

# 2020 Annual Action Plan

**City of Gary, Indiana**

*Jerome A. Prince, Mayor*

**Division of Community Development**

Nikole Rumph, J.D., Interim Director

July 2020

CONSOLIDATED PLAN

# 2020 Annual Action Plan

## SUMMARY

City of Gary  
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Department of Community Investment  
Division of Community Development

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## **A - EXECUTIVE SUMMARY**

### **1. Introduction**

The 2020 Action Plan describes activities which will be undertaken by the City of Gary for the program year beginning January 1, 2020. 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 2020 Action Plan is the fifth and last year implementation of this five-year plan. The 2020 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 2020 Action Plan.

### **2. Summary of the Objectives and Outcomes identified in the Plan Needs Assessment Overview**

Recognizing the national objectives of the CDBG and specific program regulations, the City 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 focus on some of the most critical needs in Gary, based on the following goals and priority needs:

#### **Goal: Housing Priority (High Priority)**

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.
- **HS-2 Housing Construction** - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.
- **HS-3 Home Ownership** - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
- **HS-4 Fair Housing** - Promote fair housing choice in the City through education, outreach, enforcement of and compliance with the Fair Housing Act, and providing seminars, training, and informational material.

**Goal: Homeless Priority – (Low Priority)**

- **HO-1 Operation/Support** - Continue to assist providers in the operation of housing and supportive services for the homeless and persons at-risk of becoming homeless.
- **HO-2 Prevention and Housing** - Continue to support homeless prevention and rapid re-housing programs.
- **HO-3 Housing** - Support the rehabilitation and construction of emergency shelters, and permanent housing for the homeless by non-profit organizations.
- **HO-4 Continuum of Care** – Support the Continuum of Care Network’s efforts to provide housing, outreach, and preventative care services and support.

**Goal: Special Needs Priority- (Low Priority)**

- **SN-1 Social Services** - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.
- **SN-2 Housing** - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-3 Public Facilities** – Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Disabilities Act.

**Goal: Community Development Priority – (High Priority)**

- **CD-1 Community Facilities** - Improve the City's public and community facilities (parks, recreation centers, library, etc.) and make them accessible in accordance with Section 504 of the Rehabilitation Act of 1973.
- **CD-3 Public Services** - Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Public Safety** - Improve public safety facilities, equipment, and public safety services.
- **CD-5 Code Enforcement** - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.

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

**Goal: Economic Development Priority - (High Priority)**

- **ED-1 Employment** - Support and encourage new job creation, job retention, and employment.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development of existing and new firms.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- **ED-4 Training** - Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.

**Goal: Administration, Planning, and Management Priority - (High Priority)**

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

During the five-year Plan period, the City expects to receive about \$4 million annually in CDBG, HOME and ESG funding, for a five-year total of \$18-20 million. In 2020 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. Community facility improvements will be carried out in three neighborhoods. The City will further continue to improve a recreation facility (Hudson Campbell Complex) for all residents.

Existing homeowners will receive assistance to maintain or upgrade their homes. Affordable housing needs of the homeowners and renters will be addressed in a collaborative effort between the City, the neighborhood organizations, private investors as well as direct support for home repairs and rental assistance. Lastly, the City will fund several organizations that will provide services to a variety of population groups ranging from infants to the youths and the elderly. These activities collectively are expected to benefit more than 12,656 individuals or households.

The needs of the homeless and those at risk of becoming homeless will be provided by six programs all aimed at creating a comprehensive approach to address the needs and meet the goal of eliminating homelessness in the City. The following Table outlines the 2020 Annual Plan activities that will be funded and their relative priorities based on 2016 Consolidated Plan.

