41	Homeownership Opportunity Network (HON)
42	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks
43	Emergency Repair Program
44	Housing Services Delivery Costs
45	Housing Repair Program
46	Neighborhood Rehabilitation Program

**Table 7 - Project Information**

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

In allocation of funds for 2018 projects, the City considered a variety of reasons, including project readiness, and support for continuation of previously started projects. Perhaps the most important consideration for allocation of funds were the needs and the impact on the community. As such, housing improvements continue to receive the highest funding in the City.

To meet the needs of the underserved people remains a concern for the City. The needs for the youth, seniors, and those with disabilities, continue to be a major challenge. Many of traditional support organizations that assisted such population, are facing the budget cuts or lack of support. These conditions have aggravated the conditions and add to the already high demand for services that are needed. The City, however continues to build partnership and leverage its resources to increase the overall impact.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Reed Park Curbs and Sidewalks
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-2 Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	CDBG funds will be used for the installation of curbs and sidewalks at Reed Park located at 15th Avenue and Connecticut St. Approximately 500 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 500 low to moderate income persons will be assisted.
	<b>Location Description</b>	15th Avenue and Connecticut St., Gary, IN 46407
	<b>Planned Activities</b>	Installation of curbs and sidewalks
2	<b>Project Name</b>	Owner Occupied Curbs and Sidewalks
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-2 Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$132,636
	<b>Description</b>	CDBG funds will be used for the installation of curbs, sidewalks, and/or tree removal and replanting only in the University Park and/or Emerson target areas as part of a beautification project where the Owner-Occupied Rehabilitation Program will be conducted. Approximately 6,585 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 6,585 low to moderate income persons will benefit
	<b>Location Description</b>	University Park and Emerson neighborhoods.
	<b>Planned Activities</b>	Curbs, sidewalks, and/or tree removal and replanting

<b>3</b>	<b>Project Name</b>	Hudson-Campbell Improvements
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-1 Community Facilities
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$140,000
	<b>Description</b>	CDBG funds will provide for improvements at the Hudson-Campbell Sports and Fitness Center.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	53,760 low to moderate income persons will benefit
	<b>Location Description</b>	455 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	Improvements to the facility.
<b>4</b>	<b>Project Name</b>	Gary Commission for Women (Rainbow-Ark Shelter)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HO-1 Operation/Support CD-3 Public Services
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$130,344
	<b>Description</b>	CDBG funds will be used for the operation of the Rainbow-Ark Shelter, an emergency facility for victims, and their children, of domestic violence, sexual assault and homelessness. Services provided are designed to support and enhance the quality of life for residents. Residential clients are housed up to 45 days with extensions granted on an as needed basis. Approximately 80 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 80 low income persons will be assisted.
	<b>Location Description</b>	Suppressed

	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05G, Battered and Abused Spouses, 03T Operating Cost of Homeless Program.
5	<b>Project Name</b>	Gary Health Department (Sexually Transmitted Diseases)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	CDBG funds will provide for the promotion of healthy living through testing, education, prevention, protection, and intervention of sexually transmitted diseases. Approximately 1,000 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,000 low to moderate income persons will benefit.
	<b>Location Description</b>	1145 W. 5th Ave., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
6	<b>Project Name</b>	Gary Human Relations (Fair Hsg Employment Rights Counseling Serv/Public Educ. & Outreach)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-4 Fair Housing
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$100,151
	<b>Description</b>	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 55 persons will be assisted.
	<b>Target Date</b>	12/31/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 55 low to moderate income persons will benefit.
	<b>Location Description</b>	839 Broadway, 1st Floor, Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities.
<b>7</b>	<b>Project Name</b>	City of Gary Youth Services Bureau (Out of School Time Program)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$72,000
	<b>Description</b>	CDBG funds will be used for the operation of a program that will provide education on nutrition, recreation, fitness, academic support, mentoring, and planting and gardening to Gary's low to moderate income youth after school and during the summer. Approximately 275 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 275 persons will benefit.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
<b>8</b>	<b>Project Name</b>	Gary Literacy Coalition (The Learning Partner Project)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$15,000

	<b>Description</b>	CDBG funds will be used to provide low to moderate income elementary school students with a "Learning Parnter" mentoring program which engages volunteers from diverse sectors of the community to take responsibility for enhancing the effective domain of 5th-8th grade students at the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave., Gary. Approximately 140 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 140 persons will benefit.
	<b>Location Description</b>	3757 W. 21st Ave., Gary, IN 46404
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
<b>9</b>	<b>Project Name</b>	Homeownership Opportunity Network (HON)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-3 Home Ownership CD-3 Public Services
	<b>Needs Addressed</b>	Housing Priority Community Development Priority
	<b>Funding</b>	CDBG: \$27,000
	<b>Description</b>	CDBG funds will be used for the one stop housing shop that assists homebuyers and existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling. Approximately 25 persons will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 25 low to moderate income persons will be assisted.
	<b>Location Description</b>	839 Broadway, Suite 302N, Gary, IN 46402



	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05U, Housing Counseling.
<b>10</b>	<b>Project Name</b>	Gary Health Department Lead Poisoning
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$27,840
	<b>Description</b>	CDBG funds will provide for the testing, monitoring, and documentation of lead levels of children and/or adults at risk.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1200 low to moderate income persons will benefit.
	<b>Location Description</b>	1145 W. 5th Ave., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
<b>11</b>	<b>Project Name</b>	Housing Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$340,000

	<b>Description</b>	CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation grant, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC and electrical. Target Areas are: Aetna, Emerson, Horace Mann, and University Park. Approximately 11 income eligible households will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 11 low to moderate income households will benefit.
	<b>Location Description</b>	Aetna, Emerson, Horace Mann, Midtown and University Park target areas
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
<b>12</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$135,104
	<b>Description</b>	CDBG funds will provide rehabilitation grants to eliminate conditions that cause an immediate threat to the violations that threaten the health and safety of low to moderate income, single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems. Approximately 13 income eligible households will be assisted.

	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 13 low to moderate income households will be assisted.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
13	<b>Project Name</b>	Senior Rehab Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	SN-2 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation grant, up to a maximum of \$25,000, may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility. Approximately 8 income eligible households will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 8 low to moderate income households will benefit.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
14	<b>Project Name</b>	Neighborhood Rehab Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	CDBG funds will be used for the rehabilitation of two properties, acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 households will benefit.
	<b>Location Description</b>	University Park
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
15	<b>Project Name</b>	Housing Services Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$381,033
	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration.
16	<b>Project Name</b>	Gary Dept. of Commerce Redevelopment Division (Demolition)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-6 Revitalization
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$377,345
	<b>Description</b>	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 30 unsafe structures will be demolished.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Slum/blight Spot Benefit (SBS). The project matrix code is 04, Clearance and Demolition.
17	<b>Project Name</b>	Neighborhood Conservation Code Enforcement
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-5 Code Enforcement
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$244,000
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 600 property inspections will be conducted.

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement.
<b>18</b>	<b>Project Name</b>	Gary Small Business Development and Expansion Initiative
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	ED-2 Financial Assistance
	<b>Needs Addressed</b>	Economic Development Priority
	<b>Funding</b>	CDBG: \$110,000
	<b>Description</b>	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 48 businesses will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 48 low to moderate income business owners will be assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Limited Clientele Micro-Enterprises Benefit (LMCMC). The project matrix code is 18C, Economic Development Micro-Enterprise Assistance.
<b>19</b>	<b>Project Name</b>	Section 108 Loan Interest
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-1 Community Facilities
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Payment of interest of Section 108 Loan.

