

2019 Annual Action Plan

City of Gary, Indiana
Karen Freeman-Wilson, Mayor

Department of Community Development
Arlene Colvin Esq., Director

June 2019

Consolidated Plan

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KAREN FREEMAN-WILSON
Mayor

CITY OF GARY
DIVISION OF COMMUNITY DEVELOPMENT

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ARLENE D. COLVIN
Director

E. NIKOLE RUMPH
Deputy Director

June 3, 2019

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: 2019 ANNUAL ACTION PLAN

Dear Mr. Dorgan:

I am pleased to submit our 2019 Annual Action Plan for your review and approval. This plan represents the fourth 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 to initiate projects and programs that address the needs of Gary residents, primarily those of low to moderate income.

We look forward to working Ms. Almodovar and you in the implementation of our 2019 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 2019 Action Plan describes activities which will be undertaken by the City of Gary for the program year beginning January 1, 2019. 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 2019 Action Plan is the fourth 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 2019 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 2019 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 a variety of services to a diverse group of population ranging from infants to the youths and the elderly. These activities collectively are expected to benefit more than 9,766 individuals or households.

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 680 people.

3. Evaluation of past performance

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

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

In 2018, the City received the release of its funds in the fourth quarter of its fiscal year. Due to this fact, the allocated funds were not available to the City for most of the fiscal year. 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 \$3,566,460 funds for different housing and community development activities using 2018 or prior year funding as follows:

- CDBG: \$2,575,630.00
- HOME: \$770,739.00
- ESG: \$220,091.00

Collectively these funds have benefited about 3,226 individuals or households. Specific accomplishments for 2018 program year included:

- **Housing:**

With CDBG grant funds, the City operated several affordable housing and housing rehabilitation programs. Collectively 27 households were assisted utilizing funds from 2016 and 2017 fiscal years. (7 Housing Repair Program, 10 Emergency Repair Program, 9 Senior Rehab Program, and 1 Owner Occupied Rehab Program)

With CDBG grant funds, 1 property acquired under the NSP1 and NSP3 grants received rehabilitation under the Neighborhood Rehab program; 4 properties were conveyed to the tenants occupying the properties under a lease/purchase agreement; and 1 property was sold.

With CDBG grant funds, 782 properties received code violation notices (751 Residential, 31 Commercial).

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 two 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 5 homeowners with down payment assistance and 45 individuals through the Rental Assistance Program.

- **Housing Counseling:** With CDBG funds, the City assisted 19 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 590 individuals with the risk of homelessness receiving assistance (213 adults, 384 children).
- **Public Facility Improvements:** The City of Gary continued its efforts towards completion of Hudson Campbell Sports Complex improvement using CDBG funds.
- **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 1,716 low and moderate income persons.

As stated above, the activities carried out in 2018, using mostly prior year funds have benefited about 3,229 individuals and households. The program has also demolished or cleared about 88 structures using both CDBG and Blight Elimination funds.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In development of the 2019 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 further announced availability of funds by advertising on July 16 2018. 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 one other local weekly newspaper that serves 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 August 1, 2018 to August 31, 2018. A total of 19 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 October 30, 2018.
- **Community Meeting;** where the citizens were afforded opportunity to submit suggestions, make comments about the funded projects, priorities and objectives. This meeting was held on February 27, 2019.
- **Public Review of Draft Documents:** A summary of the draft Action Plan and a full listing of the activities proposed for 2019 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, Main Branch, 220 West 5th Avenue, Gary, Indiana 46402

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 2019 Action Plan represents the fourth year progress of a five year plan adopted by the City and approved by HUD in 2016. In 2019, the City will continue its priorities and will aim to further its goals by proposing 28 different activities. In development of the fourth year plan, the City has consulted stakeholders, community groups and citizens. The fourth 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 10,000 low and moderate income individuals and families.

The plan was made available for 30 days for public comment beginning February 27, 2019 until March 27, 2019. Draft copies of the document were available in the Department of Community Development offices. 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 organizations 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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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

In preparation of the 2019 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 related 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 2019 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 2018 on issues related to housing, homeless and general community development. These consultations comprised of one on one conversations, group discussions 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.

- Coordination with the assisted housing providers in the City is an ongoing effort that the City regularly pursue in the process of carrying different activities. A good example is the City is in continued communications through its two rapid rehousing programs with housing providers to ensure available suitable housing for different individuals and families.
- The City regularly meets with developers and assisted housing providers, CHDO’s to encourage development of affordable housing. In 2018 several of such meetings took place by different departments including Community Development Department. Similar outreach and consultations is expected to be organized by the City in 2019.
- To ensure coordination with the Housing Authority, 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 expand coordination and collaboration for implementation GHA’s transformation plan as well as other revitalization efforts. In 2019, 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. The City will further assist GHA in development of the Broadway Lofts, a mixed use residential development. Other collaborations with GHA may be pursued for other projects such as Delaney development once demolition of this development is complete.

- The City will assist Continuum of Care of NWI, Inc. in 2019 with \$35,000 funding. Through the efforts of this agency, the City ensures coordination among different service providers including those providing assistance to the homeless, elderly, health agencies, foster care, mental health and discharged persons.
- The City continues to fund or be a resource for several public and health services agencies to create a minimum level of social safety net in the City. In 2019, the City will fund three agencies which provide social, education and health services to infants, children and the youth. These agencies are; 1) Gary Health Department, 2) Gary Literacy Coalition; and 3) Gary Youth Services Bureau.
- The City will continue to work with local health agencies to ensure continued services for lead hazard protection and screening. The City funded the Gary Health Department in 2018 for lead poisoning screening. These efforts are expected to continue in 2019 as funds remain unexpended due primarily to late start of the program.

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 programs. They include agencies such as medical and hospital, law enforcement, foster care agencies, 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 2019 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 in January 2019
- 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 Continuum of Care Network participates in several Statewide Committees (i.e. McKinney Vento Housing Committee, Inter-Agency Council, and HMIS-Advisory).

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 with service providers 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 HUD eligibility requirements. The City also meets with previously 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 October 30, 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 2019, the City elected to assign about 38% of its ESG funds to shelter operations and the remaining to homeless prevention and rapid rehousing.

Performance standards and outcomes for the Emergency Solutions Grant (ESG) 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	Agency/Group/Organization	Gary Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Redevelopment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of the Housing Authority's five year plan. Review of strategic plan and progress on its transformation plan and needs. Assistance in demolition of public housing units. Collaboration for a pending Choice Neighborhood Application. Meeting with agency in relation with the transformation and revitalization efforts.
2	Agency/Group/Organization	CONTINUUM OF CARE OF NWI
	Agency/Group/Organization Type	Services-homeless Services-Health Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care of NWI was consulted to address the housing and social and health services needs of the homeless, those in need of health and mental health services, and discharged persons from institutional or foster care programs in the City of Gary. The consultation aim to coordinate regional homeless prevention efforts and provisions of services.
3	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was consulted to address homeless needs and provide services. Outcome: Prevent more 100 people becoming homeless.
4	Agency/Group/Organization	Habitat for Humanity of Northwest Indiana
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity of Northwest Indiana was consulted to address affordable housing needs. Outcome: One affordable housing units.

5	Agency/Group/Organization	GARY COMMISSION FOR WOMEN
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Commission for Women was consulted to address the homeless needs particularly those that are victims of family violence. Outcome: Protection of 200 homeless families and children
6	Agency/Group/Organization	Gary Health Department
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Health Department was consulted to address social and health needs of families and children. Outcome: Protection 1000 of individuals.
7	Agency/Group/Organization	Gary Youth Services Bureau
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Youth Services Bureau was consulted to address recreational needs of the youths in the City of Gary. Education and mentoring of 275 youths.

8	Agency/Group/Organization	Gary Literacy Coalition, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Literacy Coalition was consulted to address educational needs of the students in the City of Gary. Outcome: Improvement in literacy, 110 girls.
9	Agency/Group/Organization	CRISIS CENTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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

The City's outreach for input and consultation included more than fifty agencies or organization. Agencies that have been directly consulted for this plan are identifies in previous section. No interested agency was excluded.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Network	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 Hsg. Choice	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.
Parks and Recreation Master Plan	Gary Parks Department	Public and Infrastructure Facilities/Public Services
2040 Regional Plan	NIRPC	Metropolitan Planning, Transportation Improvements, Revitalization
Livable Broadway Plan	Gary Public Transportation Corp. (GPTC)	Transit Oriented Development (TOD), Transit Access, Revitalization

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

For 2019 Annual Plan, the City made strong effort to broaden the outreach to gain insight 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.
- 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 February 27, 2019. About nineteen (19) 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 Wednesday, February 27, 2019. There were 19 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.	https://garyin.us/
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	None.	None.	None.	

