



City of Gary
Division of Community Development



2021-2025 Consolidated Plan

Demo

CONSOLIDATED PLAN

2021 - 2025

City of Gary
Jerome A. Prince, Mayor

**Department of Community Investment
Division of Community Development**

Arlene Colvin, Esq. Director

June, 2021

Prepared By:

The Arsh Group Inc.
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JEROME PRINCE
Mayor

CITY OF GARY
DIVISION OF COMMUNITY DEVELOPMENT

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ARLENE D. COLVIN
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June 7, 2021

Ms. Renee Ryles, Acting Director
Office of Community Planning and Development
U.S. Department of Housing and Urban Development
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN. 46204

Subject: 2021-2025 Consolidated Plan, 2021 Annual Action Plan

Dear Ms. Ryles:

I am pleased to submit to you the new five-year Consolidated Plan for the City of Gary, Indiana. We have been guided in the preparation of this Plan by the information gathered from individuals and agencies involved in the provision of services or engaged in community development in the City of Gary. Above all, we have sought input from our residents. The Plan therefore aims to address the needs of our community and improve the quality of life of our citizens.

The 2021-2025 Consolidated Plan will establish a new course of action for the City of Gary for the next five years. This course will address many of the concerns and needs of our citizens while expanding the benefits to low- and moderate-income families. Some of these needs are well known but some are new. The 2021 Plan aims to address both to the extent financially possible.

Enclosed are electronic copies of the Consolidated Plan and the Action Plan for your approval. We look forward to working with you and Ms. Almodovar in implementing our Plan. Should you require further information, please do not hesitate to contact me at 219-881-5075.

Sincerely,

A handwritten signature in cursive script that reads "Arlene Colvin".

Arlene Colvin, Esq.
Director

c: Leticia Almodovar, Senior CPD Representative

Executive Summary

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

1. Introduction

The Consolidated Plan (Plan) serves as the City of Gary's Five-Year Plan for the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Program Grant, and Emergency Solutions Grant funds. The City of Gary submits the Plan to the U.S. Department of Housing and Urban Development (HUD) as an application for funding for the stated three entitlement programs. The City also uses this Plan to coordinate with other federal and state grant programs and local initiatives.

The purpose of the Consolidated Plan is to identify a city's housing and community development needs, priorities, goals, and strategies; and to stipulate how funds will be allocated to housing and community development activities over the next five years. The priorities will direct future investment of HUD resources in the City. The Plan also serves as a guide to allocate resources for specific projects and programs that support stated objectives and advance identified goals. The Consolidated Plan has the following components:

- An assessment of housing, homeless and community development needs based on demographic and housing market information.
- Implementation of strategies to address housing, homeless and community development needs.
- The Annual Action Plan outlines the City's intended uses of CDBG, HOME and ESG funds for the upcoming fiscal year.

Programs and activities described in the Plan intend to primarily benefit low- and moderate-income residents of the City of Gary, neighborhoods with high needs, and underserved communities. The City's Division of Community Development is the lead agency in developing the 2021-2025 Consolidated Plan

The development of the 2021-2025 Consolidated Plan is the product of considerable public outreach, multiple public meetings, and consultation with several agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income individuals, provision of services to children, elderly persons, individuals with disabilities, persons with HIV/AIDS and their families, and homeless persons. The research process involved the analysis of the following key components: demographic, economic, and housing data; affordable housing market; special needs populations (homeless and non-homeless); and consultation with public and private agencies, as well as citizen participation.

The Consolidated Plan was prepared using the eCon Planning Suite, including the Consolidated Plan template in IDIS (Integrated Disbursement and Information System). Most of the data tables in the Plan

are populated with default data from the U.S. Census Bureau and supplemented where appropriate with 2019 American Community Survey (ACS) data. Other sources are noted throughout the Plan, including the addition of more recent data where available.

The Plan development process also included the development of the first-year Annual Action Plan based on the goals outlined in the Plan. The Action Plan details activities the City of Gary will undertake to address the housing, homeless and community development needs and local objectives using CDBG, HOME and ESG funds received for program year 2021.

The Consolidated Plan is divided into six sections with the Needs Assessment, Market Analysis, and Strategic Plan forming the key sections:

1. Executive Summary
2. Process
3. Needs Assessment
4. Market Analysis
5. Strategic Plan
6. Annual Action Plan

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

The City of Gary has extensive housing, community development and community services needs. The entitlement funds alone will not be adequate to address the myriad of needs identified by Plan. The City intends to use HUD funds to implement programs which will create a suitable living environment; provide decent housing; or expand economic opportunities for all residents, particularly those with low and moderate income:

Priority Goal Areas

The City has established priority areas within each goal. The priority areas that the City will pursue for the next five years with associated strategies are outlined as follows:

Goal 1: Housing

- Provide direct and indirect assistance to expand homeownership
- Support homeownership opportunities, education and financial literacy
- Promote diversity of housing stock through new construction for homeowners and renters, including for those with special needs.

Goal 2: Affordable Housing

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- Support development and rehabilitation of owner and renter-occupied housing units
- Support development and rehabilitation of mixed income affordable housing in strategic areas in the City.

Goal 3: Community Development

- Foster neighborhood stability and enrichment by supporting code enforcement and removal of substandard structures.
- Invest in infrastructure and public facility improvements to maintain neighborhoods quality of life.
- Promote revitalization in strategic areas by supporting housing development, infrastructure improvements, spot demolition, code enforcement and other targeted actions.
- Employ green and sustainable practices in all aspects of community improvement and revitalization.