	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The project matrix code is 24A, Payment of Interest on Section 108 Loans
<b>20</b>	<b>Project Name</b>	General Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$589,761
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration.
<b>21</b>	<b>Project Name</b>	Continuum of Care of NWI/Drug Free Gary Coalition
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	CDBG funds will be used for the operation of the Continuum of Care of NWI. The network is designed to reduce the negative effects of homelessness.
	<b>Target Date</b>	12/31/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration Patients Program.
<b>22</b>	<b>Project Name</b>	Administrative Reserve
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	HOME: \$62,394
	<b>Description</b>	HOME funds will be used for the operation and administration of the HOME Program.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration.
<b>23</b>	<b>Project Name</b>	CHDO Set A-Side
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-2 Housing Construction
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$93,594
	<b>Description</b>	HOME funding will provide for the development of 2 affordable housing units that will be made available to low to moderate income households within the City of Gary.
	<b>Target Date</b>	12/31/2019



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 low to moderate income households will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
<b>24</b>	<b>Project Name</b>	Habitat for Humanity of NWI Field of Dreams Project
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-2 Housing Construction
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	HOME funding will be used towards the new construction of 3 homes in the 1800 block of Adams St. to be sold to eligible low to moderate income households (30-80% MFI).
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 low to moderate income households will benefit
	<b>Location Description</b>	1800 block of Adams St., Gary, IN 46407
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
<b>25</b>	<b>Project Name</b>	Owner-Occupied Rehabilitation Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$92,967

	<b>Description</b>	HOME funds will be provided as a grant to owner-occupied Gary residents with incomes at or below 80% of the AMI. The eligible improvements include code and safety items, cladding and weatherproofing (e.g. electrical, plumbing, and heating). The property must meet City of Gary's code requirements upon completion. A grant up to a maximum of \$40,000 per home may be awarded to qualified homeowners. The amount of the total cost of repairs, which may include lead remediation, cannot exceed \$40,000. Residents of the University Park will receive first preference for repairs under this program.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3 low to moderate income households will benefit
	<b>Location Description</b>	University Park
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
26	<b>Project Name</b>	First Time Homebuyers Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-3 Home Ownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$25,000
	<b>Description</b>	HOME funds will provide for down payment assistance to qualifying first time homebuyers who participate in the Homeownership Opportunity Network workshops supported by the City of Gary. Existing properties in the target areas can receive up to \$7,500. Approximately 5 households will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 5 low to moderate income families will benefit.
	<b>Location Description</b>	

	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 13, Direct Homeownership Assistance.
<b>27</b>	<b>Project Name</b>	Rental Assistance Program (TBRA)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HO-2 Prevention and Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	HOME: \$214,916
	<b>Description</b>	HOME funding will provide direct rental assistance payments on a short-term basis (up to 12 months) to very low income families/individuals (0-50% MFI) with critical and/or emergency housing needs who reside in Gary. The RAP program aims to encourage families to participate in a self-sufficiency program as a condition of assistance (i.e. GED program, job training, and/or job seeking). Approximately 28 households will be assisted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 28 extremely low to very low income households will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 05S, Rental Housing Subsidies
<b>28</b>	<b>Project Name</b>	ESG18 GARY
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HO-1 Operation/Support HO-2 Prevention and Housing HO-4 Continuum of Care AM-1 Overall Coordination
	<b>Needs Addressed</b>	Homeless Priority Administration, Planning, and Management Priority
	<b>Funding</b>	ESG: \$272,407

	<b>Description</b>	Emergency Solutions Grant funds will be provided to: Crisis Center, Inc. for Shelter Operations; Catholic Charities for Homeless Prevention; Continuum of Care of NWI for Rapid Re-Housing and Data Collection; and Department of Community Development for Administration.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 430 extremely low to very low income households will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• 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: \$109,305) Project Matrix Code is 03T, Operating Costs of Homeless/AIDS Patients Programs</li> <li>• 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) Project Matrix Code is 05Q, Subsistence Payments</li> <li>• Continuum of Care Network - Rapid Re-Housing: ESG funds will be used for financial assistance, housing relocation and stabilization services to eligible households. (ESG: \$65,000) Project Matrix Code is 05S, Rental Housing Subsidies</li> <li>• Continuum of Care Network - Data Collection HMIS: ESG funds will be used for data collection and entry into the HMIS. (ESG: \$27,672) Project Matrix Code is 05, Other Public Services</li> <li>• 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: \$20,430) Project Matrix Code is 21A, General Program Administration</li> </ul>
29	<b>Project Name</b>	General CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority

	<b>Funding</b>	CDBG: \$571,406
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>30</b>	<b>Project Name</b>	Infrastructure Improvements - Curbs and Sidewalks
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-2 Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$208,862
	<b>Description</b>	CDBG funds will be used for the installation of curbs, sidewalks and/or tree removal and replanting only in the University Park and/or Emerson target areas as part of a beautification project where the Owner-Occupied Rehabilitation Program activity will be conducted.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 6,585 low to moderate income families will benefit.
	<b>Location Description</b>	Activities will be undertaken in the Emerson or University Park target areas.
	<b>Planned Activities</b>	
<b>31</b>	<b>Project Name</b>	Homeownership Opportunity Network (HON)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority

	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 40 low to moderate income persons will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
32	<b>Project Name</b>	Housing Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$286,638
	<b>Description</b>	CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. Target Areas are: Aetna, Emerson, Horace Mann, and University Park.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 11 low to moderate income households will benefit.

	<b>Location Description</b>	Activities will be undertaken in the Aetna, Emerson, Horace Mann, and University Park target areas.
	<b>Planned Activities</b>	
<b>33</b>	<b>Project Name</b>	Senior Rehab Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 8 low to moderate income households will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>34</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$135,104

	<b>Description</b>	CDBG funds will provide grants to eliminate conditions that cause an immediate threat to the health and safety of low to moderate-income single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 13 low to moderate income households will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>35</b>	<b>Project Name</b>	Housing Services Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$381,033
	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>Planned Activities</b>		
<b>36</b>	<b>Project Name</b>	Neighborhood Rehabilitation Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority



	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	CDBG funds will be used for the rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.
	<b>Target Date</b>	3/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 low to moderate income households will benefit.
	<b>Location Description</b>	Activities will be undertaken in the areas where NSP1 and NSP 3 acquired properties are located.
	<b>Planned Activities</b>	
<b>37</b>	<b>Project Name</b>	Payment of Interest for Section 108 Loan
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-1 Community Facilities
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$52,874
	<b>Description</b>	CDBG funds will be used for interest payment for a 108 Loan repayment. Funds included in this activity are 2017 funds (\$22,874) and 2015 funds (\$30,000) that were not committed.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>38</b>	<b>Project Name</b>	General CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority

	<b>Funding</b>	CDBG: \$2,432
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	1/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
39	<b>Project Name</b>	Senior Housing Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$121,993
	<b>Description</b>	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 5 low to moderate income households will benefit.
	<b>Location Description</b>	

	<b>Planned Activities</b>	
40	<b>Project Name</b>	Homeownership Opportunity Network (HON)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$692
	<b>Description</b>	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.
	<b>Target Date</b>	1/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1 low to moderate income person will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
41	<b>Project Name</b>	Public Facilities and Infrastructure Improvements - Curbs and Sidewalks
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CD-1 Community Facilities
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$51,680
	<b>Description</b>	CDBG funds will be used for the installation of curbs and sidewalks in the East and West Areas of the University Park Neighborhood.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 500 low to moderate income persons will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	

42	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$29,373
	<b>Description</b>	CDBG funds will provide grants to eliminate conditions that cause an immediate threat to the health and safety of low to moderate-income single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3 low to moderate income households will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
43	<b>Project Name</b>	Housing Services Delivery Costs
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$323,594
	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	3/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	
44	<b>Project Name</b>	Housing Repair Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$126,756
	<b>Description</b>	CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. Target Areas are: Aetna, Emerson, Horace Mann, and University Park.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 5 low to moderate income households will benefit.
	<b>Location Description</b>	Target Areas are: Aetna, Emerson, Horace Mann, and University Park.
	<b>Planned Activities</b>	
45	<b>Project Name</b>	Neighborhood Rehabilitation Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$17,790
	<b>Description</b>	CDBG funds will be used for the rehabilitation of two properties in the acquired under the Neighborhood Stabilization Program Grants (NSP1 and NSP3) to be sold to low to moderate income persons.
	<b>Target Date</b>	3/31/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1 low to moderate income household will be assisted.
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **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**

According to 2018 HUD Low/Moderate Income Summary Data, the City of Gary's population mostly consists of low and moderate income families, (64.8%), and with the exception of one census tract (CT 101) the rest of City's census tracts are primarily occupied by low and moderate income households. The City's entitlement funds are typically available citywide but several areas have been identified as target areas in the Consolidated Plan. The target areas include: Aetna, Emerson, Horace Mann, Midtown and University Park. In 2018, the City will continue to provide funding for three (3) of the target areas; Emerson, Midtown and University Park. The City will support infrastructure improvements and housing rehabilitation in Emerson and University Park and new housing construction in Midtown. The target areas will be allocated about 12% of the total entitlement.

In 2018 funds are allocated to twelve different organizations that provide housing and supportive services on a citywide basis. All recipients will be low and moderate income families or individuals. The City also plans to use funds for infrastructure improvements, sidewalks, for two projects, that are qualified on an area wide basis. Further, on an annual basis, the City prioritizes the use of its CDBG funding for the development of affordable housing (including preservation and conservation) that serve low-income households.

Addressing the homeless needs remain a high priority as the needs continue to exceed available resources. These activities are expected to benefit more than 538 individuals in 2018. The geographic distribution of activities are presented in Exhibit 1 shows the location of Census Tracts in the City of Gary with percentage of low and moderate income.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	80

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Recently completed strategic plans developed through a collaboration between the City and Housing Authority, have recognized five neighborhoods with targeted needs. These plans have reconfirmed these neighborhoods' long established needs. In addition areas that have been identified geographically in the Consolidated Plan, the Midtown, University Park, and Emerson recommend rehabilitation and new infill is a priority.