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)
3	Internet Outreach	Non-targeted/broad community	No responses received	No comments received	No comments received	https://garyin.us/

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 2019.

During the fourth year of the Plan (Program Year 2019), Gary is expected to receive an allocation of \$3,291,062 in CDBG funding for housing, public services and community development activities. The anticipated funds from HOME Program is expected to be about \$532,546. Emergency Solutions Grant (ESG) is planned at \$279,012 for 2019 program year. The City also expects to receive about \$5,000.00 in program income. These dollars are typically rolled into the Code Enforcement Program and expended as a part of the activity.

The City applied and received approval for a Section 108 Loan in 2017 in the amount of \$6,000,000. These funds were to be used for public facility improvement projects consisting of rehabilitation of the Hudson Campbell Sports and Fitness Center and the construction of a new fire station in Glen Park. The City is in the process of completing Hudson Campbell improvement project at the present time. To date, about 2,231,000 have been expended for this project. The remaining balance of the 108 loan is about \$3,769,000. The City plans to use this balance for construction of a new fire station in southern part of Glen Park. The project is expected to start next year and will be listed as a new activity next

year. (Please refer to section AP 90, Other Narratives and Attachements, for further information about Section108 Loan).

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	3,291,062	5,000	4,617,702	7,913,764	3,007,033	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	532,546	0	0	532,546	579,838	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	279,012	0	0	279,012	276,538	Expected amount available to City based on Allocation. All projects have been funded on this basis.
Section 108	public - federal	Public Improvements	0	0	0	0	3,769,000	HUD financing program that expands access to funds beyond current level of CDBG funding and will be paid back over time from CDBG allocations.

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 \$87,000. 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 among others.

CDBG fund will further leverage local investment, for different housing projects that are privately owned. CDBG funds will leverage local Tax Increment Financing (TIF) funds for demolition and redevelopment activities. HOME funds will leverage Low Income Housing Tax Credit (LIHTC), for two rehabilitation and two new construction housing projects, 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 often makes attempts to augment federal funds with local, private and other sources. In 2019, the City will partner with seven (7) agencies using CDBG funds. Similarly the City will partner with at least five agencies using HOME funds to develop or rehabilitate housing in the City. The total investment of these organizations is estimated to exceed \$52.8 million.

For ESG program, the City 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 continue to use this authority as a tool for redevelopment in 2019 and in the coming years. Further, the City will continue to collaborate with the Gary Housing Authority in its housing transformation efforts. Part of this efforts include development of Broadway Lofts, where the City serve as a partner. Similarly, GHA has received funding for demolition of 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 2019 in projects that can maximize impact in the community by creating synergy and leveraging other funding resources. The City of Gary's 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: \$1,006,137 HOME: \$30,000	Rental units rehabilitated: 31 Household Housing Unit Homeowner Housing Rehabilitated: 28 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$364,292	Rental units constructed: 32 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit
3	HS-3 Home Ownership	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$10,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	HS-4 Fair Housing	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$85,000	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
5	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$161,271 ESG: \$108,087	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: \$75,000 ESG: \$90,000	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted Homelessness Prevention: 180 Persons Assisted
7	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$35,000 ESG: \$25,000	Other: 2 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: \$219,812	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: \$172,425	Public service activities other than Low/Moderate Income Housing Benefit: 1405 Persons Assisted
11	CD-5 Code Enforcement	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$225,000	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	ED-2 Financial Assistance	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$110,000	Businesses assisted: 45 Businesses Assisted
14	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG: \$592,609 HOME: \$53,254 ESG: \$20,925	Other: 3 Other
15	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$76,463	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 53760 Persons Assisted
16	HO-3 Housing	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$35,000 ESG: \$35,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.

2	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
3	Goal Name	HS-3 Home Ownership
	Goal Description	Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
4	Goal Name	HS-4 Fair Housing
	Goal Description	Promote fair housing choice in the City through education, outreach, enforcement of and compliance with the Fair Housing Act, and providing seminars, training, and informational material.
5	Goal Name	HO-1 Operation/Support
	Goal Description	Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
6	Goal Name	HO-2 Prevention and Housing
	Goal Description	Continue to support homeless prevention and rapid re-housing programs.
7	Goal Name	HO-4 Continuum of Care
	Goal Description	Support the Continuum of Care Network's efforts to provide housing, outreach, and preventative care services and support.
8	Goal Name	SN-2 Housing
	Goal Description	Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

9	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the City's infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).
10	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.
11	Goal Name	CD-5 Code Enforcement
	Goal Description	Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
12	Goal Name	CD-6 Revitalization
	Goal Description	Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
13	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth through expansion and new development of existing and new firms.
14	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
15	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the City's public and community facilities (parks, recreation centers, library, etc.) and make them accessible in accordance with Section 504 of the Rehabilitation Act of 1973.

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

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Gary proposes to fund 28 different activities in 2019. 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 2019. The following Table, lists proposed Program Year 2019 activities (projects) and also prior year resources.

Projects

#	Project Name
1	Gary Commission for Women (Shelter Rehabilitation)
2	Reed Park Curbs and Sidewalks
3	Owner-Occupied Curbs and Sidewalks
4	Gary Commission for Women - The Rainbow - Ark Shelter
5	Gary Health Department - Sexually Transmitted Diseases
6	Gary Human Relations - Fair Housing and Employment
7	City of Gary Youth Services Bureau - Out of School Time Program
8	Gary Literacy Coalition - Learning Partner Project
9	Homeownership Opportunity Network (HON)
10	Housing Repair Program
11	Emergency Repair Program
12	Senior Rehab Program
13	Neighborhood Rehabilitation Program
14	Housing Services Administration
15	Gary Department of Commerce Redevelopment Division - Demolition
16	Gary Small Business Development and Expansion Initiative
17	Neighborhood Conservation/Code Enforcement
18	Payment of Interest for Section 108 Loan
19	General CDBG Administration
20	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
21	Administrative Reserve
22	CHDO SET-A-SIDE
23	Habitat for Humanity of NWI Field of Dreams Project
24	Broadway Lofts (MVAH Holding, LLC)
25	Mahencia Apartments (HTW Development LLC)
26	Rental Assistance Program (TBRA)

#	Project Name
27	Frist-Time Homebuyer Program
28	City of Gary Emergency Solutions Grant Projects
29	General CDBG Administration
30	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
31	City of Gary Youth Services Bureau - Out of School Time Program
32	Gary Human Relations - Fair Housing and Employment
33	Gary Department of Commerce Redevelopment Division - Demolition
34	Gary Commission for Women - The Rainbow - Ark Shelter
35	Senior Rehab Program
36	Homeownership Opportunity Network (HON)
37	Infrastructure Improvements - Curbs and Sidewalks
38	Emergency Repair Program
39	Gary Health Department (Maternal Child Health Clinic - Infant Mortality)
40	Housing Services Administration
41	Payment of interest for Section 108 Loan
42	Hudson-Campbell Improvements
43	Gary Health Department (Lead Poisoning Screening)
44	Housing Repair Program
45	Neighborhood Rehab Program
46	Gary Literacy Coalition (The "Learning Partner Project)
47	Gary Health Department (Sexually Transmitted Diseases)
48	Neighborhood Conservation/Code Enforcement
49	Gary Small Business Development and Expansion Initiative

Table 7 - Project Information

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

In allocation of funds for 2019 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 development and improvements continue to receive the highest funding in the City.