Goal 4: Economic Development

- Support business development and expansion, particularly in those area that such investment will help increase availability of jobs within the City.
- Promote revitalization by supporting re-use of vacant land and infill development.
- Support activities which enhance employment opportunities and skill development

Goal 5: Public Services

- Support programs and services which ensure availability of a safety net for the underserved particularly for the, youths, elderly and those with special needs.
- Increase local capacity to promote fair housing, outreach and education
- Expand availability of home improvement loans and mortgages in partnership with financial institutions.
- Support programs which assist needy families to become self-sufficient, such as education, after school program or daycare.

Goal 6: Homeless

- Assist local organizations to provide services and supportive housing to the homeless, particularly victims of family violence.
- Support Continuum of Care Network to maintain coordination and adequate safety net for the homeless families and individuals in the City.
- Support services which ensure outreach, reduce risk of homelessness and support rapid rehousing.

Goal 7: Planning and Administration

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- Ensure efficient and coordinated implementation of the Plan

During the five-year Plan period, the City expects to receive approximately \$4.4 million annually in CDBG, HOME and ESG funding, for a five-year total of \$22.8 million. CDBG funds will primarily be used for housing, public services, revitalization and administrative costs. HOME funds will assist in development of affordable housing while ESG funds will provide assistance to the homeless and prevent homelessness. The City of Gary anticipates to accomplish the following tables present the anticipated outcomes from implementation of its five-year program.

| Activity | Unit | Five Year Goal |
|---|---------------|----------------|
| Rental Housing Subsidies/Assistance | Housing Units | 500 |
| Construction of New Housing | Housing Units | 20 |
| Direct Homeownership Assistance | Housing Units | 20 |
| Rehab, Single-Unit Residential (Owner) | Housing Units | 90 |
| Rehab, Multi-Unit Residential | Housing Units | 200 |
| Rehab, Publicly-Owned Residential Buildings | Housing Units | 0 |
| Rehab, Emergency Repair | Housing Units | 50 |
| Lead-Based/Lead Hazard Test/Abatement | Housing Units | 50 |
| Homeownership Assistance (not direct) | People Served | 100 |

Five-Year Goal - Housing

| Activity | Unit Served | Five Year Goal |
|---|-------------------|----------------|
| Supply of supportive housing | Housing Units | 0 |
| Supportive service to homeless individuals and families | People Served | 100 |
| Transitional Housing | Housing Units | 0 |
| Chronic Homelessness | People (Served) | 20 |
| Homeless Assistance (not direct) | People (Outreach) | 500 |

Five-Year Goal - Homeless

Five Year Goal - Community Development

| Activity | Goals | | | | | Total |
|------------------------------------|-------|------|------|------|------|-------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | |
| Acquisition of exist. rental units | 0 | 0 | 0 | 0 | 0 | 0 |
| Production of new rental units | 0 | 0 | 0 | 50 | 50 | 100 |
| Production of new owner units | 4 | 4 | 4 | 4 | 4 | 20 |
| Rehab. of exist. rental units | 0 | 170 | 0 | 30 | 50 | 250 |
| Rental assistance | 100 | 100 | 100 | 100 | 100 | 500 |
| Acquisition of exist. owner units | 0 | 0 | 0 | 0 | 0 | 0 |
| Rehab of exist. owner units | 2 | 2 | 2 | 2 | 2 | 10 |
| Homeownership assistance | 20 | 25 | 25 | 25 | 25 | 120 |
| Homeless Assistance | 200 | 200 | 200 | 200 | 200 | 1000 |
| Non-Homeless | 0 | 0 | 0 | 0 | 0 | 0 |
| Special Needs | 8 | 8 | 8 | 8 | 8 | 40 |
| Infrastructure Improvements | 1000 | 1000 | 1000 | 1000 | 1000 | 5000 |
| Assist. thru Public Services | 250 | 250 | 250 | 250 | 250 | 1,250 |
| Economic Development/Jobs | 10 | 10 | 10 | 10 | 10 | 50 |
| Demolition | 30 | 30 | 30 | 30 | 30 | 150 |

Five Year Goal - Community Development

3. Evaluation of past performance

During the previous Consolidated Plan period, the City has utilized about \$22.2 million CDBG, HOME and ESG funds for a variety of different housing, homeless and community development activities. During this period the City has continued its efforts to assist homeowners, support individuals and families with housing needs, and ensure availability a safety net for most vulnerable individuals and families in the City. Collectively, the City has assisted more than 17,193 beneficiaries over the past five years. An overwhelming majority of these beneficiaries were persons of low and moderate income. The number of beneficiary and cost per unit of service is outlined in the following Table.

Accomplishments

4. Summary of citizen participation process and consultation process

To solicit public input during the development of the Consolidated Plan, the City of Gary conducted several activities to ensure broad outreach and participation. Activities to ensure outreach and input consisted of the following:

- The City posted legal notices notifying the public of a public hearing on June 3rd, 2021.
- A “Notice of Funding Availability” was released to different agencies and interested parties on October 8, 2020 to solicit proposals. The notice was placed on the City’s web site as well as emailed to various departments, and agencies.
- The City invited more than fifty different groups, agencies and interested individuals to participate in the plan development process.
- The City held stakeholder meetings to get input from different groups. These meetings were hold over several days in October and November 2020.