The target neighborhoods also have in place demonstrated cooperation and collaboration with

government, private, nonprofit agencies and private sector for other projects which make investment more conducive, i.e. Choice Neighborhood Implementation Grant for University Park. Nonetheless, regardless of the neighborhood, revitalization continues to be a priority in neighborhoods aging and possibly under maintained housing stock. In-fill opportunity exists in some neighborhoods such as University Park and Horace Mann. In 2018 program year, the City will create new homeownership opportunities in the University Park by rehabilitating and selling two affordable homes as well as the construction of two new homes in Midtown neighborhood.

The 2018 funding allocation will also address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.

Beyond above considerations, the City of Gary takes into account the following in making funding decisions and establishing priorities:

- Meet a goal or priority of the 2016-2020 Consolidated Plan.
- Support, complement or are consistent with other current local planning objectives;
- Leverage resources.
- Affirmatively further fair housing.
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
- Have demonstrated institutional structure and collaboration in place among government, private nonprofit agencies and the private sector to maximize impacts
- Do not have other sources of funds that could be supported.

## **Discussion**

Funding decisions by the City were made through open and transparent application process where the City requested proposals from individuals, agencies and current and former funded agencies. All applications were reviewed by City staff for funding eligibility and were evaluated by City staff for their impact and adherence to priorities established by the Consolidated Plan.



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City's need for affordable housing was determined during the consolidated planning process. The City will fund several projects all of which directly or indirectly impact provision of the affordable housing. In 2018, the City will fund the following activities.

Program	Amount
Housing Repair Program	\$340,000
Emergency Repair Program	\$135,104
Senior Rehab Program	\$200,000
Neighborhood Rehab Program	\$100,000
CHDO Set A-Side	\$86,010
Homeownership Opportunity Network	\$25,000
Habitat for Humanity of NWI	\$225,000
Owner-Occupied Rehab Program	\$126,548

The following Tables 9 and 10 show specific one year goals for the number of homeless, non-homeless, and special needs households that will be provided affordable housing during the 2018 program year. Also shown is the number of affordable housing units that will be provided with CDBG and HOME funds.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	510
Non-Homeless	38
Special-Needs	8
Total	556

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	28

<b>One Year Goals for the Number of Households Supported Through</b>	
The Production of New Units	6
Rehab of Existing Units	37
Acquisition of Existing Units	0
Total	71

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

## Discussion

Affordable housing activities receive the highest portion of the City’s allocation at about 28% of the total funds. In 2018, the City will continue to provide a variety of homeownership programs including the owner-occupied rehabilitation grant programs and various homebuyer assistance programs. Activities supporting affordable housing are expected to include:

- The City of Gary will provide funding to about 30 families that are seeking homeownership education or seeking to finance a home or in need of homeownership counseling.
- Through the Housing Repair, Senior Repair, and Owner Occupied Rehab programs the City is expected to assist up to 37 households with housing repair needs of their homes.
- The City will assist about 510 individuals or families in its homeless program. Some of these are expected to receive temporary housing assistance (30).
- The City will rehabilitate two (2) properties, acquired by NSP funds, for sale as affordable housing to low and moderate income families. The NSP program is designed to return foreclosed, vacant and blighted homes to owner occupancy by providing funds for acquisition and rehabilitation.
- The Emergency Repair program assist the needy families in urgent need of housing repair. This program is expected to assist 13 families with emergency repairs.
- CHDO set-aside funds will be used to rehabilitate two new housing units as rental or for sale homes.
- The City will collaborate with the Housing Authority in marketing of up to ten single family homes for homeownership.

All housing assistance programs will be offered to low and moderate income households. In addition, the City anticipates to demolish about thirty (30) buildings. Some of these sites, will be offered for housing construction as affordable housing in the future.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Gary Housing Authority (GHA) provides affordable housing for over 3,730 households through its 8 public housing communities containing about 1,978 units. The public housing developments consist of senior high rise buildings to walkup apartments and single family homes. The Authority also provides housing for the extremely low, very low, and low income families, seniors and disabled individuals through its Housing Choice Voucher program consisting of about 1,752 Section 8 Housing Choice Vouchers. The Authority also has 10 lease to purchase homes in Horace Mann and Duneland community that are marketed for homeownership.

The Gary Housing Authority is currently operating under the Administrative Receivership Contract (ARC) program of HUD. Administrative Receivership is a process whereby HUD declares a PHA in substantial default of its Annual Contributions Contract (ACC), and takes control of the PHA. Under this structure, GHA has prepared a five year plan to restore the agency to "Standard Performer" level. The plan aims to oversee and manage the recovery and turnaround of the Gary Housing Authority with eventual return of the agency to the local control and sustainability. HUD has implemented a two year oversight plan as a result of the Agency meeting the goals and requirements of the initial recovery plan. As such the Agency is planning to end its ARC status in 2018.

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

As a part of the Recovery Plan, GHA has taken steps to improve its operation, reduce its inefficiencies, upgrade its housing stock and reposition its assets. Part of this transformation efforts is demolition of many older and obsolete housing stock. In 2018, GHA will continue to develop and implement repositioning strategies and will use innovative techniques. Part of this effort will be demolition of two of its developments, Delaney West and Concord Village. GHA has received a \$3.2 million demolition grant from HUD for these developments. The specific actions for 2018 will include:

1. Establish management systems to accurately record and report financial data in a timely manner;
2. Monitor GHA's operations to effectively maintain an overall budget process to comply with HUD regulations and other internal and external entities;
  
1. Prepare a detail implementation plan that supports the strategic plan to include major development, modernization and homeownership activities, task, schedules, and budgets in 2019.
2. Development projects consisting of new construction, acquisition & rehabilitation, and/or comprehensive modernization using various funding sources including private and other eligible financing vehicles.

3. Completion of a housing replacement plan in anticipation of a Choice Neighborhood Implementation grant funding application for University Park.
1. Disposition of former Ivanhoe Garden development property.
2. Conversion of Public Housing to Project-Based Assistance under RAD in addition to an application for RAD funding for potentially a senior building.
3. Demolition of about 252 vacant units in Concord Village (227 units) and Delaney West (27 units).
4. Continuation of Portfolio Disposition for Mixed-Finance Development—PHA-Wide

In 2018, the Gary Housing Authority will continue to provide affordable housing to extremely low, very low and low-income families, seniors and disabled individuals through the public housing program. It will also continue to provide a full service approach to property management, transformation and revitalization. Real estate development and repositioning of GHA assets will be a high priority of the agency. The agency has received demolition approval from HUD for about 450 units scattered through several developments. These units will be demolished as funds become available and with the recently received grant. Several other programs aim to improve housing quality and security for residents ranging for technology improvement to cooperation with the Gary Police Department to improve security.

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

The Gary Housing Authority maintains continued consultation process with its residents and regularly receives input from the Resident Advisory Board (RAB). As a part of its 2018 Annual Plan, the Housing Authority solicited input from residents on the needs in the public housing communities, its operation and the community needs. This meeting took place on November 7, 2017.

In cooperation with other agencies, GHA also coordinates activities aimed at resident training for employment and homeownership. Through these programs the residents and Section 8 Voucher Program participants work with GHA staff to gain experience and acquire the requisite skills for full-time regular employment. GHA's Family Self-Sufficiency (FSS) program is not active at this point, however the

family self-sufficiency is expected to be enhanced as the agency improves its operation

Other programs offered by GHA to support residents include:

- After school program directly or in cooperation with the City of Gary Youth Services Bureau.
- Computer Training Center
- Neighborhood Policing with the assistance of the City of Gary Police Department
- Homeownership Program
- Social Services program which include TANF eligibility, family counseling, and others

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

The Recovery Plan, approved in 2015, has established a five year timeline to implement its goals and objectives for GHA and move towards becoming a “standard performer.” According to 2018 Annual Plan, the Agency has been meeting its recovery requirements and aims to end its ARC status in 2018.

In support of the Cooperative Endeavor Agreement, in 2017 the City is expected to continue its assistance to the Authority to ensure success of recovery. The City is expected to provide support in the following areas:

- The City will support efforts by GHA in its plan to disposition of several developments for redevelopment.
- The City will cooperate with GHA in its Self Sufficiency Program to encourage more residents to become homeowners, at least 10 housing units is proposed.
- The City will support stronger public safety in all public housing developments. In these efforts the City will continue to augment public safety efforts to reduce a variety of concerns.
- The City will support development of mixed-use communities as GHA embarks in transformation of its housing developments, at least two developments are targeted in 2018.
- The City will partner with GHA in implementation of Choice Neighborhood Initiative if awarded.