To meet the needs of the underserved population remains a concern for the City. The needs for the youth, seniors, and those with disabilities, continue to be a major challenge. Similarly, health related needs is a concern. 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	Project Name	Gary Commission for Women (Shelter Rehabilitation)
	Target Area	Citywide
	Goals Supported	HO-3 Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$35,000
	Description	CDBG funds will be used for minor rehabilitation of the homeless shelter. Approximately 200 very low income (0-30%) persons will be assisted.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 200 persons will be benefit from more suitable housing conditions. The beneficiaries will primary be homeless families and children (0-30% MFI).
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 03C Homeless Facilities (Not Operating Costs)
2	Project Name	Reed Park Curbs and Sidewalks
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,000
	Description	CDBG funds will be used for the installation of curbs and sidewalks at Reed Park located at 15th Avenue and Connecticut Street in an area that is primarily low and moderate income area.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 persons will be assisted (0-80% MFI).
	Location Description	15th Avenue and Connecticut

	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03K, Street Improvements.
3	Project Name	Owner-Occupied Curbs and Sidewalks
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$179,812
	Description	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. Low and Moderate Income Area (LMA, 0-80% MFI)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 6,585 persons are expected to benefit from the activity. The beneficiary will primarily be low and moderate income area residents. (0-80% MFI)
	Location Description	University Park, Emerson
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03K, Street Improvements and 03N, Tree Planting.
4	Project Name	Gary Commission for Women - The Rainbow - Ark Shelter
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$161,271
	Description	CDBG funds will be used for the operation of the Rainbow Shelter, an emergency facility for victims and their children of domestic violence, sexual assault and homelessness. Residential clients are housed up to 45 days with extensions granted on an as-needed basis. Services provided are designed to benefit Very Low to Low income (0-50% MFI) homeless persons and families.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 low income battered women and their children will be assisted. (0-50% LMI)
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Limited Clientele Benefit (LMC). The project matrix code is 05G, Battered and Abused Spouses, 03T Operating Cost of Homeless Program.
5	Project Name	Gary Health Department - Sexually Transmitted Diseases
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,338
	Description	Funding will provide for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 low to moderate income persons will be assisted (0-80% MFI).
	Location Description	1145 West 5th Avenue, Gary, IN.
Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.	
6	Project Name	Gary Human Relations - Fair Housing and Employment
	Target Area	Citywide
	Goals Supported	HS-4 Fair Housing
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$85,000

	Description	CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 80 low to moderate income persons will be assisted
	Location Description	839 Broadway, Suite S 107, Gary, Indiana
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities.
7	Project Name	City of Gary Youth Services Bureau - Out of School Time Program
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$87,087
	Description	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. (0-80% MFI) LMC
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 275 low to moderate income persons will be assisted. LMC 0-80% MFI.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Limited Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.

8	Project Name	Gary Literacy Coalition - Learning Partner Project
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$15,000
	Description	CDBG funds will be used to provide low to moderate income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the effective domain of 5th-8th grade students at the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 110 low to moderate income elementary school youth will be assisted. (0-80% MFI) LMC.
	Location Description	McCullough Academy for Girls, 3757 W. 21st Ave., Gary, IN.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
9	Project Name	Homeownership Opportunity Network (HON)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$30,000
	Description	CDBG funds will be used for the one stop housing shop that assists home buyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 low to moderate income persons will be assisted. (0-80% MFI) LMC.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05U, Housing Counseling.
10	Project Name	Housing Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$340,000
	Description	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 Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 13 low to moderate income households will benefit. 0-80% MFI, LMC.
	Location Description	Aetna, Emerson, Horace Mann, Midtown and University Park target areas
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
11	Project Name	Emergency Repair Program
	Target Area	Citywide

	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$135,104
	Description	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. (0-80% MFI)LMC.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 13 low to moderate income households will benefit. (0-80% MFI) LMC.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
12	Project Name	Senior Rehab Program
	Target Area	Citywide
	Goals Supported	SN-2 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$200,000

	Description	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 total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility. Low and Moderate Income Seniors.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 low to moderate income families will benefit. (0-80% MFI)
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
13	Project Name	Neighborhood Rehabilitation Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$150,000
	Description	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. (0-80% MFI)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Two low to moderate income households will benefit from this activity.(0-80 MFI)

	Location Description	University Park
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
14	Project Name	Housing Services Administration
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$381,033
	Description	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration.
15	Project Name	Gary Department of Commerce Redevelopment Division - Demolition
	Target Area	Citywide
	Goals Supported	CD-6 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$377,345
	Description	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City. Slum/blight Spot Benefit (SBS)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	30 unsafe structures will be demolished. Slum/blight Spot Benefit (SBS)
	Location Description	Citywide

	Planned Activities	The national objective is Slum/blight Spot Benefit (SBS). The project matrix code is 04, Clearance and Demolition.
16	Project Name	Gary Small Business Development and Expansion Initiative
	Target Area	Citywide
	Goals Supported	ED-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$110,000
	Description	CDBG funds will be used for instructor-led, classroom training, technical assistance (one-on-one and small group business counseling) and access to capital resources for nascent, new, expanding, and high-growth potential small businesses owned by Gary residents, including resident/entrepreneurs classified as low-to-moderate income and/or small business owners who create jobs for low-to-moderate income Gary residents, including the "hard-to-employ" as a result of long-term unemployment, ex-offender status, etc. (Low/Mod Limited Clientele Micro-enterprise Development Benefit (LMCMC).
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 45 businesses will be assisted. Low/Mod Limited Clientele Microenterprise Development Benefit (LMCMC).
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Limited Clientele Microenterprise Development Benefit (LMCMC). The project matrix code is 18C, Micro-Enterprise Assistance.
17	Project Name	Neighborhood Conservation/Code Enforcement
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$220,000

	Description	CDBG funds will be used for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist. 0-80% MFI Area Benefit (LMA)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	600 properties to be inspected. Low and Moderate Income Area Benefit (0-80%)
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement.
18	Project Name	Payment of Interest for Section 108 Loan
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$76,463
	Description	CDBG funds will be used for interest payment for a 108 Loan repayment.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
Planned Activities	The project matrix code is 24A, Payment of Interest on Section 108 Loans. Low and Moderate Income Area benefit (LMA)	
19	Project Name	General CDBG Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority

	Funding	CDBG: \$592,609
	Description	CDBG funds will be used for the overall program administration of the CDBG program.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration.
20	Project Name	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
	Target Area	Citywide
	Goals Supported	HO-4 Continuum of Care
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$35,000
	Description	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	839 Massachusetts St., Gary, IN 46402
	Planned Activities	The project matrix code is 21A, General Program Administration.
21	Project Name	Administrative Reserve
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$53,254

	Description	HOME funds will be used for the operation and administration of the HOME Program
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration.
22	Project Name	CHDO SET-A-SIDE
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$79,882
	Description	Funding will provide for the development of affordable housing that will be made available to low to moderate income households within the City of Gary. (0-80% MFI) LMC.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	2 low and moderate income families (0-80% MFI)
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
23	Project Name	Habitat for Humanity of NWI Field of Dreams Project
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$74,000

	Description	Funding will be used towards the new construction of one home in the 1800 block of Adams St. to be sold to eligible low-income households (30-80% MFI).
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	One (1) family will benefit at the 30-80% MFI.
	Location Description	Midtown Neighborhood, 1800 block of Adams Street
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
24	Project Name	Broadway Lofts (MVAH Holding, LLC)
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$210,410
	Description	Funding will provide for the new construction of 32 units in one three-story building, for low to moderate income households, containing 22 one-bedroom and 10 two-bedroom units with 4,000 SF of 1st floor commercial space to house a WIC Clinic and other local programming and services. (0-80 MFI)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 32 low to moderate income households will benefit. (0-80% MFI) LMH
	Location Description	701-35 Broadway, Gary, Indiana
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
25	Project Name	Mahencia Apartments (HTW Development LLC)
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation

	Needs Addressed	Housing Priority
	Funding	HOME: \$30,000
	Description	Funding will provide for the rehabilitation of the Mahencia Apartments consisting of 31 units. The units shall be a mix of 1 bedroom and 2 bedroom units.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 31 low to moderate income households will benefit. (0-80% MFI) LMH
	Location Description	1900 W. 5th Ave., Gary, Indiana
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14B, Rehabilitation of Multiunit Residential.
26	Project Name	Rental Assistance Program (TBRA)
	Target Area	Citywide
	Goals Supported	HO-2 Prevention and Housing
	Needs Addressed	Homeless Priority
	Funding	HOME: \$75,000
	Description	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. (0-50% MFI) LMC
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 low income (0-50%) households will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 05S, Rental Housing Subsidies

27	Project Name	Frist-Time Homebuyer Program
	Target Area	Citywide
	Goals Supported	HS-3 Home Ownership
	Needs Addressed	Housing Priority
	Funding	HOME: \$10,000
	Description	This project will provide down payment assistance to qualifying first time home buyers 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. (0-80% MFI)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2 low to moderate income families will be assisted. (0-80% MFI) LMH
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 13B, Homeownership Assistance.
28	Project Name	City of Gary Emergency Solutions Grant Projects
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support HO-2 Prevention and Housing HO-3 Housing HO-4 Continuum of Care AM-1 Overall Coordination
	Needs Addressed	Housing Priority Administration, Planning, and Management Priority
	Funding	ESG: \$279,012
	Description	Provide funding for Admin, Rapid-Rehousing Program, Homelessness prevention, shelter operations, and outreach for the ESG program. Assistance is provided to up to 680 very low income individuals and families.(0-30% MFI)
	Target Date	12/31/2019