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- The City met with several City agencies to get input on December 10, 2020.
- A short needs questionnaire was developed and distributed widely to get input and to identify the housing and community development needs and priorities. A total eight responses were received.
- A summary of the draft Consolidated Plan and a full listing of the activities proposed for funding in 2021 were made available at the public meeting. A 3-day public review was held from June 3, 2021 through June 7, 2021. Copies of the draft Plan were made available for the public review at the following locations:

- a. Division of Community Development, City Hall, 401 Broadway, Suite 300, Gary, Indiana.
- b. Gary Public Library, Main Branch.

The final Consolidated Plan, amendments to the Plan, and annual performance reports will be available for five years at Division of Community Development. Residents affected by the Plan's implementation will be provided with free access to the City's Plan.

5. Summary of public comments

The City of Gary extensive public and community outreach resulted in numerous valuable comments which shaped the goals and priorities for the Plan. Comments received during the need assessment conversations and meetings showed the sever needs and gaps that exists in the City of Gary for a variety of services, some of which were further exacerbated the COVID-19 pandemic. Most important issue expressed were the need for public services and the need for facilities for the homeless in the City. Availability of rental housing, was also expressed as a major concern as many individuals and families were forced to move out due to loss of jobs. The City did consider these comments in development of plan and formulation of strategies.

Comments received during the presentation of the Draft Plan, were limited and concerned the process and questions about senior needs. The City verbally responded to all questions in both initial public meeting and the final draft plan public meeting. No comments were received that require specific action or modification to the plan.

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

No comments opposing the submission of the 2021-2025 Consolidated Plan and Program Year 2021 Annual Action Plan were received from the public.

7. Summary

The City of Gary's 2021-2025 Consolidated Plan and 2021 Annual Action Plan have been prepared to promote a viable urban environment which provides decent housing, create a suitable living environment, and expand economic opportunities for all residents, principally for those with low and

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moderate-income. The Plan further supports programs that will address the needs of homeless or that at-risk homelessness. Consistent with the City's Public Participation Plan, the City made efforts to reach out and gather public comments through a number of focus group conversations, two public meetings and an extensive consultation process. This process garnered valuable and important information and identified needs. Information gathered from the public process, the market analysis, and data provided by HUD and others, were all used to identify needs, formulate goals, and develop activities of this Consolidated Plan and Annual Plan.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|-----------------------|------|-----------------------------------|
| Lead Agency | GARY | |
| CDBG Administrator | GARY | Division of Community Development |
| HOPWA Administrator | | |
| HOME Administrator | GARY | Division of Community Development |
| ESG Administrator | GARY | Division of Community Development |
| HOPWA-C Administrator | | |

Table 1 – Responsible Agencies

Narrative

The City of Gary’s Division of Community Development is responsible agency for within the City for the overall administration of the CDBG, HOME and ESG programs and for preparing this five-year Consolidated Plan. The three programs, are administered by the Division of Community Development, which is part of Department of Community Investment. The Division Director handles housing, community development and community facilities related activities and reporting requirements, while most public services, homeless and redevelopment activities are implemented by the subrecipient agencies.

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

As part of this Consolidated Plan development, the City Gary undertook an extensive outreach program to consult and obtain input from nonprofit agencies, affordable housing providers, and government agencies. The outreach program has been summarized in the Executive Summary and the Citizen Participation sections of this Plan. Comments received; results of the Needs Survey are summarized in Appendix 1 to this Consolidated Plan.

Consultation process for the Plan began in late 2020, and consisted of a several activities, including public meetings, interviews and a needs survey. The City made extensive efforts to contact appropriate parties and obtain meaningful input. These consultations, in conjunction with participation from citizens, provided strong direction for the plan despite limitation imposed by COVID -19 Pandemic.

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 has consulted with governmental health, mental health, private non-profits, and other community stakeholders on issues related to housing, homeless and general community development. These consultations comprised of one-on-one conversations, group discussions or virtual meetings all aimed at identifying needs, develop project and implementation of programs. Specifically, the City engaged in the following activities to enhance coordinated between the City and housing services providers, health services agencies, and homeless prevention organizations among others. The coordination with various agencies and organizations comprised of activities which include:

- Regular conversations with nonprofit service providers that cater to the needs of low- and moderate income households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Meeting with Housing advocates and agencies;
- Meeting with financial institutions and other professional organizations such as realtors;
- Discussion with public agencies (such as parks, health services, public works, regional entities);
- Business development organizations;
- Community and neighborhood groups; and
- Meeting with the Continuum of Care to coordinate the homeless activities.

The list of coordinating agencies is provided in the following tables. These agencies were mailed notices of the City’s Consolidated Plan process and public meetings. Many were also e-mailed links to the City's

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Community Development Needs Survey. Some other agencies were also contacted to obtain information in preparation of this Consolidated Plan.

The City's coordination efforts are expected to be continued for the next five years. Specifically, the City of Gary anticipate to conduct the following:

- The City staff will participate in local and regional committees such as the Continuum of Care to ensure coordination in housing and support services
- The City will encourage and accept funding applications from housing, health care and service providers through its Annual Action Plan solicitation process
- The City will provide technical advice and support to such agencies to seek funding from other sources that are complementary to the Consolidated Plan goals.
- The City will encourages agencies to work together to leverage resources and prevent duplication of services for the betterment of the people being served.
- The City of Gary will continue its coordination efforts for planning, as well as project implementation, between all housing providers and other services agencies to ensure a seamless process.