In addition, the City will support GHA affordable housing mission by following activities:

- Use of HOME and CDBG funds to expand the supply of affordable housing in the City thus reducing the demand on GHA (63 units anticipated)
- Use of CDBG funds to operate youth and senior programs which are accessible to GHA residents.
- Use of CDBG funds to provide a variety of health services to very low income families by the Gary Health Department.
- Use of CDBG and HOME funds to stabilize the neighborhoods in which there is an excessive concentration of poverty, including some in which there are GHA developments (University Park). These efforts include spot demolition of dilapidated structures around GHA properties

and code enforcement.

- To cooperate in redevelopment of the existing development sites.

## **Discussion**

In order to provide additional affordable housing units and to improve its fiscal conditions, the Gary Housing Authority prepared a new Strategic Plan in 2016. This plan establishes a 15 year process to transform the agency. The recommendations outlined in this plan cover issues related to staffing capacity, asset management and financial viability. Action steps proposed in the plan include demolition, dispositions and upgrading of the most development within the GHA portfolio. Funding sources for the proposed improvements have also been identified to guide implementation of these actions. The Authority is expected to continue to take required steps to implement many of these recommendations.

On the operation side of the agency, GHA continues to improve its administrative capacity to receive standard performance rating. The plan GHA has taken steps to put together extensive partnership, both public and private, for transformation of its assets. GHA has received positive reception from the City and some private entities including participation of the City for a Choice Neighborhood Implementation Grant for University Park. The City also is assisting and expected to become partner for other redevelopment which GHA is currently soliciting developers. GHA is expected to drive these efforts forward during the 2018 fiscal year. Another noteworthy point is that GHA reports that it is meeting its requirements and is aiming to become Standard Performer in 2018. This should provide the Agency with other opportunities which may not be available under its current status.

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

### **Introduction**

The City of Gary is a leading member of the Northwest Indiana Continuum of Care Network (NWI CoC). The Network is an association of several organizations that are involved in housing, mental health, foster care and community reentry programs. The primary goal of the Network is to develop and coordinate the countywide efforts to end homelessness. The Continuum of Care is in the process of developing and updating a new Assessment Plan. The new Plan is expected to reflect the needs and available resources in all jurisdictions, Gary, Hammond, East Chicago and Lake County. The plan further will provide a cohesive homeless services system throughout the County.

In 2018, over \$737,000 or 18% of the City's entitlement funds are dedicated to directly assist the homeless programs. The following sources of funds will be used to address homeless issues in the City of Gary in 2018:

- A portion of CDBG entitlement funds for shelter support
- A portion of HOME funds for rental assistance to prevent homelessness
- Federal resource funds including ESG to support existing shelter and homeless agencies and outreach
- Local funds from the City and its partner agencies
- State funds provided through different programs related to social and family services.

### **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 goals and strategies outlined in the City's Consolidated Plan support the NWI Continuum of Care Plan and consist of four general strategies, 1) Operation/Support, 2) Prevention and Housing, 3) Housing; and 4) Continuum of Care. In 2018, funded projects will support all of the identified goals through allocation of funds from, CDBG, HOME and ESG funds. These activities collectively are expected to benefit 538 individuals.

The Homeless Prevention program, Catholic Charities, is expected to assist up one hundred households with a variety of services and program including emergency assistance. Gary Commission for Women, is expected to provide services to eighty individuals and families in need of shelter. Similarly, Crisis Center provides assistance to run away and homeless youth in need of shelter. HOME funds will provide assistance to 28 families in need of housing and risk of homelessness. The City will also provide assistance to 13 households with needs to maintain their homes due to emergency conditions to prevent homelessness. As a whole these programs are expected to assist about 538 families or

individuals.

The NWI Continuum of Care Network, as the lead agency will continue to meet on a regular basis to coordinate how best to reach out to homeless persons and how to assess the needs. Part of this effort is Point in Time Count, which was done earlier this year on January 24, 2018. As the leading funding agency of Continuum of Care, the City regularly participates in discussions with other service providers to ensure adequate outreach and assessment. In 2018, the City is expected to assist 30 families with homeless prevention, stabilization and other support services.

The Network, further will continue its effort to provide a fully integrated system to address the needs including assessment. Homelessness prevention objectives in 2018 include: 1) support efforts to continue the Continuum of Care System for homeless through the provision of emergency shelters, transitional housing, and permanent supportive housing services; 2) provide community and supportive services for low- and moderate-income persons and those with special needs, including the homeless and persons living with HIV/AIDS; and 3) Coordinate Rapid Rehousing assistance activities.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

ESG funding along with funding from CDBG will continue to provide assistance for emergency and transitional housing needs of the homeless in the City. The Continuum of Care will further continue reassessing the programs that currently receive ESG funding to ensure proper allocation of funds among different activities. It is the goal of the City to align ESG and CoC funding in a seamless and integrated system. As noted above, in 2018 the City will fund seven different programs which address the homeless needs. These programs collectively are expected to benefit 538 homeless families and individuals.

As part of the 2018 Action Plan, CDBG and ESG funding is expected to continue for established programs such as the shelter operation. However obstacle remain as adequacy of funding and the magnitude of demand continues to be a major concern.

**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 continues to partner with its member organizations to develop an effective process for outreach and transition to independent living particularly for those with chronic homelessness. Continuum of Care Network holds regular meetings with its member agencies to identify needs and coordinate activities which reduces shelter stay and provide support during transition. The



annual activity of the Network in 2018 will include:

- The Monthly Meetings with all member agencies
- The Bi-Monthly Meetings of the Executive Officers, Directors, and Liaisons.
- Quarterly Information Exchange Meetings for members
- Technical support and assistance to the membership, including (a) HMIS support training through the Statewide Balance of State (Continuum of Care), and (b) Super NOFA technical project support and workshops
- Point-In-Time Count
- Coordination of funding requests for member agencies (2018 NOFA)
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers
- The Continuum of Care Network is continuously update its assessment plan. This plan aims to 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. In development of this plan, the Gary's need is fully considered.

As a leading member of the Network, the City of Gary, will support development of programs which provide assistance to individual and families experiencing homelessness, particularly those with children. The City will further funds three programs, Homeless Prevention, Rapid Rehousing and Tenant Based Rental Assistance (TBRA) that will provide temporary assistance to those at risk of homelessness or are homeless. These programs collectively are expected to assist 158 individuals or families in 2018. With respect to the needs of Veterans and unaccompanied children, the City will work with local organizations which provide housing services to the Veterans, i.e. CHDO's, and the youths, i.e. Crisis Center, to ensure availability of housing and services.

**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.**

Several agencies, private and public, in the broader Gary area offer homeless prevention services that include mortgage assistance, rental assistance, and utility payments. Other private and public agencies within the county offer counseling and advocacy services to assist individuals and families who are at risk of becoming homeless. Funding for these services comes from a combination of federal, state, local, and private sources. The Continuum of Care Network in many instances collaborates or coordinates the activities of these agencies. The City also participates in several of these programs. A good example is the Gary Human Relations' Fair housing and Counseling program. The Housing Authority has also

established an extensive rapid rehousing program aimed at prevention of homelessness.

To reduce the risk of homelessness, the City will fund four activities that will directly or indirectly assist individuals and families to avoid homelessness. These programs are:

Emergency Repair Program	\$	135,104
Tenant Based Rental Assistance Program (TBRA)	\$	200,000
Catholic Charities (Homelessness Prevention)	\$	50,000
Gary Human Relations Commission	\$	100,151

The Emergency Repair Program assist families to stay in their homes that are the victim of unexpected events or disasters which may force them to leave their homes, i.e. fire, flood, etc. The Rental Assistance Program provides short term assistance, up to 12 months, to very low income (0-50%) individual or families that are facing emergency or critical needs and may become homeless without such assistance. Lastly the City will fund Catholic Charities Homeless Prevention program which will provide assistance to individuals and families, including those of recently discharged, in the areas of housing, education and job training.

### **Discussion**

During the third year of the program, the City aims to fund three of its four objectives as outlined in the Consolidated Plan related to the homelessness. First the City will fund several shelter providers to operate shelters or provide support services to the homeless. The funded programs collectively assist families, individuals, youths, and women facing violence at home. Second, the City fund programs that will prevent homelessness or provide housing assistance to reduce incidents of homelessness. Activities such as Emergency Repair program, or Tenant Based Rental Assistance aim to prevent homelessness or reduce the time. Lastly, the City will support an integrated process, where services and programs are aligned to ensure effectiveness of the programs. The Continuum of Care Network will continue to be funded to ensure coordination of activities and a speed assessment of homeless needs. The Rapid Rehousing program is expected to expedite the process for housing and reduce duration and incidents of homelessness.