### 3. Annual Goal 2020

The City’s annual goal for housing, homeless and other activities’ completion is outlined in the following Table. Accordingly, the City plans to assist about 87 households through a variety of housing activities. As of this total, about 28 households are expected to be assisted with affordable housing assistance all of which are owner occupied units. Further, the City plan to assist families, youths and children with a variety of social services. Under these programs, more than 1,775 individuals or families will receive assistance.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding		Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG:	\$625,104	Homeowner Housing Rehabilitated: 36 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME:	\$384,067	Homeowner housing constructed: 4 Household Housing Unit Rental Housing Constructed: 32 Housing Units
3	HS-3 Home Ownership	2016	2019	Affordable Housing	Citywide	Housing Priority	CDBG:	\$30,000	Homeownership assistance to Homebuyers: 23 Households Assisted
						HOME:	\$25,000		
4	HS-4 Fair Housing	2016	2020	Fair Housing	Citywide	Housing Priority	CDBG:	\$85,000	Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted
5	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	ESG:	\$153,800	Homeless Person Overnight Shelter: 324 Persons Assisted
		2016	2020				CDBG:	\$138,369	Person Assisted: 200
6	HO-2 Prevention and Housing	2016	2020	Homeless	Citywide	Homeless Priority	CDBG:	\$19,000	Administration of TBRA Program
		2016	2020				ESG:	\$88,690	Homelessness Prevention: 180 Persons Assisted
		2016	2020				HOME:	\$95,000	Homelessness Prevention: 12 household assisted
7	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG:	\$40,000	Other: 1 Other
							ESG:	\$25,000	
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-1 Community Facilities	2016	2020	Non-Housing Community Development	Areawide	Community Development Priority	CDBG:	\$254,661	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
10	CD-3 Public Services	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG:	\$203,265	Public service activities other than Low/Moderate Income Housing Benefit: 1,465 Persons Assisted
11	CD-5 Code Enforcement	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG:	\$220,000	Neighborhood Conservation, Code Enforcement and Blight Prevention: 1000 Household
12	CD-6 Revitalization	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG:	\$387,345	Buildings Demolished: 30 Buildings, One (1) site maintained
13	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG:	\$602,111	Other: 3 Other
		2016	2020				HOME:	\$54,000	
		2016	2020				ESG:	\$21,688	

#### 4. Plan Development Process

In development of the 2020 Action Plan, the City completed several tasks to assure input from different groups, stakeholders and the residents. The citizens' involvement in development of 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. About 30 organizations were contacted for this announcement. The City further made Application for Funding available to interested citizens, local and regional institutions, the Continuum of Care, other organizations (including nonprofit, philanthropic and faith-based); interested agencies, and groups.

The City also announced availability of funds by advertising on July 18, 2019. The advertisement was posted in two (2) local newspapers, the Post-Tribune, The Times, and the City's web site. In addition, the City advertised in two other local weekly newspapers that serve the City of Gary. During this solicitation process, the City provided assistance to those groups in need of assistance. These groups included, low income residents, minorities and non-English speaking groups. Applications were accepted by the City from August 1, 2019 to August 30, 2019. A total of 18 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 January 29, 2020.
- **Community Meeting;** where the citizens were afforded opportunity to submit suggestions, make comments about the funded projects, priorities and objectives. This meeting is to be held on July 13, 2020.

#### 5. Basis of Allocation of Funding

In 2020 the City plans to continue to allocate and target its funds to areas where the City can best leverage its use of funds and where a concentration of low- and moderate-income families exists. The funds will also be targeted in certain neighborhoods where other economic development or revitalization activities are ongoing, particularly where preservation and homeownership is a major objective, i.e. University Park, Emerson, and Midtown. In addition, and due to severe economic disinvestment impacts, the City will continue its efforts in clean up and removal of dilapidated structures.

The City will further give priority to services and programs which address the needs of the most vulnerable population. The aged, homeless or families in threat of becoming homeless, and the children at risk will be most targeted in the funding priorities and allocation. The City has not specifically allocated funds to address COVID-19 related needs. The City plans to use CARES Act funds to address all these issues. Further the City will continue its homebuyer program to enhance homeownership in the City. Lastly, the City will aim to meet the emergency needs of the

citizens where such needs are critical through Emergency Repair program as well as rental assistance to the homeless to those in risk of becoming homeless.