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 Northwest Indiana Continuum of Care (CoC) serves as the coordinating agency for the development, planning, and coordinating the area's 10-Year Plan to End Chronic Homelessness. The agency also serves as the local coordinating entity for the annual Homeless Point-in-Time Count for Sheltered and Unsheltered residents of the three-city area of Hammond, East Chicago, and Gary. The Continuum of Care coordinates its efforts with the Balance of the State Regional Planning Council to ensure that the "Point-in-Time" (PIT) count is completed and that a plan is in place, and being implemented. The point-in-time survey is conducted the fourth week of January.

The NWI Continuum of Care also represents the local three (3) cities coordinating body for the Homeless (Hoosier) Management Information System (HMIS), which is a Federally mandated system for data entry and retrieval including Client Demographics, Case Management and Treatment Information. The CoC has representation on the HMIS advisory committee.

The primary mission of the organization is to address the needs of homeless persons and persons at risk of homelessness. The CoC is further a strong partner and a participating agency which sponsors and coordinates the Housing Summit Conference presented during the month of April, which is also the month of observing Fair Housing. The Continuum of Care meets on a monthly basis. The City of Gary is an active member of the Continuum of Care and funds the agency regularly to coordinate homeless programs for the City and to coordinate the activities of many of the service and shelter providers in the City.

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In development of this Plan, the City met or requested input from several agencies and service providers. Specifically, the City's efforts included the following:

- The City had a focus group conversation with several social service agencies. One topic discussed in this meeting was the homelessness in the City and changes due to COVID 19.
- The City met with the Continuum of Care and some of its members separately to discuss the homeless needs for the next five years.
- The City requested direct input from a variety of agencies through a Needs Survey.
- The survey was distributed and was completed by many of the service providers that are involved with the Continuum of Care. Several of these agencies that provide housing and supportive services for the homeless and those at risk of becoming homeless also attended the focus group meeting and provided input. These agencies include homeless organizations, Veterans' support groups, and support services agencies.
- The City continues to have conversation with a local service provider agency interested to establish a local shelter.

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

Consultation with the NWI Continuum of Care, is an ongoing process as the City has been funding the agency for different activities and expects to continue this engagement for the next five years. The agency currently oversees the completion of the HMIS as well as engaging in rapid rehousing. In allocation of resources including those of 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. 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.

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 is made to better align the homeless goals with the regulatory requirements of the ESG program. The City updated its Written Standard in August of 2020. This document is included in this Plan in Appendix 1. The Written Standards establishes policies and procedures for evaluation of performance evaluation of funding agencies and administrating procedures for HMIS.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | Gary Housing Authority |
| | Agency/Group/Organization Type | Housing PHA Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | One on One interview. 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 development of affordable housing in Gary. |
| 2 | Agency/Group/Organization | CONTINUUM OF CARE OF NWI |
| | Agency/Group/Organization Type | Services-homeless Publicly Funded Institution/System of Care Regional organization |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | One on One interview. 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 aims to coordinate regional homeless prevention efforts and provisions of services. |
| 3 | Agency/Group/Organization | Habitat for Humanity of NWI |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |

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| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group conversation. Habitat for Humanity of Northwest Indiana was consulted to address affordable housing needs. Outcome: Two affordable housing units. |
| 4 | 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? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. 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 |
| 5 | Agency/Group/Organization | Gary Health Department |
| | Agency/Group/Organization Type | Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Lead-based Paint Strategy Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. The Gary Health Department was consulted to address social and health needs of families and children. Outcome: Protection of up 1200 of individuals and children. |
| 6 | Agency/Group/Organization | CR WORKS, INC. |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | CR Works was consulted related to housing and community development needs of the City, particularly those related to affordable housing. |

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| | | |
|----|--|---|
| 7 | Agency/Group/Organization | CRISIS CENTER |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. The Crisis Center was consulted to address homeless needs of the runaways and unaccompanied children. Outcome: Prevention of homelessness, 300 youths. |
| 8 | Agency/Group/Organization | Rebuilding the Breach Ministries, Inc. |
| | Agency/Group/Organization Type | Services-homeless Transitional Housing |
| | What section of the Plan was addressed by Consultation? | Homeless Women |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. Rebuilding the Breach Ministries was consulted to address women homeless needs and provide services. Outcome: Transitional Housing and support for up to 24 people. |
| 9 | Agency/Group/Organization | Meals on Wheels of Northwest Indiana |
| | Agency/Group/Organization Type | Services, Food and Nutrition Support |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. Meals on Wheels was consulted to ensure access to meals for the very poor and elderly population. |
| 10 | Agency/Group/Organization | BROADWAY AREA CDC |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. Broadway Area CDC was consulted about affordable housing needs and to address housing construction. |
| 11 | Agency/Group/Organization | FAITH CDC |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. Faith CDC was consulted about affordable housing and community development with focus on Emerson neighborhood revitalization. |
| 12 | Agency/Group/Organization | Gary Human Relations Commission |
| | Agency/Group/Organization Type | Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group Conversation. Gary Human Relations Commission was consulted to address the needs of housing choice and fair housing which is expected to assist up to 80 individuals and families. |

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

No specific type of agency was excluded from the process. To the contrary, the City made efforts to contact known agencies either by email distribution lists, public hearings, committee meetings, and other outreach efforts.