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

### **Introduction:**

The City of Gary prepared an Analysis of Impediments to Fair Housing Choice (AI) in 2017. This document analyzed laws, regulations, policies and practices affecting availability and accessibility of housing in the City of Gary. The AI also assessed the conditions, both public and private, that may affect fair housing choice in the City. The Study identified six (6) impediments to Fair Housing Choice in the City of Gary. Three of the listed impediments relate to affordable housing and residential uses:

- Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing
- Impediment 3: Need for Accessible Housing Units
- Impediment 5: Private Lending Practices

The City's concern for affordable housing and availability of choice is also pursued through several new planning initiatives which place emphasis on housing as an economic development tool to create conditions where housing development and conservation become financially feasible. The planning efforts encompasses three neighborhoods on the north side of the City, Emerson, Downtown and Horace Mann, as well as University Park. The planning strategies for revitalization aim to create conditions where affordable housing can be developed in the designated planning areas without the undue risk to private investment. The planning effort also support land use and planning concepts which promote smart growth, affordable housing and mixed use development.

The City further is engaged with the Gary Housing Authority as it goes through transformation of its assets and development new communities. These communities are expected to include affordable housing both for owners and renters.

### **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 2018 Annual Action Plan supports activities that aim to enhance home ownership, preserve the character of the City's neighborhoods, and provide quality owner housing in the City. Through the Neighborhood Conservation and Code Enforcement program, the City ensures that local codes are enforced and neighborhoods are properly maintained. In addition, the City will fund Gary Human Relations (Fair Housing) to coordinate Fair Housing and foreclosure prevention and provide counseling to Gary residents. The Homeownership Opportunity Network, further provides assistance and counselling to about 25 new homebuyers and existing homeowners with services relating to homeownership products and housing financing.

The City will carry out the following activities which directly or indirectly support removal or ameliorate

some of the barriers to affordable housing:

Neighborhood Rehab Program	\$ 100,000
Homeownership Opportunity Network (HON)	\$ 27,000
Neighborhood Conservation/Code Enforcement	\$ 220,000
Gary Human Relations (Fair Housing & Public Education & Outreach)	\$ 100,151
Gary Dept. of Commerce Redevelopment Division (Demolition)	\$ 377,345
First-Time Homebuyer Program	\$ 25,000

The Neighborhood Rehab program will bring in additional investment into the community which is sorely needed to promote neighborhood revitalization. The Homeownership Opportunity Network and the Fair Housing activities of the Gary Human Relations will provide assistance to new and existing homebuyers and residents with their housing needs and assistance to ensure fair housing choice. The Neighborhood Conservation aim to enforce code and maintain quality of neighborhoods. Similarly, the Demolition program will remove dilapidated homes and make the sites available for construction of new homes. As a whole these programs are expected to assist more than 92 households.

**Discussion:**

For the last three years, the City has engaged in a planning process for three north side neighborhoods of Emerson, Downtown and Horace Mann, as well as the University Park to redirect the redevelopment efforts towards a revitalization outcome. These planning efforts aim to establish smart growth land use policies and provide zoning incentives to promote mixed uses and affordable housing. The neighborhood plans also promote revitalization of the neighborhoods through equitable, affordable housing, support of existing communities, and coordinated policies that leverage public investment through an integrated approach to planning. The policies proposed by the neighborhood plans support development of partnerships with private and not-for-profit entities to rehabilitate and build new housing in the area. In fact the City has submitted an Implementation Application for a Choice Neighborhood Grant for a site in University Plan. The zoning recommendations of these plans provide support for higher density and flexibility in land use policies including those for mixed use development and affordable housing.

Despite the City's efforts, the conditions of housing stock in some neighborhoods remain a major negative barrier for investors to realize a return on their investment. The City continues to support policies and funding which will make investments more financially feasible by supporting both local not-

for-profit development organizations as well as providing incentives and gap financing to encourage private development. In 2018, the City will continue its effort by planning for a Choice Neighborhood Implementation Grant in the University Park as well as working with local not-for profits and the Housing Authority to develop housing for low and moderate income families.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section of the Annual Action Plan describes Gary's planned activities to implement the following strategies as outlined in the Strategic Plan section of the Consolidated Plan:

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

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs of low and moderate income populations in Gary continues to be the magnitude of the needs and availability of funds to address them. Organizations serving these populations continue to experience reductions in funding from both governmental and private sources. The City of Gary's entitlement funding levels have also declined in recent years. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, which have also been declining in recent years. Obstacles that can be identified for the underserve community in the City include:

- Reduced or frozen funding from federal, state and other sources due to inadequate revenue; and the housing
- High cost of housing and conditions in Gary which increases the difficulty of meeting affordable housing needs
- High rates of unemployment and foreclosures continue to strain the ability to meet affordable housing needs; and
- Credit crisis has limited the availability of capital to develop housing for low and moderate income households and special needs groups.

Despite these challenges, the City of Gary in 2018 will address obstacles by focusing on programmatic and administrative opportunities such as utilizing other funds, i.e. NSP 3, for affordable housing. Second, the Community Development staff will continue to research the availability of funding resources and will use proactive approaches toward future applications for potential federal and state leverage funds; this will assist the City to strategically place future activities in line to address obstacles. A good example of this approach will be the Choice Neighborhood grant application, currently underway jointly with the Gary Housing Authority. Third, the City will seek additional private and public partners to leverage CDBG funds to create a larger pool of resources. In 2018, this pool consist of at least three different agencies.

These agencies will provide a host of activities ranging from housing counseling to construction of affordable housing.

### **Actions planned to foster and maintain affordable housing**

As stated throughout this Plan, affordable housing will continue to remain a high priority objective in 2018. Accordingly, the City prioritizes the use of its funds for the preservation and development of affordable housing that serve low-income households and to addressing homelessness. Over the course of program year 2018, the City anticipates providing direct financial assistance to seven programs and benefiting approximately 38 households through the following housing programs.

- Housing Repair Program
- Emergency Repair Program
- Neighborhood Rehab Program
- CHDO Set a-side
- Habitat for Humanity of NWI (Field of Dreams Project)
- Owner-Occupied Rehabilitation Program
- First-Time Homebuyer Program

The City will further collaborate with the Gary Housing Authority to market up to ten single family homes for homeownership through GHA programs. For further discussion of affordable housing, please refer to AP-55 Affordable Housing.

### **Actions planned to reduce lead-based paint hazards**

The City has addressed the issue of LBP hazards by making lead hazard information available to a variety of groups and families through several outreach and education activities as well as funding of the Gary Health Department Lead Poisoning Screening Program. The outreach and screening through the Health Department is expected to impact about 1,200 children and their families. Additionally, all housing units that are substantially rehabilitated with CDBG or HOME funds are subject to LBP compliance requirements. During program year 2018, the City estimated that up to ten housing units will be treated for lead abatement or removal through Housing Repair or Neighborhood Rehabilitation programs.

### **Actions planned to reduce the number of poverty-level families**

The City of Gary aims to foster conditions by which reduction in the number of poverty-level individuals and families can be realized. According to most recent data from Census Bureau, 2016, the City continues to have a very high poverty rate with about 35.9% of its families living below poverty. A large portion of these families are female headed households with only one working person in the family.

Despite the challenge, the City will target CDBG and other local resources to activities that provide

support services and affordable housing to reduce cost burden. In program year 2018, the City will fund six activities that all help reduce poverty or create opportunity for economic well-being. The City's housing programs also reduce poverty as it reduces cost burden particularly for seniors and low income families. Rental assistance will reduce poverty level for those in desperate need of housing assistance.

- Gary Health Department (Sexually Transmitted Diseases)
- City of Gary Youth Services Bureau (Out of School Time Programming)
- Gary Literacy Coalition (The "Learning Partner Project)
- Senior Rehab Program
- Gary Small Business Development and Expansion Initiative
- Rental Assistance Program (TBRA)

The City also plan to fund business and redevelopment programs. These programs, will provide long term opportunities for employment for families.

### **Actions planned to develop institutional structure**

The Department of Community Development has developed cooperative relationship with local not-for-profit agencies, neighborhood organizations, businesses, and private entities in the City as well as regionally. These relationships exist in the areas of planning, housing, homelessness, redevelopment, brownfields, job training and business development and in social services. In 2018, the City will rely on several agencies and organizations to carry out its activities. These organizations range from public agencies to private development entities involved in a variety of housing, social services and community development activities.

Housing assistance to lower income persons and special populations is provided through several organizations. The activities that will be carried out in 2018 include:

- City of Gary Housing programs receive funds annually to deliver a variety of housing rehabilitation services to lower-income households.
- HOME funds are made available for use by nonprofit organizations and private entities to construct or purchase/rehabilitate homes for resale and occupancy by lower-income persons.
- Neighborhood improvement projects, including demolition and spot demolition are carried out throughout the City by the Redevelopment Division.
- Public housing and transformation and revitalization activities are carried out by the Gary Housing Authority.
- The City maintains strong relationships with many agencies that are members of the Continuum of Care Network. In 2018 this agency will be funded to ensure coordination of homeless activities and availability of resources. In addition, the City will fund three homeless and shelter services agencies and programs that serve the homeless with shelter, essential services and



homeless prevention through the Emergency Solutions Grant, CDBG funds and other resources.