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>ESG funding will be awarded to homeless service providers to assist 100 persons with homelessness prevention activities, assist 80 persons with rapid rehousing assistance, provide renovation of a shelter for stays to 200 homeless persons, and shelter operations for stays for up to 300 homeless youth for a total of 680 persons to be assisted. (0-30% MFI)</p>
<p>Location Description</p>	<ul style="list-style-type: none"> • Gary Commission for Women Shelter, 839 Broadway, Gary, IN 46402 • Crisis Center, Inc., 101 N. Montgomery St., Gary, IN 46403 • Catholic Charities, 940 Broadway, Gary, IN 46402 • Continuum of Care Network, 839 Broadway, Gary, IN. 46402
<p>Planned Activities</p>	<ul style="list-style-type: none"> • Gary Commission for Women Shelter Renovation - ESG funds will be used towards the renovation of the Rainbow-Ark Shelter for women and their children who are homeless. (ESG \$35,000) • Crisis Center, Inc. - Shelter Operations: ESG funds will be used for emergency shelter and essential services to boys and girls ages 10 to 18 who are homeless, runaways, or unaccompanied youth for up to 20 days. Approximately 300 persons will be assisted (ESG: \$108,087) • Catholic Charities - Homeless Prevention: ESG funds will be used for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter. Approximately 100 persons will be assisted (50 rental arrears, 5 security deposits, and 45 utility payments). (ESG: \$50,000) • Continuum of Care Network - Rapid Re-Housing: ESG funds will be used for financial assistance, housing relocation and stabilization services to eligible households. Approximately 80 persons will be assisted (40 rental assistance, 20 security deposits, 10 utility deposits, and 10 utility payments). (ESG: \$40,000) • Continuum of Care Network - Data Collection HMIS: ESG funds will be used for data collection and entry into the HMIS. (ESG: \$25,000) • 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: \$20,925)
<p>Project Name</p>	<p>General CDBG Administration</p>

29	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$592,159
	Description	CDBG funds will be used for the overall program administration of the CDBG program.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration.
30	Project Name	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$35,000
	Description	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities	The project matrix code is 21A, General Program Administration Program.	
31	Project Name	City of Gary Youth Services Bureau - Out of School Time Program
	Target Area	Citywide

	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$102,072
	Description	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.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 275 low to moderate income persons will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
32	Project Name	Gary Human Relations - Fair Housing and Employment
	Target Area	Citywide
	Goals Supported	HS-4 Fair Housing
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$52,244
	Description	CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 low to moderate income persons will be assisted
	Location Description	839 Broadway, Suite S 107, Gary, Indiana

	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities.
33	Project Name	Gary Department of Commerce Redevelopment Division - Demolition
	Target Area	Citywide
	Goals Supported	CD-6 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$462,540
	Description	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	30 unsafe structures will be demolished
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration.
34	Project Name	Gary Commission for Women - The Rainbow - Ark Shelter
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$197,188
	Description	CDBG funds will be used for the operation of the Rainbow-Ark Shelter, an emergency facility for women, men, and children who are victims of domestic violence and sexual assault and homelessness. Services provided include needs assessment, individual support and case management, group support providing parenting skills, personal safety, budgeting, job/housing search, career planning, financial literacy, etc. Victims of domestic violence can stay up to 45 days and the length of stay for homeless clients can stay up to 15 days with extensions granted on an as-needed basis.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 low income battered women and their children will be assisted.
	Location Description	Citywide
	Planned Activities	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.
35	Project Name	Senior Rehab Program
	Target Area	Citywide
	Goals Supported	SN-2 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$235,013
	Description	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.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 low to moderate income families will benefit.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.

36	Project Name	Homeownership Opportunity Network (HON)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$22,512
	Description	CDBG funds will be used for the one stop housing shop that assists home buyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 persons will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05U, Housing Counseling.
37	Project Name	Infrastructure Improvements - Curbs and Sidewalks
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$223,124
	Description	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.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,585 persons will be assisted.
	Location Description	University Park, Emerson Neighborhoods

	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03K, Street Improvements and 03N, Tree Planting.
38	Project Name	Emergency Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$227,956
	Description	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.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 13 households will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
39	Project Name	Gary Health Department (Maternal Child Health Clinic - Infant Mortality)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$34,300
	Description	CDBG funds will be used for healthcare services and support for pregnant and parenting women, their children and families regardless of their ability to pay.

	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 persons will be assisted.
	Location Description	1145 West 5th Avenue, Gary, IN.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
40	Project Name	Housing Services Administration
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$725,032
	Description	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration.
41	Project Name	Payment of interest for Section 108 Loan
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$16,587
	Description	CDBG funds will be used for interest payment for a 108 Loan repayment.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 24A, Payment of Interest on Section 108 Loans
42	Project Name	Hudson-Campbell Improvements
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$192,055
	Description	Funding will provide for improvements at the Hudson-Campbell Sports & Fitness Center.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 53,760 Low and moderate income individuals
	Location Description	411 Massachusetts Sftreet, Gary, Indiana
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03F.
43	Project Name	Gary Health Department (Lead Poisoning Screening)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$27,840
	Description	CDBG funds will be used for the testing, monitoring, and documentation of lead levels of low income children and/or adults at risk.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,200 persons will be assisted.
	Location Description	1145 West 5th Avenue, Gary, IN.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
44	Project Name	Housing Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$633,337
	Description	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.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 11 income eligible households will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
45	Project Name	Neighborhood Rehab Program
	Target Area	Citywide

	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$90,382
	Description	CDBG funds will be used for the rehabilitation of two properties in the University Park Area acquired under the Neighborhood Stabilization Program (NSP3) to be sold to low to moderate income persons.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	2 households will be assisted.
	Location Description	University Park
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
46	Project Name	Gary Literacy Coalition (The "Learning Partner Project")
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$15,001
	Description	CDBG funds will be used to provide low income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the effective domain of 5th, 6th, 7th & 8th grade students at the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 140 persons will be assisted.
	Location Description	Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.

	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
47	Project Name	Gary Health Department (Sexually Transmitted Diseases)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$95,197
	Description	Funding will provide for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 persons will be assisted.
	Location Description	1145 West 5th Avenue, Gary, IN.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
48	Project Name	Neighborhood Conservation/Code Enforcement
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$406,827
	Description	CDBG funds will be used for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 600 property inspections will be conducted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement.
49	Project Name	Gary Small Business Development and Expansion Initiative
	Target Area	Citywide
	Goals Supported	ED-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$236,336
	Description	CDBG funds will be used for instructor-led, classroom training, technical assistance (one-on-one and small group business counseling) and access to capital resources for nascent, new, expanding, and high-growth potential small businesses owned by Gary residents, including resident/entrepreneurs classified as low-to-moderate income and/or small business owners who create jobs for low-to-moderate income Gary residents, including the "hard-to-employ" as a result of long-term unemployment, ex-offender status, etc.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 48 businesses will be assisted.
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMCMC). The project matrix code is 18C, Micro Enterprise Assistance.

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 2019 HUD Low/Moderate Income Summary Data, the City of Gary’s population mostly consists of low and moderate income families, (70.24%), and with the exception of two census tracts (CT 101, 125) 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 2019, 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 City will also invest in Downtown target area for one new housing project, Broadway Lofts. This new development will provided 32 affordable housing units to Gary residents. The target areas will be allocated about 18% (\$684,222) of the total entitlement in 2019.

In 2019 funds are allocated to eleven 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 690 individuals in 2019. The geographic distribution of activities are presented in Exhibit 1. This figure shows the location of Census Tracts in the City of Gary with percentage of low and moderate income population and distribution of activities proposed in 2019.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	82

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Recently completed strategic plans developed through a collaboration between the City and the Gary 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, will continue to

receive priority for rehabilitation and new infill development.

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. Broadway Lofts, among others. Nonetheless, regardless of the neighborhood, revitalization continues to be a priority for neighborhoods suffering from aging and possibly under maintained housing stock. In-fill opportunity exists in some neighborhoods such as University Park and Horace Mann and Downtown. In 2019 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 one new home in Midtown neighborhood.