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 of Northwest Indiana | The need for homeless coordination on the regionwide basis and reducing the risk of homelessness. |
| NRPC 2050 Plan | Northern Indiana Regional Planning Commission | Transportation and community economic development, particularly those related to transit-oriented development. |
| 2019 Comprehensive Plan | City of Gary | Redevelopment, revitalization, target areas. |
| Analysis of Impediments to Fair Housing 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 findings. |
| 2020 Five Year Plan | Gary Housing Authority | The goals of the Strategic Plan are supportive of the Gary Housing Authority's Five-Year Plan for transformation and revitalization. |

Table 3 – Other local / regional / federal planning efforts

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

The City will actively continue to, cooperate with other entities and jurisdictions in Lake County and beyond to address housing, homeless and economic development issue on a regional basis. The City is expected to continue cooperation with other adjacent units, particularly cities of Hammond and East Chicago, and others that are members of the Continuum of Care Network. The City also expects to engage different outside agencies in the following activities.

Narrative (optional):

About fifty (50) local and regional agencies and service providers in City of Gary and the region were invited to participate in the Consolidated Plan development process. These organizations were invited provide input, identify needs and to participate in the development of the strategic plan. Many of these agencies participated in several group conversations as well as focus group discussion addressing specific needs of Gary community. All agencies and citizens were also invited to both public meetings as well as getting request to make comments for the plan. The City further held several individual meetings with City departments to get input about needs and to coordinate efforts.

During the course of plan development, the City established communications with several regional and state agencies to get input and coordinate efforts. The Community Development

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Department also maintains an outreach list of public agencies. All agencies on this outreach list received notification of the plan development process, meetings and related activities.

Over the next five years, the City will continue to work with regional and state agencies in addressing goals identified in the Plan. State participation is anticipated in the areas of housing, Continuum of Care, HIV/AIDS and several other social service areas. Local coordination is particularly important in the areas of jobs, infrastructure improvements and fair housing.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

To ensure maximum participation for the Consolidated Plan and to identify issues and concerns, the City engaged in an extensive community participation process. The following represents a summary of these activities:

One -on- One Interview: The City conducted interviews with more than ten different agencies and organizations. The agencies consisted of business organizations, social services agencies, housing, homeless and transportation organizations.

Stakeholder Meetings: More than twenty different agencies participated in these meetings and provided input about the community needs. Topics discussed include, housing, revitalization, community development, social services need and the homeless. The groups also discussed service delivery issues in the City.

Activities to engage local Community/Stakeholder includes:

- Posted notice on City's website on October 8, 2020.
- Posted Notices on Gary Public Library on October 8, 2020.
- Media release was issued electronically to local media outlets, October, 8, 2020
- Invited via Email all previously funded agencies and other agencies to participate in the planning process, October 23, 2020.
- Held a meeting with homeless and shelter provider agencies, November 5, 2020
- Held a meeting with housing and neighborhood groups, November 12, 2020
- Held a meeting with business stakeholders in the City, November 13, 2020
- Distributed via Email to members of Continuum of Care Network, on November 4, 2020. Held a meeting on November 5, 2020.
- Held individual and group meetings with agencies on October 29, 30, and November 12, 2020.

Meeting with City Agencies: These meetings were held on December 10, 2020. The primary purpose of these meetings was to collect information and get input about city programs or opportunities.

Demo

Public Hearing: This hearing was publicly advertised in local newspaper, Post Tribune, and released to other media outlets as well as direct emails to a list of agencies. The hearing was held on June 3rd, 2021. In this meeting the City presented the goals, objectives and strategies the City plan to use for the next five years to allocate its program funds. The City also identified activities that it will fund for the first year of the Plan. The Executive Summary copies of the 5-Year Consolidated Plan and 2021 Action Plan were also made available. The City further informed the participants of the comment period (3 days) and encouraged them submit comments.

Housing and Community Development Needs Survey: Participants in meetings were requested to complete a short questionnaire about the needs. About eight (8) responses were received. The results of the survey was tabulated by the Arsh Group and used as a part of needs assessment and establishing strategies.

Public Review of Draft Documents: According to HUD notice, dated 05-12-21, the City held a 3-day public review from June 3, 2021 through June 7, 2021. A summary of the draft Plan was made available for the public review at the following locations:

- City Hall, Office of Community Development, 401 Broadway, Suite 300.
- Gary Public Library, Main Branch
- City of Gary Web site

Efforts to Broaden Public Participation

The City of Gary made efforts to encourage participation in the Plan development process and setting the agenda for the next five years. In addition to local media outreach, notices of public meetings were also sent to a broad list of agencies via email. The public meeting was held at early evening to accommodate individuals to attend the meetings. The City further contacted or interviewed more than fifty (50) different organizations and agencies to get input and actively requested their participation in the planning process.