## 6. Available Funds

The activities and accomplishment goals outlined in this document are based on the Federal Fiscal Year 2020 allocated funds available to the City of Gary as described below.

### Expected Amount Available -Year 5

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Housing, Public Services; public improvement Homeless, Admin and Planning Economic Development	\$ 3,355,888		\$ -	\$ 3,355,888	\$ -	Expected amount available to City based on Allocation. All projects have been funded on this basis. Expected remainder amount is an estimate.
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab Multifamily rental, New construction Rental rehab New construction for ownership TBRA	\$558,067	\$ 14,716	\$ -	\$ 572,783	\$ -	Expected amount available to City based on Allocation. All projects have been funded on this basis. Exepected remainder amount is an estimate.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance, Overnight shelter, Rapid re-housing (rental assistance) Rental Assistance, Homeless Services Transitional housing	\$289,178	0	0	\$ 289,178	\$ -	Expected amount available to City based on Allocation. All projects have been funded on this basis. Exepected remainder amount is an estimate.
<b>Funds Administered by the City</b>							<b>\$</b>	<b>4,217,849</b>

## 7. Evaluation of Past Performance

In 2019, 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. The City however relied on other funds to implement several programs. The accomplishments for different programs our outlined in the following table:



<b>Economic Development</b>
<ul style="list-style-type: none"> <li>With CDBG grant funds, the City provided 69 businesses/entrepreneurs with instructor-led classroom training and technical assistance.</li> </ul>
<b>Clearance</b>
<ul style="list-style-type: none"> <li>With CDBG grant funds, the City demolished and/or cleared 84 structures.</li> <li>With Blight Elimination Program funds, the City demolished 15 properties.</li> </ul>
<b>Housing</b>
<ul style="list-style-type: none"> <li>With CDBG and HOME grant funds, the City operated several affordable housing and housing rehabilitation programs. Collectively 27 households were assisted utilizing funds from 2018 and 2019 fiscal years. (17 Housing Repair Program and senior rehab programs.</li> <li>With CDBG funds 13 low- and moderate-income families received rehab funding under Emergency Repair Program.</li> <li>With CDBG grant funds, 1 property acquired under the NSP1/NSP3 grants received rehabilitation under the Neighborhood Rehab program; and 1 property was sold to a qualified homebuyer.</li> <li>With CDBG grant funds, 938 properties received code citations (881 residential, 57 commercial).</li> <li>With HOME grant funds, the City continued its assistance for 747 Broadway LLC, an 18-unit mixed use affordable senior rental development currently under construction.</li> <li>With HOME grant funds, NWI Habitat for Humanity completed the new construction of two (2) single family homes at 1818 Adams St. and 1843 Adams St. for low to moderate income households in the Field of Dreams Project area located in the Midtown neighborhood.</li> <li>HOME funds were also used to assist 2 income eligible homeowners with down payment assistance through the first-time homebuyer’s program.</li> <li>Home funds assisted 45 very low-income families with rent or security deposit assistance through the Rental Assistance Program (TBRA).</li> <li>With Hardest Hit Funds (HHF), the City through the assistance of our Counselors, 30 homeowners received HHF funding, five (5) homeowners received trial/permanent loan modifications, 10 homeowner files are under underwriter review, 17 homeowner files were placed on “HOLD”, waiting on 23 homeowners to submit their documentation to the agency, and two (2) homeowners were declined.</li> </ul>
<b>Housing Counseling</b>
<ul style="list-style-type: none"> <li>With CDBG funds, the City assisted 3 households with pre- and/or post- purchase homeownership counseling.</li> <li>176 persons were assisted with fair housing and employment rights counseling services</li> </ul>
<b>Homeless</b>
<ul style="list-style-type: none"> <li>The City of Gary continued to utilize CDBG and ESG funds to support the Continuum of Care (CoC) and homeless prevention efforts. Emergency shelter services were provided to 191 homeless/runaway teens ages 11-17. Rapid Re-Housing assistance services were provided to 45 persons in the form of financial assistance and housing relocation and stabilization services which included 14 adults and 31 children</li> </ul>
<b>Public Facilities and Infrastructure Improvements</b>