The 2019 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. As a whole, the about 91% (\$3,080,545) of the total project funds will benefit low and moderate income families. For specific CDBG funds, 89% of total funds are directly targeted to benefit low and moderate income families or individuals (\$2,386,166)

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 including those of the Gary Housing Authority;
- 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 staff for their impact and adherence to priorities established by the Consolidated Plan. In 2019, the City anticipates that 91% of its HUD funds will be used to benefit low and moderate income families.

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 2019, the City will fund the following activities.

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 2019 program year. Also shown is the number of affordable housing units that will be assisted with CDBG and HOME funds

One Year Goals for the Number of Households to be Supported	
Homeless	90
Non-Homeless	108
Special-Needs	8
Total	206

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	102
The Production of New Units	35
Rehab of Existing Units	67
Acquisition of Existing Units	2
Total	206

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 25% of the total funds. In 2019, the City will continue to fund 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 assistance to about 20 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 36 households with housing repair needs of their homes.

- For rental housing the City will assist one development, Mahencia Building with rehabilitation assistance. This development will provide 32 units of rental housing to residents.
- The City will assist about 680 individuals or families in its homeless program. Some of these are expected to receive temporary housing assistance (80).
- 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 housing units as rental or for sale homes.
- The City will collaborate with the Housing Authority in construction of a 32 unit mixed use rental housing development.

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. As a part of its inventory, the Authority also has 10 single family homes in Horace Mann and Duneland communities that are for sale and are being 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 2019.

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 repositioning and transformation efforts is demolition of many older and obsolete housing stock and rehabilitation of others. In 2019, GHA will continue to develop and implement repositioning strategies and will use innovative techniques. Part of this effort will be demolition of several developments in whole or partially. GHA will be using several funding sources for the demolition. The specific actions proposed for 2019 by GHA will include:

1. Continue Mixed Finance modernization and development based on approved 2016 plan.
 2. Establish management systems to accurately record and report financial data in a timely manner;
 3. Monitor GHA's operations to effectively maintain an overall budget process to comply with HUD regulations and other internal and external entities;
-
1. Complete 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 such as Downtown Lofts.

3. Implements and monitor standard operating procedures to ensure that staff, projects, budgets, obligations, expenditures, schedules and contracts are properly managed.
 4. Completion of a housing replacement plan in anticipation of a Choice Neighborhood Implementation grant funding application for University Park.
1. Demolition or disposition of several developments which include the following sites:
 - Dorie Miller
 - Delaney Community (East)
 - Concord Village III
 - Colonial Garden
 - Miller Height
 - Gary Manor

In addition, the Authority plans to continue to utilize other programs to continue its transformation. These activities include:

1. Conversion of up to four Public Housing developments through RAD and Section 18 program disposition program.
2. Continue its effort to bring in private investment by creating partnerships with a variety investor types.
3. Demolish several buildings that GHA already owns on Broadway corridor for future development.
4. Complete site studies for redevelopment of these sites for new mixed use and rental housing.
5. Development of Broadway Lofts, a 32 unit mixed use housing development.
6. Rehabilitation of Al Thomas Rehabilitation if tax credit funding becomes available.
7. Continuation of Portfolio Disposition for Mixed-Finance Development—PHA-Wide

In 2019, 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 more than 400 units of housing in several above listed developments. These efforts as well disposition requests to HUD will continue in 2019.

Several other programs aim to improve housing quality and security for residents. These range from rehabilitation of Al Thomas Senior housing, funded in part by RAD program, to technology improvements and 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 2019 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. In 2018 GHA established a new initiative called Emerging EnVision Center program. The program is modeled after HUD's EnVision Center Demonstration program. This program aims to create an effective and intensive services that meet residents' needs and supports them in overcoming barriers. The Housing Authority has recently hired a new coordinator to carry out activities of this locally established Center. The Center will serve as the centralized hub for support in the following four areas; 1) Economic Empowerment; 2) Educational Advancement; 3) Health and Wellness; 4) Character and Leadership.

The current program for Family Self-Sufficiency (FSS) to support residents consist of the following activities:

- Budgeting/Credit Repair Workshop hosted by People's Bank & Northwest Indiana Reinvestment Alliance at all the AMPs
- Conduct Resource Fairs (which includes Health Screenings) at some of the Senior High Rises
- Conduct Smoking Cessation Workshops
- Participation in IUN Academic Success & Achievement Programs Office
- Partnership with NWI Community Action agency to enrolled residents into their Energy Assistance Programs (400 GHA residents participated)
- Partnerships with NWI Community Action and Geminus Corporation for a 4-session workshop at Genesis and Mosby, which provides residents with skills on how to become their personal health advocate.
- Partnership with IUN to provide health related tests, i.e. HPV workshops at Dorie Miller and Concord Village.
- Partnership with Purdue University, to secure spots for GHA youth to participate in PNW's Summer STEM Artificial Intelligence Camp

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 2019 Annual Plan, the Agency has been meeting its recovery requirements and aims to end its ARC status in 2019.

GHA signed a Cooperative Endeavor Agreement with the City of Gary in 2017. According to this agreement the City has committed to assist the Authority in its effort to become a standard performer. In 2019 the City is expected to continue its assistance to the GHA in the following areas:

- The City will support efforts by GHA in its plan to dispose several developments for redevelopment.
- The City will cooperate with GHA in its Self Sufficiency Program to encourage more residents to become homeowners
- The City will provide assistance for disposition of 10 housing units as single family homes, such as homeowner counseling or down payment assistance.
- 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 one developments, Broadway Lofts, is targeted in 2019.
- The City will partner with GHA in implementation of Choice Neighborhood Initiative if awarded.
- The City will provide assistance to GHA for development of three or four sites in Broadway Corridor for new mixed use housing.

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 (67 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.
- To assist in development of new housing particularly in areas where the City has land available

such as in Downtown and other neighborhoods.

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, conversion and upgrading of the most development within the GHA portfolio. Funding sources for the proposed improvements have also been identified to guide implementation of the proposed actions. The Authority is expected to continue to take the required steps to implement many of these recommendations. In 2019 we expect to see the first fruit of these efforts by the implementation of Broadway Lofts. Similarly, demolition of up to six housing developments will start or be complete in 2019. These sites can be made available for new redevelopment. In addition, GHA will demolish several buildings in several sites along Broadway to make them ready for housing and mixed use development.

On the operation side of the agency, GHA continues to improve its administrative capacity to receive standard performance rating. GHA has taken steps to put together extensive partnership, both public and private, for transformation of its assets. Broadway Lofts is being done with the assistance provided by a private partner. The City further is expected to become partner for other revitalization efforts which GHA is currently soliciting developers. GHA is expected to drive these efforts forward during the 2019 fiscal year.

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 sixty different 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 continuously update its Assessment Plan to ensure reliability of information and needs. The Assessment Plan covers the needs and available resources in all jurisdictions, Gary, Hammond, East Chicago and Lake County. The Plan further will aim to provide a comprehensive homeless services system throughout the County.

In 2019, over \$550,283 or about 13% of the City's entitlement funds are dedicated to directly assist the homeless and prevention programs. The following sources of funds will be used to address homeless issues in the City of Gary in 2019:

- A portion of CDBG entitlement funds for shelter support (\$196,271)
- A portion of CDBG funds will be used to assisted people with special needs.(200,000)
- A portion of HOME funds for rental assistance to prevent homelessness (\$75,000)
- 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 2019, funded projects will support all of the identified goals through allocation of funds from, CDBG, HOME and ESG and local funds. The outreach activities will be done by the Continuum of Care. In addition, Continuum of Care in conjunction with the Catholic Charities will assess the homeless and those in the risk of homelessness. Both agencies jointly will assess about 180 individuals to prevent homelessness. Similarly, HOME funds will assist 12 low income families with rental assistance to prevent homelessness. The City's activities collectively are expected to

benefit 692 individuals.

One Year Goals for the Number of Households to be Supported

The Homeless Prevention Program, through Catholic Charities, is expected to assist up to 100 households with a variety of services and programs including emergency assistance. Gary Commission for Women is expected to provide services to 200 individuals and families in need of shelter. Similarly, the Crisis Center is expected to provide assistance to 300 runaway and homeless youth in need of shelter. The Rental Assistance Program, through HOME funds, is expected to provide assistance to 12 very low income families in need of housing and at risk of homelessness with temporary rental assistance. The Rapid Rehousing Program, through the Continuum of Care Network of NWI, is expected to provide assistance to 80 families and individuals with homeless prevention, housing relocation and stabilization, and other support services. 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 23, 2019. 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. As a whole these programs are expected to assist about 692 families or individuals.