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 Meeting | Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | The City of Gary held several meetings in October and November to get input from individuals, agencies and group. Please list of participants in the Attachment Section. | See public hearing comments in the Attachments Section of the Consolidated Plan. | All comments were accepted and incorporated into the Consolidated Plan. | Not Applicable |
| 2 | Newspaper Ad | Minorities Persons with disabilities Non-targeted/broad community | None | None | None | Not Applicable |

Demo

| 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 | Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Several of the invited citizens participated in the group discussions. | See comments in the Attachment Section of the Consolidated Plan. | No Comments received via online outreach | https://gary.gov |
| 4 | Stakeholders Outreach | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Service providers, business, homeless, housing services | The City of Gary met and received input from targeted groups for the plan, in a one to one or group discussion. | See comments in the Attachment Section of the Consolidated Plan. | All comments were accepted and incorporated into the Consolidated Plan. | Not Applicable |

Demo

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

Demo

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|---|---|---|---------------------|
| 6 | Public Hearing | Minorities 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 a Public Hearing on Thursday June 3, 2021 at 5:00 p.m. There were 14 people in attendance at the Public Hearing. See Public Hearing comments and sign-in sheets in the Attachments Section. | See public hearing comments in the Attachments Section of the Consolidated Plan | All comments were accepted and incorporated into the Consolidated Plan. | Not Applicable |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) for the City of Gary Consolidated Plan provides information, data and analysis on the housing needs and issues residents face in the community. The Needs Assessment includes the following categories of needs:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public and Assisted Housing
- Homeless Needs Assessment
- Non-Homeless Needs Assessment
- Non-Housing Community Development Needs

The assessment uses primarily data available through the eCon Plan suite that was pre-generated by HUD and local data available for housing conditions and needs. The City has provided supplemental data, where available, to better represent the needs or provide more current information where required.

The City's assessment includes an analysis of households with "housing problems", namely those who are experiencing ; 1) overcrowding; 2) substandard housing; 3) cost burden (paying more than 30 percent of household income for housing costs); and 4) severe cost burden (spending over 50 percent of household income for housing costs).

The assessment further includes an analysis of needs based on income of families or households. For this analysis, the City is using the Area Median Income (AMI) as a basis for its analysis. The income categories used throughout the Plan consist of the following:

Extremely low: Households with income less than 30 percent of AMI

Very low: Households with income between 31 and 50 percent of AMI

Low: Households with income between 51 and 80 percent of AMI

Moderate: Households with income between 81 and 120 percent of AMI

Above moderate: Households with income above 120 percent of AMI

Demo

HUD requires that grantees to assist families and individuals that are primarily classified as low and moderate income. HUD annually issues data indicating limits of income for all families based on their family size. Eligible recipients of assistance must earn an income less than 80% of the area-median income. HUD's income limits for Federal Fiscal Year 2020 are included below.

The needs of the homeless are also identified as a major issue. n accessibility issue. Homeless housing needs include emergency shelter and supportive housing. Public and social services needs are rising in many areas due primarily to lack of income growth and sever poverty rates. Community development needs primarily concern public improvement needs but due to the magnitude of the needs, the majority of these needs cannot be addressed.

Income Limits 2020

Income Limits -2020

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

Summary of Housing Needs

The Housing Needs Assessment section shows that households at most income levels and household types are burdened with housing problems such as lacking complete plumbing, overcrowding and cost burdens. Cost burden was identified as the major housing problem experienced by many residents in Gary. The housing hardship is primary influenced by lack of income growth and extensive poverty rates despite relatively moderate housing prices and high levels of employment.

Another need that influences affordable housing in Gary is housing rehabilitation costs. Many homes are in need of maintenance which is often expensive and beyond the capacity of many to afford. As these homes deteriorate, the "housing quality" continues to be a major issue in the City. Dilapidation of housing stock and high vacancy rates appear to impact the overall City's development and revitalization. According to 2019 Census Bureau's ACA estimates, the City's vacancy rate has continued to grow. This rate stands at more than 28% in 2019. Census data indicates that about 11,704 units are vacant in the City of Gary.

The demographic data comparison shows the City of Gary continues to lose population. Since 2010, the Census data show more than 6% decline in overall population. The data, also show a sharp decline in number of households. In fact, the number of households have declined by about 8,016 families in the last decade. The largest decline among households is seen in non-elderly families.

The median household income, according to the 2019 Census data, slightly increased over the span of nine years. This increase amounts to about 13.5 percent per households. The median family income has grown at a lesser degree at about 10.3% over the period. In contrast, the Census report, indicate that the County's income for the period improved at about 29% for families and 26% for all households. The income disparity is a clear indication of level of distress that the City is facing under current conditions. Lack of income growth is further a major barrier for affordable housing and impediment to homeownership in the City despite relatively lower housing values.

For the 2021-2025 Consolidated Plan, the City of Gary distributed a survey questionnaire to identify the needs of the community. The affordable housing and housing conditions were reported as major issues facing the City. The City also faces increasing number of vacant housing. In 2019, about 28% of all housing units are vacant.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 80,294 | 78,485 | -2% |
| Households | 37,482 | 30,815 | -18% |
| Median Income | \$27,367.00 | \$28,020.00 | 2% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| |
|--|
| Year Total Units Vacant Units % Vacancy 2000 43,630 5,386 14.1% 2010 42,231 10,138 31.6% 2019 41,170 11,704 28.4% |
|--|

Table 6 - Housing Conditions

| |
|---|
| Demographics Base Year: 2010 2019 % Change Population 80294 74879 -6.74% Households 37,482 29,466 -21.4% Median Family Income \$27,610 \$31,341 -13.5% |
|---|