<ul style="list-style-type: none"> <li>With CDBG funds, the City of Gary continued its efforts towards completion of improvements to the Hudson Campbell Sports &amp; Fitness Center. Several improvements were completed at the Hudson-Campbell using CDBG funds (\$597,259) and Section 108 Loan funds (\$34,124).</li> </ul>
<ul style="list-style-type: none"> <li>Assistance through CDBG (\$296,533) and the Section 108 Loan (\$3,250,000) was provided for the construction of new Fire Station #5 in the South East Glen Park section of the City. The Fire Station should be completed by April or May, 2020.</li> </ul>
<b>Public Services</b>
<ul style="list-style-type: none"> <li>The City of Gary utilized CDBG funds to continue to provide funding assistance to local agencies that provided a variety of services to 1,459 low- and moderate-income persons including youth services, health services, emergency shelter services to homeless and/or victims of domestic violence, housing counseling services, and fair housing services.</li> </ul>

## 2020 ANNUAL ACTION PLAN

The 2020 Action Plan proposes activities that the City will undertake according to the housing and community development objectives and priorities established in the Consolidated Plan. In 2020 the City of Gary’s available funds are in the following amounts:

CDBG	\$ 3,355,888
HOME	\$ 558,067
ESG	\$ 289,178
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<b>Total Entitlement Funds</b>	<b>\$ 4,203,133</b>
Program Income	\$ 14,716
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<b>Grand Total</b>	<b>\$ 4,217,849</b>

The City will utilize above funds along with other resources, to implement several activities and programs. These activities will address the needs of the City according to inputs received during the meetings and discussions held for the purpose of the Plan preparation. The following Table summarizes the proposed activities that will be funded during the 2020 fiscal year for each of the program funds.

## 2020 Funded Activities

Activity		Funding
<b>I COMMUNITY DEVELOPMENT BLOCK GRANT</b>		<b>\$3,355,888</b>
<b>PUBLIC FACILITIES AND INFRASTRUCTURE IMPROVEMENTS</b>		<b>\$254,661</b>
<b>1</b>	<b>Hudson Campbell Improvements</b>	\$20,000
CDBG funds will be used toward improvement of the facility. The project will benefit citywide.		
<b>2</b>	<b>Neighborhood Facilities Improvements</b>	\$234,661
CDBG funds will be used for improvements at Tolleston, Roosevelt, and Glen Ryan community centers to include roofing, interior repairs, and HVAC. Approximately 10,000 persons will benefit from this activity.		
<b>PUBLIC SERVICES</b>		<b>\$456,634</b>
<b>3</b>	<b>Gary Commission for Women (The Rainbow-Ark Shelter)</b>	\$138,369
CDBG funds will be used for the operations of the Rainbow-Ark Shelter, which is emergency facility that provides confidential comprehensive residential and non-residential services to women, men, and children who are victims of domestic violence and sexual assault. Shelter services provided are designed to support and enhance for clients who are homeless. Residential clients are housed up to 45 days with extensions granted on an as-needed basis. Approximately 200 low-income (0-50%) persons will be assisted.		
<b>4</b>	<b>Gary Health Department (Sexually Transmitted Diseases)</b>	\$40,338
CDBG funding will provide for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases. Approximately 1,000 low to moderate income (0-80%) persons will be assisted.		
<b>5</b>	<b>Gary Health Department (Lead Poisoning Prevention)</b>	\$27,840
CDBG funds will provide for the testing, monitoring, and documentation of lead levels of children and/or adults at risk. Approximately 200 persons will be assisted.		
<b>6</b>	<b>Gary Human Relations (Fair Housing &amp; Employment Rights Counseling Services/Public Education &amp; Outreach)</b>	\$85,000
CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals. Approximately 70 persons will be assisted.		
<b>7</b>	<b>City of Gary Youth Services Bureau (Out of School Time Programming)</b>	\$87,087
CDBG funds will be used for the operation of a program that will provide education on nutrition, recreation, fitness, academic support, mentoring, and planting and gardening to Gary's low to moderate income youth after school and during the summer. Approximately 275 persons will be assisted.		