The Network, further will continue its effort to provide a fully integrated system to address the needs including assessment. Homelessness prevention objectives in 2019 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 2019 the City will fund seven different programs which address the homeless needs. These programs collectively are expected to benefit 690 homeless families and individuals. In addition, CDBG funds will be used in part for rehabilitation of one shelter to insure availability of decent housing for the homeless.

As part of the 2019 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 2019 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 Rental Assistance Program (TBRA) that will provide temporary assistance to those at risk of homelessness or are homeless. These programs collectively will receive \$165,000 funding and are expected to benefit 192 individuals or families in 2019. 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
- Rental Assistance Program (TBRA) \$ 75,000
- Catholic Charities (Homelessness Prevention) \$ 50,000
- Gary Human Relations Commission \$ 85,000

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 fourth year of the program, the City aims to fund all four homeless objectives as outlined in the Consolidated Plan. 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 will fund programs that prevent homelessness or provide housing assistance to reduce incidents of homelessness. Activities such as Emergency Repair program or Rental Assistance Program aim to prevent homelessness or reduce the time. Thirdly, the City will fund rehabilitation of an existing shelter. This rehabilitation will maintain quality of housing for the homeless. 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.

The needs of people with special needs are carried out through several program for infants and elderly, most notable is the Senior Rehab program, where 8 households are expected to receive assistance.

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 2016. 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 2019 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. Similarly, the demolition program will ensure removal of eyesores and blight which stabilize neighborhood condition. 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 20 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	\$ 150,000
• Homeownership Opportunity Network (HON)	\$ 30,000
• Neighborhood Conservation/Code Enforcement	\$ 225,000
• Gary Human Relations (Fair Housing & Public Education & Outreach)	\$ 85,000
• Gary Dept. of Commerce Redevelopment Division (Demolition)	\$ 377,345
• First-Time Homebuyer Program	\$ 10,000

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. As a whole these programs are expected to directly benefit more than 104 households.

Discussion:

For the last four 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 plans to pursue 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.

In cooperation with the City, the Gary Housing Authority is well into its transformation efforts. In 2019 GHA is expected to break ground for Broadway Lofts, a mixed use residential development aimed at bring additional affordable housing into Downtown. In addition, GHA is completing acquisition and site selection studies for four other sites in Downtown. These developments collectively can bring more one

hundred new housing units to Downtown area.

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 2019, 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. This trend continues in 2019, where the City's total funding declined by about 2% (\$81,956) from last year. 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 declining income in Gary which increases the difficulty of meeting affordable housing needs (According to HUD most recent income data, the City's low and moderate income population has increased by about 6%)
- 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 2019 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 which the City plans to pursue this

year. Third, the City will seek additional private and public partners to leverage CDBG funds to create a larger pool of resources. In 2019, this pool consist of at seven different agencies targeting primary minority and underserved population. These agencies will provide a host of activities ranging from housing counseling to construction of affordable housing and health and educational services.

Actions planned to foster and maintain affordable housing

As stated throughout this Plan, affordable housing will continue to remain a high priority objective in 2019. 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 2019, the City anticipates providing direct financial assistance to seven programs and benefiting approximately 94 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)
- Broadway Lofts (MVAH Holding, LLC)
- Mahencia Apartments (HTW Development LLC)
- First-Time Homebuyer Program

The City will further collaborate with the Gary Housing Authority to make available up to ten single family homes owned by GHA for homeownership. These homes will be disposed by the Authority as affordable housing. 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. Additionally, all housing units that are substantially rehabilitated with CDBG or HOME funds are subject to LBP compliance requirements. Each property will be assessed and lead clearance will be performed by a certified risk assessor, certified lead based paint inspector or clearance technician before the rehabilitation project can be completed. During program year 2019, the City estimated that up to ten housing units will be treated for lead abatement or removal through Housing Repair, Neighborhood Rehabilitation and CHDO programs.

The Gary Health Department Lead Poisoning program will further continue to provide the required monitoring and screening of children in 2019 using prior year funds. Children identified at risk of poisoning or already exposed will be reported and followed up for treatment and observation. The

Department will typically report incident data to appropriate agencies and the City of Gary.

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, 2017, the City continues to have a very high poverty rate with about 35.8% of the population (27,344) live below poverty. The poverty level for families is reported by the Census Bureau as being about 29.7%. A large portion of these families are families with children where poverty rates exceeds 46.4% and female headed households with only one working person in the family with the poverty rates of about 58.5%.

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 2019, 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 2019 this agency will be funded to ensure coordination of homeless activities and availability of resources. In addition, the City will fund three other 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.

To expand outreach, 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 2019, 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 2019 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	5,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	5,000

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.	89.00%

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, 2019, Effective April 15, 2019

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 July 16, 2018 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 (19) 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 2019 ESG funding recommendations. The consultation meeting occurred on October 30, 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

CITY OF GARY NOTICE OF PUBLIC HEARING 2019 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 2019 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:

**Wednesday, February 27, 2019
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 February 28, 2019 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, alternately formatted materials, auxiliary aids, sign language, or other should contact staff at least five (5) days prior to the meeting. Contact Michelle Williams at (219)881-5075 between 9:00 A.M. – 4:30 P.M. for more information.

CHICAGO TRIBUNE
media group

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839 Broadway
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GARY, IN 46402

Proof of Publication

Order Number: 8130085
Purchase Order: Michelle L. Williams

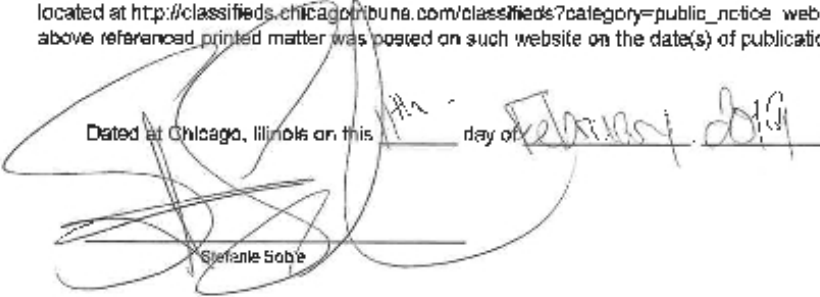
State of Indiana)
) ss:
Jasper, La Porte, Lake, Newton, Porter, & Starke County)

I, Stefanie Sobie, a principal clerk of Post Tribune newspaper of general circulation printed and published in the English language in the city of Crown Point in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 time(s), the date(s) of publication being as follows:

Feb 09, 2019.

The undersigned further states that the Post Tribune newspaper(s) maintains an Internet website, which is located at http://classifieds.chicagotribune.com/classifieds?category=public_notice website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Dated at Chicago, Illinois on this 11th day of February, 2019


Stefanie Sobie

160 N Stetson Ave.
Chicago, IL 60601

Chicago Tribune - chicagotribune.com
160 N Stetson Avenue, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 222-4014



CHICAGO TRIBUNE

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Wednesday, February 27,
2019
City Hall Annex
639 Broadway, 1st Floor,
Green Room
Gary, IN 46402

A Draft of the Plan will be made available for review and comment on February 28, 2019 at the City of Gary Department of Commerce, Community Development Division, 639 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, 639 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 formatted materials, auxiliary aids, sign language, or other should contact staff at least five (5) days prior to the meeting. Contact Michelle Williams at (219)861-5075 between 9:00 A.M. - 4:30 P.M. for more information. 2/8/2019 e130065 HSHAXLP

B130065

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Gary Dept of Community Development
(Governmental Unit)

To: The Times Media Company

Elkhart County, Indiana

601-45th Avenue, Muncie, IN 47321

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Display Matter (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) - number of equivalent lines

Head - number of lines

Body - number of lines

Tail - number of lines

Total number of lines in notice

COMPUTATION OF CHARGES

65 lines, 65 columns wide equals 65 equivalent lines at .4823

cents per line \$ 28.95

Additional charges for notices containing rule or tabular work (50 per cent of above amount)

Charge for extra proofs of publication (\$1.00 for each proof in excess of two)

TOTAL AMOUNT OF CLAIM \$ 28.95

DATA FOR COMPUTING COST

Width of single column in picas 3p4
Number of insertions 1

Size of type 7.0 point.

1823

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (1) times. The dates of publication being as follows:

February 9, 2019

Additionally, the statement checked below is true and correct:

..... Newspaper does not have a Web site.