Table 7 - Demographics

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households | 9,955 | 5,320 | 5,935 | 2,245 | 7,355 |
| Small Family Households | 3,915 | 1,800 | 2,525 | 990 | 3,255 |
| Large Family Households | 1,030 | 630 | 430 | 135 | 415 |
| Household contains at least one person 62-74 years of age | 1,485 | 1,330 | 1,385 | 705 | 2,440 |
| Household contains at least one person age 75 or older | 920 | 1,030 | 995 | 250 | 875 |
| Households with one or more children 6 years old or younger | 2,590 | 925 | 980 | 264 | 288 |

Table 8 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 120 | 10 | 10 | 15 | 155 | 95 | 25 | 25 | 0 | 145 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 10 | 15 | 10 | 0 | 35 | 4 | 4 | 20 | 0 | 28 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 400 | 110 | 85 | 20 | 615 | 55 | 25 | 60 | 0 | 140 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 3,630 | 710 | 4 | 0 | 4,344 | 1,375 | 630 | 130 | 70 | 2,205 |

Demo

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 840 | 1,195 | 710 | 105 | 2,850 | 445 | 675 | 765 | 70 | 1,955 |
| Zero/negative Income (and none of the above problems) | 1,170 | 0 | 0 | 0 | 1,170 | 255 | 0 | 0 | 0 | 255 |

Table 9 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 4,160 | 845 | 110 | 35 | 5,150 | 1,530 | 685 | 235 | 70 | 2,520 |
| Having none of four housing problems | 2,050 | 1,985 | 2,475 | 765 | 7,275 | 790 | 1,810 | 3,115 | 1,375 | 7,090 |
| Household has negative income, but none of the other housing problems | 1,170 | 0 | 0 | 0 | 1,170 | 255 | 0 | 0 | 0 | 255 |

Table 10 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 2,115 | 865 | 409 | 3,389 | 635 | 275 | 225 | 1,135 |
| Large Related | 760 | 325 | 10 | 1,095 | 59 | 115 | 45 | 219 |
| Elderly | 780 | 375 | 115 | 1,270 | 805 | 745 | 460 | 2,010 |
| Other | 1,290 | 430 | 185 | 1,905 | 435 | 210 | 185 | 830 |
| Total need by income | 4,945 | 1,995 | 719 | 7,659 | 1,934 | 1,345 | 915 | 4,194 |

Table 11 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,775 | 275 | 4 | 2,054 | 540 | 120 | 25 | 685 |
| Large Related | 710 | 100 | 0 | 810 | 55 | 10 | 0 | 65 |
| Elderly | 465 | 180 | 0 | 645 | 580 | 365 | 75 | 1,020 |
| Other | 1,140 | 185 | 0 | 1,325 | 310 | 145 | 30 | 485 |
| Total need by income | 4,090 | 740 | 4 | 4,834 | 1,485 | 640 | 130 | 2,255 |

Table 12 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|--------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 375 | 104 | 25 | 20 | 524 | 34 | 24 | 75 | 0 | 133 |

Demo

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Multiple, unrelated family households | 40 | 20 | 70 | 0 | 130 | 20 | 4 | 4 | 0 | 28 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 415 | 124 | 95 | 20 | 654 | 54 | 28 | 79 | 0 | 161 |

Table 13 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 14 – Crowding Information – 2/2

Data Source
Comments:

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

Although no data is available for single person households in need of housing assistance, according to the 2019 American Community Survey (ACS) estimate, there are 29,466 households in the City of Gary. Based on this number of households, 10,674 (36.2%) of all households were single person households living alone. Single person households aged 65 and over comprised 4,110 households or (13.9%) of all households are single elderly person households. This group of individuals are expected to require housing assistance as the majority of them have income below 50% median income. For this group and other single individuals, the City will provide funding to assistance to address their needs. During the COVID-19 Pandemic, it was reported that many of the single individuals have become homeless due to loss of jobs and require housing assistance that is beyond the capacity of the City or shelter providers.

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

Of total population of the City, about 15.1% or 10,656 individuals are considered to have some type of disability. Among these, 4,595 or about 36.4%, are senior citizens. The number of families with disability is relatively high as the population is aging in the City. Households with frail elderly are presumed to have housing needs, particularly those that are extremely low or very low income (a total of 920).

According to CoC 2020 Point in Time (PIT) Count of the 221 total homeless there were 26 individuals that were reported as being victims of domestic violence. All these individuals were sheltered. This group of families have a great need for supportive housing in Gary.

What are the most common housing problems?

The most common housing problem in Gary is housing cost burden. Housing Needs Summary chart indicates that at about 49% of extremely low and very low-income households are cost burdened. For renters more than 70% of extremely low and very low-income families are cost burdened. The conditions for the owners are slightly less as about 57% of them cost burdened.

Among families (0-30%) about 66% of all families have a cost burden. Renters among this group have are about 66% cost burdened while more than 15% of owners have a cost burden. For families with greater than 50% cost burden, it appears, sever low-income families, both renters and Owners, represent the largest group with about 79% of the group being cost burdened.

Overcrowded housing is more common among families earning less than 30% AMI with more 63% (415 households) living in crowded conditions. Similarly, a large number of renters and owners (about 5,690 households) with severely low income occupy substandard housing units in the City.