<b>8</b>	<b>Homeownership Opportunity Network (HON)</b>	<b>\$30,000</b>
<p>CDBG funds will be used for the one stop housing shop that assists homebuyers &amp; existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling. Approximately 20 persons will be assisted.</p>		
<b>9</b>	<b>CR Works (Gary Bots)</b>	<b>\$48,000</b>
<p>CDBG funds will be used to provide low to moderate income middle school age students for afterschool Robotics and STEM (science, technology, engineering and mathematics) tutoring activities. Approximately 300 persons will be assisted.</p>		
<b>HOUSING</b>		<b>\$1,225,137</b>
<b>10</b>	<b>Housing Repair Program</b>	<b>\$340,000</b>
<p>CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. Target Areas are: Aetna, Emerson, Horace Mann, and University Park. Approximately 13 income eligible households will be assisted.</p>		
<b>11</b>	<b>Emergency Repair Program</b>	<b>\$135,104</b>
<p>CDBG funds for the Emergency Repair Program will be used to address the needs of low to moderate-income Gary owner-occupied homeowners to eradicate conditions which may be an imminent threat to their health, safety, and/or welfare. The program provides funds for emergency repair assistance when it is determined to be necessary to alleviate unsafe, hazardous, and/or unsanitary living conditions. The program provides a maximum limit of up to \$10,000 on the emergency repairs for those income eligible Gary homeowners who would otherwise be financially unable to improve their own dwelling conditions. Eligible items will include: HVAC, water heater replacement, and potentially hazardous electrical and plumbing repairs. Approximately 13 households will be assisted.</p>		
<b>12</b>	<b>Senior Rehab Program</b>	<b>\$200,000</b>
<p>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. Approximately 8 income eligible households will be assisted.</p>		
<b>13</b>	<b>Neighborhood Rehab Program</b>	<b>\$150,000</b>

CDBG funds will be used for the rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.

<b>14</b>	<b>Housing Services Administration</b>	<b>\$381,033</b>
CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.		
<b>15</b>	<b>TBRA Housing Service</b>	<b>\$19,000</b>
CDBG funds will be used to fund activities related to the administration and operation of the Tenant Based Rental Assistance (TBRA) program funded by the HOME program.		
<b>CLEARANCE AND DEMOLITION</b>		<b>\$377,345</b>
<b>16</b>	<b>Redevelopment Division (Demolition)</b>	<b>\$377,345</b>
CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City. Approximately 30 unsafe structures will be demolished.		
<b>OTHER</b>		<b>\$230,000</b>
<b>17</b>	<b>Neighborhood Conservation/Code Enforcement</b>	<b>\$220,000</b>
CDBG funds will be used for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist. Approximately 1000 property inspections will be conducted.		
<b>18</b>	<b>Land Acquisition</b>	<b>\$10,000</b>
CDBG funds will be used towards temporary management costs for grass mowing at the property acquired at 600 E. 35th Ave. until final disposition of the property occurs.		
<b>SECTION 108 LOAN INTEREST</b>		<b>\$170,000</b>
<b>19</b>	<b>Payment of interest for Section 108 Loan</b>	<b>\$170,000</b>
Payment of interest for Section 108 Loan		
<b>ADMINISTRATION AND PLANNING</b>		<b>\$642,111</b>
<b>20</b>	<b>General Administration</b>	<b>\$602,111</b>
CDBG funds will be used for the overall program administration of the CDBG program.		
<b>21</b>	<b>Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition</b>	<b>\$40,000</b>
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.		
<b>II HOME INVESTMENT PARTNERSHIPS PROGRAM</b>		<b>\$558,067</b>
<b>ADMINISTRATION AND PLANNING</b>		<b>\$54,000</b>
<b>22</b>	<b>Administrative Reserve</b>	<b>\$54,000</b>
HOME funds will be used for the operation and administration of the HOME Program.		
<b>CHDO SET A-SIDE</b>		<b>\$83,711</b>
<b>23</b>	<b>CHODO Set A-Side</b>	<b>\$83,711</b>