..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

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Date February 9, 2019

Nicole L. Musceri
Title: Legal Clerk

By: _____

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscarel who, being duly sworn, says that Sha'ne is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 time(s), the date(s) of publication being as follows:

February 9, 2019

GARY DEPT OF COMMUNITY DEVELOPMENT / LEGALS
EVELYN APONTE
838 BROADWAY, SUITE 302N
GARY IN 46402

ORDER NUMBER 1823

The undersigned further states that the Northwest Indiana Times newspaper maintains an internet website, which is located at: www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscarel
Nicole Muscarel, Legal Clerk

By: _____

Subscribed and sworn to before me this 12 day of February, 2019

Dawn Renee Heili
Notary Public

My commission expires:



Section: Legals

Category: 198 Legal - Lake County

PUBLISHED ON: 02/09/2019

TOTAL AD COST: 28.95

FILED ON: 2/9/2019

CITY OF GARY
DEPARTMENT OF COMMUNITY
DEVELOPMENT
838 Broadway, Suite 302N
Gary, IN 46402
Tel: 219-881-5375
Fax: 219-881-5075
CITY OF GARY
NOTICE OF PUBLIC HEARING
2019 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 2019 Annual Action Plan. The Plan will include the strategic use of federal grant dollars from the Community Development Block Grant (CDBG), Emergency Shelter 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 6:00 P.M. on the date and at the location listed below:

Wednesday, February 27, 2019
City Hall Annex
838 Broadway, 1st Floor,
Green Room
Gary, IN 46402

A Draft of the Plan will be made available for review and comment on February 28, 2019 at the City of Gary Department of Commerce, Community Development Division, 838 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 obtained in the City of Gary Department of Commerce, Community Development Division, 838 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, sign language, or other should contact staff at least two (2) days prior to the meeting. Contact Michele Williams at 219-881-5075 between 8:00 A.M. - 4:00 P.M. for more information.
2019-1823-456789



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
NKEOLJE RUMPHI
Deputy Director

Annual Action Plan Program Year 2019

February 27, 2019
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. 2019 Annual Action Plan Overview.....Arlene D. Colvin
Director
- III. Survey Forms/2020 Proposals.....Michelle Williams
Compliance Specialist
- IV. Questions or Comments on Plan.....Arlene D. Colvin
Director
- V. Closing Remarks.....Arlene D. Colvin
Director
- VI. Adjournment



Name	Organization and Address	Phone Number	Email Address
Ashlene Colburn	COG Community Development 839 Broadway	219-881-5075	acolburn@ci.gary.in.us
Cameron Baitley	BLACK		cbattle@ci.gary.in.us
Wanda J. Fittigrew	Community Development	219-881-5075	wfittigrew@ci.gary.in.us
Telicia Jones	Community Dev	219-881-5075	fyones@ci.gary.in.us
Michelle Williams	Comm. Dev.	219-881-5075	mwilliams@ci.gary.in.us
MARIELE BARTSOATE	414 Fillmore St Gary, IN 46504	219-616-4112 414 Fillmore	
Dara Smith	BCFW Rainbow Area Shrine	(219) 886-1608	dasmith@ci.gary.in.us
Berardus De Hill	578 Broadway Apt 105	219-916-6769	
Frank L Sanders Jr	7719 Toney Pl.	219-427-7225	sandersjrfrank@gmail.com
Ken Patrick BARNET	225 W. 5th Ave (46502) Gary Witerary Condition	(219) 885-4851	kennedy@ci.gary.in.us
ERA TWYMAN	650 Grant, Site B (OH)	219-985-2229	get2c@shoptel.net



Name	Organization and Address	Phone Number	Email Address
Zulina Mason	3730 Monroe St. Gary	(219) 433-0206	zulina3730@gmail.com
Douglas Harris	YSEB - GARY PARK	219-201-8865	dharris@ci.gary.in.us
Michael Cagad	Community Development	219-581-5055	
Royce Carral	B.L.A.C.K.	(219) 240-8655	
Rachel Wilbourn	P.T.S.A.	24-977-1423	r1wbury@yahoo.com
Seremigh King	B.L.A.C.K.	219-951-2348	kingseremigh40@aol.com
Brenda Comere	Genesis (TR) Inc / Alternative House	219-938-7070	brendad@genesiscenterysb.org
Deroka Bollow	B.L.A.C.K.	(219) 376-6710	deroka.1988@gmail.com

Annual Action Plan FY 2019		
Location: City Hall Annex – The Green Room, 839 Broadway	Date: February 27, 2019	Duration: 42 Minutes
Recorder of Minutes	Michelle L. Williams	Initials: MW
List of Attendees	See enclosed "sign in sheet"	

Ms. Colvin thanked everyone for coming out to the public hearing on our 2019 Annual Action Plan. She then introduced staff members, Ms. Michelle Williams, Compliance Specialist, Ms. Wandu Pettigrew, Programs Manager and Ms. Felicia Jones, Senior Compliance Specialist.

Ms. Colvin gave a brief explanation regarding the Community Block Grant program. She stated that we're required by HUD to submit a 5-year Consolidated Plan where we indicate how we intend to use our monies under the Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG) programs over 5 years. Ms. Colvin added that on an annual basis we submit an Action Plan to tell how we intend to spend the money on a yearly basis. She further added that tonight's meeting was about how we intend to spend our 2019 dollars.

Ms. Colvin indicated that the Community Development Block Grant dollars are approved by Congress on a yearly basis and it generally occurs sometimes in March or the beginning of April. She further indicated that we really don't know what our allocation would be until that time. Ms. Colvin added based on our plan that we submit our 5-year plan and the Annual Action plan, we would use our projections to go forward to tell the community what we intend to use the dollars for. She further added we would make adjustments in those allocations based upon how much we actually received. Ms. Colvin reminded the audience that we would probably know sometime in April how much we're going to be allocated.

She added that we set a series of priorities for spending dollars and generally our dollars primarily goes towards housing programs. Ms. Colvin further added that housing and Community Development is a high priority which was indicated in the handout. She stated that under each of those priorities you have a series of activities that we indicate what we're going to use the dollars for. Ms. Colvin indicated that it would be used for housing rehabilitation, construction of new housing, homeownership programs to further into fair housing, and public housing. She indicated that we looked into the development rehabilitation of community facilities, infrastructure projects, and public service projects. Ms. Colvin emphasized that often there are public safety facilities that we're looking at and we were able to fund a fire station. Ms. Colvin added that we have code enforcement activities that we fund and other revitalization priorities. She further added that we were able to fund some of our dollars for Economic Development. Ms. Colvin stated that we have a series of priorities that we're talking about dealing with in regards to creating new jobs, job retention, providing financial assistance to businesses, and provide training.

Ms. Colvin reiterated that we're required under our Consolidated Plan to take an estimate of how much money we would be receiving over 5 years, allocate that in on a yearly basis and then come up with funding priorities that fit into the categories that was described in the handout. She added that we have annual goals that we intend to fund this year. Ms. Colvin further added that in all the housing categories that were described as priorities was a list of funding amounts that was attributed to that particular goal. She indicated that the overall total ends up being our allocation amount that we received from HUD. Ms. Colvin added that we're spending a million dollars in housing rehab, a total of \$50,000 between the two homeownership programs, \$85,000 towards Fair Housing, and a \$750,000 for prevention and housing. She further added that all of these categories were attributed funding amounts and this was all according to our plan. Ms. Colvin emphasized that as you actually meet these target goals we would be able to address some of the issues that we identified in the community.

Ms. Colvin indicated that all of the funding allocations that are listed in this handout are contingent upon final approval for the Federal budget for FY2019. She further added once the final allocations are announced, project funding levels will be increased or decreased according to the amount allocated. Ms. Colvin also indicated that in order for us to be able to actually plan and go forward on a time schedule, we would have to let the public know. She added that while we have dollars attributed to particular projects that should our allocation decrease, we would decrease the actual allocation attributed to that project accordingly. Ms. Colvin further added that if the total allocation increases, then we would be able to increase our dollar amount per project.

Ms. Colvin emphasized that on March 13, 2019 we would be having another public hearing that deals with the Consolidated Annual Performance and Evaluation Report (CAPER) and it deals with what we have spent our dollars on for the previous year. She stated that this public hearing is dealing with what we're going to spend our 2019 dollars on and for March 13, 2019, we'll have a public hearing on what we spent our 2018 dollars on. Ms. Colvin added that we have a highlight of what we actually spent our dollars on from 2018 that was listed on page 8 of the handout where it gives you an idea about how we spent our previous year funding.

Ms. Colvin indicated that we did target Economic Development, Clearance which is demolition, housing, housing counseling, homelessness projects, public facilities and infrastructure improvements as well as public services. She added that it's not very much different of what we intend to do although we'll have a few additional projects that we'll be discussing in 2019.