In addition, the City annually invites different agencies to request participation in the City's Community Development program. This will allow the City to expand opportunities for partnership and also to evaluate needs and align budgeting with such needs. Lastly, in order to strengthen institutional structure, the City seeks input through an annual survey from all subrecipients or potential new agencies and the residents to get input. The City typically reviews these surveys and considers them in program development and funding.

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

The lead agency for the Consolidated Plan is the Community Development Division of the City of Gary. The Division initiates administration, organization and preparation of the Action Plan and will coordinate activities of the public, private and nonprofit entities through which it will carry out the proposed programs.

In 2018, the City will continue to work with the local developers, financial institutions, non-profits, and other entities to ensure that new, affordable housing units are produced on a regular basis. Similarly, the City will work with seven different agencies that provide a variety of social and support services. The City's primary goal in these efforts will be to encourage partnership, enhance collaboration, and improve service delivery. To this end, the City will engage in the following activities:

- Through public meetings and hearings on projects and applications for funding, the City will encourage a forum where private and public entities can discuss comprehensive planning, community development, housing, and other issues.
- Conduct annual survey to get input from funded agencies, the residents and identify opportunities and needs.
- Conduct networking meeting with all subrecipients to encourage partnership and collaboration. (Annually)
- Provide regular technical assistance to agencies in order to insure orderly progress for the activities.
- Continue to participate and interact with community groups (i.e. CDC's) and others that provide housing and supportive services to low income residents.
- Continue efforts with the Gary Housing Authority to preserve and expand affordable housing particularly for those with low income. These efforts will particularly focus in the University Park area.
- Meet with shelter providers to get input about funding and needs (Annually)
- Through the efforts of the Continuum of Care Network the City will coordinate homeless activities on a regional basis to assure availability of shelter and homeless services and to reduce

gaps in the system.

- Through an expanded HMIS program, integrate activities of homeless shelter and those providing assistance to the homeless or at risk families.
- Meet with other social and community groups to discuss activities on a regular basis.

During the 2018 program year, the City further will collaborate with different organizations and other City agencies to address neighborhood conditions, code enforcement, brownfields, demolition as well as issues of the neighborhood revitalization.

**Discussion:**

The City and its program partners will continue to work together to address the many social and economic needs of the community. Through collaboration, the leveraging of resources, and improved tracking of needs, the City aim to better meet the needs of the community, particularly those with low and moderate income and population with special needs.

## Program Specific Requirements

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

#### Introduction:

The City of Gary receives annual entitlement funding for Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) Funds. The City will use these funds to carry out a variety of programs consisting of public services, housing, public infrastructure Improvements, Homeless, and community improvements.

#### **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
<b>Total Program Income:</b>	<b>0</b>

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

#### **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:

Not Applicable

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 HOME funds provide for 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 CFR 24, Section 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. A full copy of policies and procedures are attached as Exhibit 2 and 3, Resale/Recapture.

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:

The City of Gary's has adopted HOME Affordability Limits policy. The document containing these policies are attached as Exhibit 3 Home Affordability Limits

In determination of the maximum value of purchased properties, the City of Gary will utilize 95% of the maximum value permitted as determined by HUD for 2018 as outlined in the following Table.

#### **Purchase Price Limits, 2018**

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. The City of Gary will not use HOME funds to refinance existing debt secured by multifamily housing.

**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's has adopted written standards for providing ESG assistance. The document containing the standards and policies are attached as Exhibit 4

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

All projects receiving funding will utilize the HMIS system as coordinated by the Continuum of Care Network. The data from these activities are entered into the System to ensure proper assessment and reporting. The Continuum of Care Network of Northwest Indiana, in cooperation and input from the City of Gary and its membership has completed has established a centralized coordinated assessment system. The establishment of the coordination system was completed in 2018.

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 funding application process is open to all entities including non-profits and faith-based organizations. The City publicly announced on October 10, 2017 availability of funding and the application process. Supplementing this announcement the City published public notices in two local news media outlets. The City further emailed notifications to previous recipients, non-profit organizations, community centers, faith-based organizations and potential stakeholders using its large email bank, to inform these organizations of availability of funds. The applications received by the City are reviewed by the Community Development Application Committee for eligibility, conformance with the program's requirements, qualifications of applicants, availability of matching funds and related factors. The City further seeks input from stakeholders and Continuum of Care Network, including a homeless or formerly homeless person before the public meeting for the selected applications.

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 Consolidated Plan's ESG goals and priorities were developed in consultation with the Continuum of Care of Network. The Network includes both homeless and formerly homeless individuals in its membership. In addition, the Network members and staff were asked to participate on the review committee for 2018 ESG funding recommendations. The consultation meeting occurred on April 17, 2018.

5. Describe performance standards for evaluating ESG.

The City of Gary's has adopted written performance standards for providing ESG assistance. The document containing the performance standards and policies are attached as Exhibit 4.

## Attachments

Citizen Participation Comments



KAREN FREEMAN-WILSON  
Mayor

**CITY OF GARY**  
**DEPARTMENT OF COMMUNITY DEVELOPMENT**  
839 Broadway, Suite 302N  
Gary, IN 46402  
(219)881-5075-FAX: (219)881-5085

ARLENE D. COLVIN  
Director

NIKOLE RUMPH  
Deputy Director

**Annual Action Plan Program Year 2018**

Tuesday, July 10, 2018  
5:00p.m.  
City Hall Annex  
839 Broadway, Green Room  
Gary, IN 46402

**AGENDA**

- I. Welcome and Introduction of Staff.....Arlene D. Colvin  
Director
- II. 2018 Annual Action Plan Overview.....Arlene D. Colvin  
Director
- III. Survey Forms/2019 Proposals.....Michelle Williams  
Compliance Specialist
- IV. Questions or Comments on Plan.....Arlene D. Colvin  
Director
- V. Closing Remarks.....Arlene D. Colvin  
Director
- VI. Adjournment





City of Gary, IN

2018 Annual Action Plan

July 10, 2018

City Hall Annex-839 Broadway-Green Room  
5:00 p.m.

Name	Organization and Address	Phone Number	Email Address
MARK PRINATIS	CATHOLIC CHARITIES 940 BROADWAY SUITE 402 GARY, IN 46402	212.208.1595	MARK.PRINATIS@CATHOLIC-CHARITIES.ORG
EVELYN AONTE	COMMUNITY DEVELOPMENT 839 BROADWAY	219-981-5075	e.aonte@ci.gary.in.us
DORA SMITH	Govt Commission for Women 839 Broadway, Gary	219-886-1600	dsmith@ci.gary.in.us
Michelle Williams	Comm. Dev. 839 Broadway	(812) 881-5075	mwilliams@ci.gary.in.us
Jennie Ruddenham	Access Miller	773 879 5584	jellynn@yahoo.com
Teshera Geese	Govt Commission for Women	219-883-4155	tgeese@ci.gary.in.us
Ashli Desman	THE PRQA GROUP	219-921-9050	
William Spilleg	COMMISSION OF STATE	219-886-9960	vspilleg@ci.gary.in.us
Linda Baker	Planning + Redevel.	219 886-1531	lbaker@ci.gary.in.us
DHARATHA HARRIS	YSEI PARKS		dharris@ci.gary.in.us
DAVID MICHAEL	Hospital for Humanity of NORTHWEST INDIANA	219-913-7265	edc@nwstnab.tot.org



City of Gary, IN  
2018 Annual Action Plan

July 10, 2018  
City Hall Annex-839 Broadway-Green Room  
5:00 p.m.

Name	Organization and Address	Phone Number	Email Address
KENDRA S. JOHNSON 5-43	CITIZEN ADVOCATE	219-293-3001	Kendra.s.johnson.2020@YAHOO.COM
Nikole Kemp	Com. Adv.	219-881-5075	nkemp@i-gary.in.us
Astrid Jones	Comm. Dev.	(219) 881-5075	Fjones@ci.gary.in.us
Ahlene Colvin	Comm. Dev.	219-881-5075	acolvin@ci.gary.in.us

<b>Annual Action Plan PY 2018</b>		
<b>Location: City Hall Annex – The Green Room, 839 Broadway</b>	<b>Date: July 10, 2018</b>	<b>Duration: 25 Minutes</b>
<b>Recorder of Minutes</b>	<b>Michelle L. Williams</b>	<b>Initials: MW</b>
<b>List of Attendees</b>	<b>See enclosed “sign in sheet”</b>	

Ms. Colvin thanked everyone for coming out to the public hearing on our 2018 Annual Action Plan. She then introduced staff members Ms. Felicia Jones, Senior Compliance Specialist, Ms. Michelle Williams, Compliance Specialist, and Ms. Evelyn Aponte, Compliance Manager. She also thanked the subreipients that were in attendance.