Funding will provide for the development of 2 affordable housing units that will be made available to low to moderate income households within the City of Gary.

<b>AFFORDABLE HOUSING (New Construction)</b>		<b>\$300,356</b>
<b>24</b>	<b>Habitat for Humanity of NWI (Field of Dreams Project)</b>	<b>\$150,000</b>
Funding will be used towards the new construction of 2 single family homes located in the 1700 and 1740 block of Washington St. to be sold to eligible low-income households (30 -80% MFI).		
<b>25</b>	<b>Broadway Lofts (MVAH Holding, LLC)</b>	<b>\$150,356</b>
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. Project location: 701-35 Broadway, Gary.		
<b>RENTAL ASSISTANCE</b>		<b>\$95,000</b>
<b>26</b>	<b>Rental Assistance Program (TBRA)</b>	<b>\$95,000</b>
Funding will provide direct rental assistance payments on a short-term basis (up to 12 months) to very low-income families/individuals (0-50% MFI) with critical and/or emergency housing needs who reside in Gary. The RAP program aims to encourage families to participate in a self-sufficiency program as a condition of assistance (i.e. GED program, job training, and/or job seeking. Approximately 12 households will be assisted.		
<b>HOMEOWNERSHIP</b>		<b>\$25,000</b>
<b>27</b>	<b>First-Time Homebuyers Program</b>	<b>\$25,000</b>
Funding 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. Approximately 3 households will be assisted.		
<b>III</b>	<b>EMERGENCY SOLUTIONS GRANT</b>	<b>\$289,178</b>
<b>28</b>	<b>EMERGENCY SHELTER PROGRAM</b>	<b>\$289,178</b>
	<b>Crisis Center, Inc. (Shelter Operations)</b>	<b>\$128,000</b>
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.		
	<b>Rebuilding the Breach Ministries (Lydia House Shelter Operations)</b>	<b>\$25,800</b>
ESG funds will be used for the operation of the Lydia House, an emergency shelter that provides safe and secure shelter housing for homeless women without children. Residents are housed for up to 90 days. This program is expected to provide assistance to 24 individuals.		
	<b>Continuum of Care of NWI (Homelessness Prevention)</b>	<b>\$48,690</b>

ESG funds will provide assistance to 40 extremely low-income households who are in imminent risk of homelessness or seeking shelter including but not limited to short-term rental assistance for up to 3 months; one-time payment for up to 6 months of rental arrears including late fees; utility deposits; and utility payments. Approximately 100 persons will be assisted (50 rental arrears, 5 security deposits, and 45 utility payments).

<b>Continuum of Care Network (Rapid Re-Housing)</b>	<b>\$40,000</b>
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ESG funds will be used for financial assistance, housing relocation and stabilization services to income eligible households. Approximately 80 persons will be assisted. (40 rental assistance, 20 security deposits, 10 utility deposits, and 10 utility payments).

<b>Continuum of Care Network (Data Collection - HMIS)</b>	<b>\$25,000</b>
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ESG funds will be used for data collection and entry into the Homeless Management Information System (HMIS).

<b>ADMINISTRATION</b>	<b>\$21,688</b>
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<b>Administration</b>	<b>\$21,688</b>
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ESG funds will be used for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing services.

<b>Grand Total (CDBG + HOME + ESG)</b>	<b>\$4,203,133</b>
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