She went over the proposed projects for FY 2019, Ms. Colvin stated that we set our total allocation amount for Community Development Block Grant was at currently for PY2018 which is \$3,298,214. She added that amount may increase or decrease depending on what Congress actually approves this amount.

We intend to spend \$254,000 for Public facilities and Infrastructure.

- To fund rehabilitation activities at the Rainbow Shelter which is run by Gary Commission for Women
- Curbs and Sidewalks repair which one is in conjunction with the Park and the other is in conjunction with Owner Occupied Curbs and Sidewalks program.

Ms. Colvin added that we do curbs and sidewalks at the same time so that we have a comprehensive approach to revitalizing a particular neighborhood.

We intend to spend \$418,696 for public services.

- Provided funding to the Gary Commission for Women for the Rainbow Ark Shelter, the Gary Health Department (STD's), the Gary Human Relations Commission, Gary Youth Services Bureau, Gary Literacy Coalition, and Homeownership Opportunity Network program.

We intend to fund \$1,260,137 in housing repair programs

- The housing programs are divided between the housing repair program, the senior repair and other programs that relates to rehab and the selling of properties.

Ms. Colvin gave a brief explanation regarding the housing repair programs. She stated that they are for persons that are actually living in their homes and income eligible. Ms. Colvin added that all our programs are funded with HUD dollars which requires us to make sure they benefit primarily low-to-moderate income persons. She further added that there are income requirements attached to all the programs. Ms. Colvin stated that these are not programs for individuals who make a lot of money but for

people who are essentially 80% of medium income and below. She further stated that seniors lived in their homes needed rehabilitation assistance to eliminate code violations on their properties.

Ms. Colvin added that we also have a neighborhood rehab program which is a program that is designed to rehab a property and offer it for sale. She further added that we're going to do two rehabilitations this year under our program. She stated that the two rehab two properties that are in the University Park West area between Broadway and Grant would be offered for sale.

Ms. Colvin added that we also have clearance activities. She stated that clearance meant demolition and we allocated \$377,000 for that activity. She further added that this activity would supplement other City funds that has been set aside for demolition and there's a Blight and Elimination Program; which we have received \$4 million dollars in round 2 for demolition funds. Ms. Colvin noted that these dollars that we allocated are basically for commercial structures that don't qualify for funding under the Blight and Elimination Program.

She added that we allocated \$220,000 to Code Enforcement and that we fund the City's Code Enforcement activities to provide officers that actually go out and cite people in neighborhoods.

Ms. Colvin added that we allocated \$110,000 for the Gary Micro Enterprise and this program offers training to those persons who want to go into business. She further added that we started a new program at the end of last year. Ms. Colvin stated we actually trained about 14 people but overall we assisted 48 businesses so far. She emphasized that we've been able to leverage some dollars from a bank that would help the businesses to get loans to fund some of their activities. Ms. Colvin stated that the First Financial Bank is assisting us in this program and has offered up some capital to actually provide Micro Loans to businesses.

Ms. Colvin also added that we have a Section 108 Loan Interest program that was set aside. She further added that this would help us to pay interest on the loans that we received to rehab the Hudson Campbell building and to construct a new fire station in the Glen Park area at 49th and Delaware. She stated that construction will begin April 1.

Ms. Colvin added that we allocated monies the administration of the program for our staff and other dollars were set aside for other programs. She further added that the Continuum of Care Network agency handles most of our housing issues that related to homelessness and there was list of programs that they are actually involved under the Emergency Solutions Grant.

Ms. Colvin continued to go over the activities and mentioned we have HOME dollars that were funding. She added that this year we received \$623,955 assuming that this would be our allocation for 2019.

- Construct new housing for Habitat for Humanity at the 1800 block of Adams and Broadway 1.0fs for 22 units located on 7th Broadway;
- Rehabilitation of the Al Thomas Gary Housing Authority located on 100 West 11th Avenue and the Mahonia project located on 1900 West 5th Avenue;
- Tenant Based Rental Assistance program;

Ms. Colvin gave a brief explanation that this is program depending upon your income would be eligible to receive a rental assistance payment that's paid directly to your landlord and it's for a period of one year. She stated that it's for an emergency situation and that we're trying to make sure that people are not homeless. She added that this particular funding level should address about 14 households.

Ms. Colvin also added that we have dollars set aside for our first time homebuyers program which we would assist two households with this allocation. She added that we also have prior year dollars and this

would be an opportunity for an individual who is buying their first home to be able to get down payment assistance through the program.

Ms. Colvin indicated that the Emergency Solutions Grant were dollars allocated toward agencies that would assist people who are in danger of being homeless. She also indicated that we're either trying to prevent homelessness, get people back into their homes or rapidly re-house them if they lost their housing. Ms. Colvin briefly described the following Emergency Solutions Grant programs.

- Gary Commission for Women to do renovation work for the Rainbow Ark Shelter so they'll continue to provide that service;
- Crisis Center which handles homelessness for runaways for individuals 10-18 years old;
- Catholic Charities a homelessness prevention program that provides security deposit, utility and rental arrears;
- Rapid re-housing program administered by the Continuum of Care which they help relocate people to other housing and stabilize housing situation

Ms. Colvin added that the Continuum of Care responsible for collecting all of the data that has to go into the Homelessness Management Information System (HMIS). She further added that we're required to input data into when we talk about homelessness. Ms. Colvin stated that the data input is needed in order to provide that information to the federal government.

Ms. Colvin introduced Ms. Williams to discuss the neighborhood surveys that were issued before the meeting.

Ms. Williams began by letting the audience know that we were conducting neighborhood surveys as a means for the community to provide valuable feedback and comments regarding needs in the neighborhoods. She added that the surveys helps the City to better understand the community's interests, needs and develop objectives for the future use of federal Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG) funds. Ms. Williams also stated if there were any suggestions regarding our programs or activities to please indicate them on the survey and return them at the conclusion of the meeting.

Ms. Williams then turned the meeting back over to Ms. Colvin.

Ms. Colvin noted that HUD has a series of reports that we have to submit such as what you are going to do with the money before HUD gives it to you and what you do with the money after you got it. She also noted that this is just one of many reports that we do during the year and there's always a public hearing attached to those reports. Ms. Colvin added that the public hearing lets the public know what we're doing so HUD could keep track and also have an input of what we're doing. She also added to what Ms. Williams had discussed regarding the survey is a very important tool for us to use. Ms. Colvin stated that we have ideas about what's needed in the community but the community needs to speak up for themselves. She added that this is a way for us to get ideas about what should we do and how could we best fit it into the actual program guidelines allows us to do.

A brief discussion had taken between a citizen and Ms. Colvin regarding the abandon houses that were in her neighborhood. The citizen stated that she resided in the 2nd District for 35 years and it took 5 years to demolish a house that was next door to her. She felt that she didn't see any changes in her neighborhood and feels that the City was not enforcing the home owners to take care of their property. Ms. Colvin assured her that it's difficult to see changes in your neighborhood. She stated that we received \$377,000 for Clearance which was small amount of money. Ms. Colvin noted that it would cost \$10,000 to tear down a house and maybe 37 houses would be torn down. She also added that there was Blight and

Elimination program which we received 4 million dollars and a lot of houses needed to be demolished. Ms. Calvin emphasized that not all the houses were demolished and it wouldn't address every problem in the neighborhood but its start of what we could do.

Question: How do we access those HUD reports?

Response: It depends which one it is and some of them are directly into the HUD's system but certainly if you make a request we'll see that we can get it to you.

Question: Where do I make this request to?

Response: To our department Community Development.

Being no further questions or comments the meeting was adjourned.

Staff:

Ms. Arlene D. Calvin, Director
Ms. Leticia Jones, Senior Compliance Specialist
Ms. Michelle Williams, Compliance Specialist
Ms. Wanda J. Pettigrow, Programs Manager
Ms. Johanie Raylund, Housing Specialist

Subrecipients:

Ms. Dara Smith, GFCW
Ms. Era Twyman, GFCW
Ms. Dolly Harris, Youth Service Bureau
Ms. Brenda Comer, Crisis Center

Citizens:

Ms. Cameron Battley
Mr. Marvella Barksdale
Ms. Geraldine Hill
Mr. Frank L. Sanders
Mr. Ken Patrick Berry
Ms. Zulina Mason
Mr. Corey Carral
Ms. Rachel L. Wilburn
Mr. Jeremiah King
Ms. Dereka Rollins