Ms. Colvin stated that the 2018 Annual Action Plan was late because of the delay of congressional approval of our federal funds. She also stated that we have until August 16 to submit our application for 2018 funding and this particular hearing was done as a result of meeting that deadline. Ms. Colvin emphasized that the information would be given later regarding the submission of applications for future funding and the survey that was passed out earlier.

Ms. Colvin stated that the Action Plan was developed along goals and objectives that the City has in connection with utilizing Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) dollars which is the money that goes towards homelessness issues as well as HOME (Home Investments Partnerships Program) dollars which is the dollars that the City uses primarily to put into affordable housing such as the Northwest Indiana Veterans Village. She added that we participated in the funding of that project and those kinds of multi-family dwellings that have affordable housing units available for low-to moderate persons.

Ms. Colvin added that our high priorities are Housing, Community Development and Economic Development. She further added that we also fund social services programs as well as the administration of these programs and our dollars are allocated along those basis.

Ms. Colvin referred to the handout that was provided to the audience and stated how we used our dollars in the past. Ms. Colvin noted the dollars that were allocated just the way she described it. She added that they're basic categories that we try to make sure we actually fund priorities that the citizens have told us are there. Ms. Colvin further added the priorities for City funding included Economic Development, Clearance which is Demolition, Housing, Housing Counseling, Homelessness, Public Facilities and Public Services. She stated that we allocated our dollars based on those broad program categories.

Ms. Colvin stated that in 2018, we have been advised that we will be receiving \$3,288,214 for CDBG, \$623,955 for HOME, and \$272,407 for ESG for an overall total of \$4,184,576. She added that we propose in 2018 to use the dollars that'll be coming into the City in the following categories: for Public Facilities and Infrastructure we intend to allocate \$362,636 and that the funding will be divided between a Curbs and Sidewalks project (a project to provide curbs and sidewalks at Reed Park which is a recently redeveloped park at 14<sup>th</sup> and Carolina) and \$140,000 for Hudson-Campbell Improvements which will complete that project and that we were providing a PA system and signage on the outside of the building.

Ms. Colvin stated that if anyone was aware of the rehab that took place at Hudson-Campbell that about a total of \$2.2 million was spent in Section 108 Loan funding last year for a total rehabilitation of that building. She stated the \$140,000 will round out those improvements.

Ms. Colvin stated that we intend to spend \$412,335 in Public Services divided among the projects listed in the overview; Ms. Colvin rounded out the numbers.

- Commission for Women \$130,000

- Gary Health Department (Sexually Transmitted Diseases) \$40,000
- Gary Human Relation Fair Housing and Employment Rights Counseling \$100,000
- City of Gary Youth Services Bureau \$77,000
- Gary Literacy Coalition \$15,000
- Homeownership Opportunity Network \$27,000
- Gary Health Department Lead Poisoning Screening program \$27,840

Ms. Colvin emphasized that the Indiana Housing and Community Authority has received dollars for a Lead Remediation Program that the Health Department and the Community Development Department will be submitting an application for. She stated that the Lead Screening proposed here will supplement those programs that we intend to apply for funding.

Ms. Colvin stated that in the housing area we intend to spend \$1,156,137. She added that those dollars would be allocated in a Housing Repair Program, Emergency Repair Program, and a Senior Rehab Program. She further stated we also have some dollars set aside for the Housing Program Administration. Ms. Colvin added that we also have allocated dollars for our Neighborhood Rehab Program which is a program that is a continuation of a program that HUD previously funded called the Neighborhood Stabilization Program that allocated dollars for the acquisition and rehab of houses. She further added that we're continuing to rehabilitate houses under that program and we allocate dollars on a yearly basis to take care of that.

Ms. Colvin stated under the Clearance and Demolition category we intend to spend \$377,345. She added that the City of Gary is a recipient of Blight Elimination dollars from the Indiana Housing and Community Development Authority, we could use on residential properties but the dollars under the Community Development program are generally used for those properties that cannot be funded with Blight Elimination dollars. Ms. Colvin stated that we could touch some commercial buildings with those dollars but only on a very limited basis.

Ms. Colvin added that we also have a Gary Small Business Development and Expansion Initiative and this will be the second year that we will fund an Economic Development activity designed to create jobs and develop small businesses in the City for low-to moderate income persons and we're funding at \$110,000.

Ms. Colvin stated that we also fund the City's Code Enforcement at \$220,000. These dollars are used for the salaries of 6 Code Enforcement officers throughout the City. She added that there is a Payment of Interest for a 108 Loan that she mentioned earlier that we had a \$2.2 million loan that we used for the rehabilitation of the Hudson-Campbell and that \$25,000 allocated there is for a payment of interest. She also added that there was a set aside for general administration.

Ms. Colvin indicated that under the HOME program we have some admin dollars set aside as well as a CHDO set-aside. She added that CHDO's are Community Housing Developmental Organizations and in this case that we have been working with the Northwest Indiana Habitat for Humanity to become our certified CHDO. Ms. Colvin further added that the CHDO set aside is for not-for profit housing development organizations that are doing housing projects and these dollars assist them with their administration and as well as the actual rehab of the project. Ms. Colvin indicated we also have new construction dollars set aside under Affordable Housing where we intend to continue the funding of the Field of Dreams project that the Northwest Indiana Habitat for Humanity is in the process of doing in the 1800 block of Adams and in that whole neighborhood.

Ms. Colvin stated that under the HOME Program we have also funded an Owner Occupied Rehabilitation Program and that this is a grant program for low to moderate income persons where an individual can receive up to \$40,000 for the rehab of their home. Ms. Colvin added that this program targets block by block rehab. She stated that, as an example, say we used the dollars on the 3500 block of Harrison and the idea is to go in and do rehabilitation and then follow up with new infrastructure in the area like curbs and sidewalks to completely change the character of the neighborhood.

She continued with the overview of the projects listed;

- Rental Assistance Program \$200,000 to assist income qualified individuals/families with rental assistance on a short-term basis up to 12 months.
- First Time Home Buyers Program \$25,000 to assist income qualified individuals with purchasing a home in the City of Gary.

Ms. Colvin stated that we have funded the following from the Emergency Solutions Grant;

- Crisis Center \$109,305 – Emergency Shelter category
- Catholic Charities \$50,000 – Homeless Prevention category
- Continuum of Care of NWI \$65,000 – Rapid Re-housing category
- Continuum of Care of NWI \$27,672 – Data Collection category
- Administration \$20,430

Ms. Colvin asked if there were any questions on this portion.

Father Mark Pranaitis, Catholic Charities, commented that he should have identified himself as a subrecipient and that he didn't realize that the funding they received was through this department and said thank you.

**Father Pranaitis - Question: My question has something to do with Item #26 – Rental Assistance Program. These are not funds that we currently access through Catholic Charities. How are they administered?**

**Response:** Ms. Colvin responded that they're administered by our Continuum of Care subrecipient partner that's here tonight. She then asked Mr. Gillespie of the CoC to give a brief explanation regarding the program.

Mr. Gillespie stated that for the Tenant Based Rental Assistance program the household could either be homeless or at-risk of being homeless and that it actually serves two purposes. He added that what makes this program unique is that it could go up to 50% of the income guidelines and that they are able to help households that they normally can't. Mr. Gillespie further added that there are no administration dollars attached to the administration of this project. He added that with this program they're able to include a large number of households in the area that they would never be able to touch with Rapid Re-housing or Homeless Prevention Services.

**Jennifer Rudderham - Question: This is just sort of a general process as I'm kind of new to all of this. So, all of these recipients or categories here would have come to like a 2017 meeting or application process to get funds for 2018 right?**

**Response:** Ms. Colvin stated she was going to talk about the application process for 2019 funding in a few minutes and replied that those individuals or institutions actually participated in the 2018 funding cycle which occurred last year where they applied for dollars, had their applications reviewed and scored, and ended up receiving funding at various levels depending upon what the program was.

Mr. Arshami, of the Arsh Group, asked the young lady to introduce herself so it would be on record.

The young lady stated that her name was Jennifer Rudderham and that she's involved with a group here that started under one of the neighborhood spot light programs called Access Miller and that one of the main things they focus on is advocating for accessibility within the infrastructure and they started a volunteer office to help reach out to community groups. She added that she was at this meeting on behalf of Zully Alvarado who's on the committee and could not make the meeting. She also stated that it's taking the place of what would be like an office of disability since we really don't have a functioning one for the City so they're kind of working to pull together resources and figure out how they can be connected to funding sources and various things to help improve accessibility.

Ms. Colvin then introduced Ms. Williams to discuss the neighborhood surveys that were issued before the meeting. Ms. Williams began by letting those present know that they should have a survey and that what the survey does is that it provides feedback and comments in regards to what is needed in the neighborhood and that it helps the City better understand community's interests, concerns, and needs. She added that the City uses the survey to help develop objectives for future use of federal funds for CDBG (Community Development Block Grant), HOME (HOME Investment Partnerships Program), and ESG (Solutions Grant). Ms. Williams stated that as she said before, the survey is a way to obtain feedback from the community as to what you would like to see in our Action Plan that's on a yearly basis. She asked everyone to please fill out the survey and that if they somehow didn't complete the survey and didn't turn it in back to her, that they could either turn it in to the office at 302N or they could mail the information back to her.

Ms. Williams stated that Ms. Colvin mentioned about the application process and that we were about to start our process for 2019 which would be advertised as of Monday, the 16<sup>th</sup> and that it is for the 2019 applications for CDBG, ESG, and HOME. Ms. Williams mentioned that the public can let her know when they want like be on email information to email the application and that will start in August, August 1<sup>st</sup> to the 31<sup>st</sup>, and that they can get the application through email electronically and just let her know and if they have any questions they may contact our office.

Ms. Colvin reiterated that we'll be accepting applications from August 1<sup>st</sup> through 31<sup>st</sup>. Ms. Aponte reminded everyone that when applying for funds that they won't be getting the money until next year and that it was good to have other funding in place. She added that most of the time those who apply think that they will be receiving the funds the same year that they apply.

Ms. Colvin added that not only do you not get the funds in the same year but it could be much later in the year when you get the funds on top of it and that it depends on what is also happening in the Congress as to how far along it might take us before we can actually get our dollars. She also added that the applications are received between August 1<sup>st</sup> and 31<sup>st</sup> and have to be hand delivered to our office and no email copies. She pointed out that we review them and make funding decisions or make some sort of determination by the end of November and that after that point the successful applicants will be notified by the end of the year as to whether not they'll receive funding.

**Jennifer Rudderham - Question: How do you guys, the process of determining some of these line items like where sidewalks or where houses should be restored? How do you guys determine where to focus?**

**Response:** Ms. Colvin stated at one time we had a city-wide curbs and sidewalks project which was difficult to assess that you'd actually done it and that it was hard to see because we had so many miles of

City streets. Ms. Colvin added that now what we do is focus our efforts around existing projects. She stated for example Reed Park was a project that was actually rehabbed last year and so we put in curbs and sidewalks to complement the work that was done at that park and that this was the kind of thing that we do. Ms. Colvin also mentioned the Owner-Occupied was similar and that we had curbs and sidewalks set aside for that and that it's in connection with the rehab work that we would be doing in that block and then we would be coming in and do curbs and sidewalks there.

Ms. Colvin added that with regard to the repair programs that it was different because the need is so great that what we've done is we have target neighborhoods and individuals who are low to moderate income can actually come in and apply for funding and that's based on the individual's need and the description of the project based on our experience of what people actually need to stay in their homes. Ms. Colvin stated that for instance the seniors want to stay in place so we generally make provisions and that is a city-wide program and that any senior can apply as long as they meet the various program requirements. She further added there is no target area associated with that program and that the Housing Repair Program though since it's open to everyone conceivably could be a much bigger financial piece so that is a targeted program and our target areas are based on other projects or other things the City is doing in that particular neighborhood so that we can have the biggest impact.

**Dora Smith - Question: What is the criteria or the guidelines for a resident of Gary to be eligible for the housing rehabilitation program?**

**Response:** Ms. Colvin stated that those programs are based on income and generally the Housing Repair Program requires you to bring in a set of documents and that we could provide her with a listing of the documents that you have to bring in and then a calculation has to occur to see whether or not you are actually eligible for the program and that it's because you can discount some things and can't discount others, that it's difficult to say if you make \$25,000 that you are eligible or not because it depends on what other assets that you have.

**Dora Smith - Question: Where can I get that information?**

**Response:** In my department and you should see our Program Manager Lokia Manley and she can assist you.

Ms. Colvin announced that if anyone had a question or wanted to comment on the plan that there is a 30-day comment period and any comments or questions can be submitted to our office at 839 Broadway, Suite 302N, Gary, IN 46402.

Being no further questions or comments the meeting was adjourned.

**Staff:**

Ms. Arlene D. Colvin, Director  
Ms. Nikole Rumph, Deputy Director  
Ms. Evelyn Aponte, Compliance Manager  
Ms. Felicia Jones, Senior Compliance Specialist  
Ms. Michelle Williams, Compliance Specialist

**Subrecipients:**

Fr. Mark Pranaitis, Catholic Charities  
Ms. Teshezia George, GCFW  
Ms. Dora Smith, GCFW  
Ms. Linda Baker, Planning and Redevelopment  
Ms. Dharathula Harris, Youth Services Bureau  
Ms. Dawn Michaels, Habitat for Humanity of NWI

**Consultant:**

Mr. Taghi Arshami, Principal, The Arsh Group

**Citizens:** Ms. Jennie Rudderham  
Ms. Kendra S. Johnson

**CHICAGO TRIBUNE**  
media group



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Jun 22, 2018.

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Dated at Chicago, Illinois on this 22nd day of June, 2018.

A large, stylized handwritten signature of Stefanie Sobje.

Stefanie Sobje

435 N. Michigan Ave.  
Chicago, IL

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# CHICAGO TRIBUNE

media group

## CITY OF GARY NOTICE OF PUBLIC HEARING 2018 ANNUAL ACTION PLAN

The City of Gary's Department of Commerce, Community Development Division, has scheduled a Public Hearing to present a summary of the 2018 Annual Action Plan. The Plan will include the proposed use of federal grant dollars from the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME) that affect our community. The meeting is open to the general public and all citizens are invited to attend and provide comments and/or suggestions. The meeting will start promptly at 5:00 P.M. on the date and at the location listed below:

Tuesday, July 10, 2018  
City Hall Annex  
839 Broadway, 1st Floor,  
Green Room  
Gary, IN 46402

A draft of the Plan will be made available for review and comment on July 11, 2018 at the City of Gary Department of Commerce, Community Development Division, 839 Broadway, Suite 302N, Gary, IN. There is a 30 day public review and comment period. Surveys will be made available to citizens in an effort to procure written comments and/or suggestions. Forms may be returned to the City of Gary Department of Commerce, Community Development Division, 839 Broadway, Suite 302N, Gary, IN 46402. Comments received will be incorporated into the final document and submitted to the U.S. Department of Housing and Urban Development (HUD). Persons requiring special accommodations such as a language interpreter, alternate formats, materials, auxiliary aids, sign language, or other should contact staff at least five (5) days prior to the meeting. Contact: Michele Williams at 4219381-5075 between 9:00 A.M. - 4:30 P.M. for more information. 06/22/18 5671407  
HSPAXLP

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June 22, 2018

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..... Newspaper has a Web site, but due to technical problem or error, public notice was posted on .....

..... Newspaper has a Web site but refuses to post the public notice.

Date

6-22-2018

Nicole L. Muscari  
Title: Legal Clerk

By: .....

**CITY OF GARY  
NOTICE OF PUBLIC HEARING  
ON 2018 ANNUAL ACTION PLAN**

The City of Gary's Commission on Community Development, Planning and Public Works, is hereby providing notice of a public hearing on the 2018 Annual Action Plan. The Plan will focus on the areas of job program delivery, economic development, public safety, and community development. The hearing is open to the public and all citizens are invited to attend and provide comments. The hearing will start promptly at 7:00 P.M. on Tuesday, July 30, 2018, in the City of Gary, Indiana.

**Tuesday, July 30, 2018  
City of Gary  
330 Broadway, 4th Floor  
Gary, Indiana  
8157-8180**

A copy of the Plan will be made available for review and comment from July 10, 2018 to July 27, 2018. Comments should be directed to the Commission on Community Development, 330 Broadway, Suite 400, Gary, IN. There is a public comment period for the Plan. Comments should be made in writing to the Commission on Community Development, 330 Broadway, Suite 400, Gary, IN 46502. Comments received will be incorporated into the Plan. Comments received after the public hearing will not be considered. If you need a language interpreter, alternate language materials, auxiliary aids, sign language, or other accommodations, please contact the City of Gary at (219) 881-8075 or visit the City of Gary website at [www.cityofgary.com](http://www.cityofgary.com). For more information, contact (219) 881-8075 or visit the City of Gary website at [www.cityofgary.com](http://www.cityofgary.com).

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I have examined the within claim and verify each as follows:

That it is in proper form.

That it is duly substantiated as required by law.

That it is based upon statutory authority.

That it is apparently  correct  incorrect.

I certify that the within claim is true and correct; that the copy has been prepared and forwarded to the proper authorities of the State and where necessary to the public defender.

\_\_\_\_\_  
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