Lack of income, deferred maintenance, and availability of affordable housing appear to be the most common housing problem particularly for those families earning less than 30% AMI. In conversations with the shelter providers, the need for affordable housing was stressed as homelessness has increased substantially due to primarily to loss of jobs and many of the shelters forced to reduce bed capacity. Strategies such as housing rehabilitation and down payment assistance should be considered in the Plan. Prevalence of vacant housing (more than 28%) continues to be an issue, despite substantial investment by the City to remove abandoned homes. The City will need to find strong partners to reduce the number of vacant and obsolete homes by adopting strategies that would encourage reoccupation of some of the vacant homes and demolition of others.

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

Rental households appear to be more susceptible to housing problems as they occupy many of the older homes with housing conditions. Among this group, it appears the Small Related households have the largest number of families and most of these families are severely low income . This group also has the constitute close to 50% of total families with cost burden. Elderly households, whether rental or homeowner households, have high rates of being cost-burdened or extremely cost-burdened. Among this group, 2,705 pay in excess of 30% of their income on housing costs, while 1,590 pay in excess of 50% of their income on housing costs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of

either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

2017 CHAS data shows that 9,825 households in Gary are sever low income. Among this group, a large number, 72%, have at least one of the four housing problems. Gary's low-income individuals and families often live in older single-family homes, as they are the only type of housing option they can afford. These homes often require emergency home repair costs as well as high utility cost. Emergency repair costs or other unanticipated costs, such as medical expenses or car repairs, can cause a family to lose their housing. These issues, combined with lack of affordable childcare is often a major concern for low-income families.

Review of the cost burden data from 2013-2017 CHAS data indicates that 5,690 households or about 58% of extremely low-income families have sever cost burden. This group, particularly the renters, about 56%, may be perhaps the most at risk of becoming homelessness as a result of adverse or unanticipated conditions. Similarly, as noted earlier, 2,315 extremely low-income small related families, (1,775 renters and 540 owners), run the risk of homelessness with greater than 50% cost burden.

With respect to families receiving rapid rehousing assistance, the assistance is often limited in scope, and short term. The City over the years has worked with local shelter providers to take steps to address some of the needs and ensure availability of case management, but often when someone loses that support, they face risk of losing their housing.

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

Not Applicable

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

The housing characteristics most commonly linked with instability and an increased risk of homelessness include those rental homes with high-cost burden, i.e., utility costs, housing units with high maintenance cost and the existing older homes owned by older families. These risks are further compounded by prevailing joblessness, by persistent poverty rates and lack of income growth in recent years. In Gary, the high cost of maintenance of homes and quality of housing are perhaps some of the major factors influencing risk of homelessness in the City.

Discussion

Demo

The need for housing in Gary can be classified in two separate categories; affordability and quality. Gary residents have faced both of these conditions for many decades. These conditions, since last year, have even become more intense due to COVID- 19 Pandemic. Affordability of housing is hampered by lack of quality jobs and high maintenance cost of homes despite overall affordability of price of homes. The smaller families, including elderly and young, have grown substantially in recent years and show a growing need. A larger number of these groups has cost burden. This need can only be solved by additional affordable homes both for renters and homeowners. For homeowners, particularly those with severely low income, require additional assistance. Among this group, about 1,530 households are severely low income and have housing problems.

Outmigration has left more than 11,000 or 28% of housing stock in the City vacant. This high vacancy rate, is impacting the fabric of many neighborhoods. This condition further severely impacts viability of any private investment in many parts of several neighborhoods. In addition, deferred maintenance in housing generally makes many homes expensive to own or rent. These conditions require more comprehensive intervention beyond what is currently being done or financially feasible by available funds.

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

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

Introduction

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. To determine this need, four housing characteristics (problems) are generally assessed. These are:

- 1) Lack of complete kitchen facilities
- 2) Lack of complete plumbing facilities
- 3) Overcrowding – More than 1 persons per room
- 4) Cost burden over 30%

It should be noted that the reported data, do not include substandard housing due to age and deferred maintenance in the City.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 6,975 | 1,555 | 1,425 |
| White | 775 | 45 | 105 |
| Black / African American | 5,865 | 1,410 | 1,285 |
| Asian | 39 | 0 | 0 |
| American Indian, Alaska Native | 35 | 0 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 200 | 70 | 35 |

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,400 | 1,925 | 0 |
| White | 440 | 245 | 0 |
| Black / African American | 2,675 | 1,585 | 0 |
| Asian | 25 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 230 | 54 | 0 |

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,815 | 4,120 | 0 |
| White | 195 | 405 | 0 |
| Black / African American | 1,530 | 3,320 | 0 |
| Asian | 0 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 80 | 355 | 0 |

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 290 | 1,955 | 0 |
| White | 40 | 240 | 0 |
| Black / African American | 200 | 1,505 | 0 |
| Asian | 4 | 4 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 10 | 180 | 0 |

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

The City of Gary is a minority majority community with African Americans constituting the majority of population. The racial composition of households in the City of Gary, according to the 2019 American Community Survey, was 15.3% White; 78.5% African American/Black; 0.24% Asian; 37% Other races; and 2.9% two or more races. The Hispanic or Latino households were 7.9%. Based on these overall population characteristics, and since African American are prevailing population group, there does not appear to be any racial group that is disproportionately affected by a housing problem.

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

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

Introduction

As defined by HUD, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. For the purpose of this assessment, severe housing problem exists when the following two conditions prevail:

- Overcrowding conditions when there are more than 1.5 persons per room in the households.
- Households with severe cost burden of more than 50% of income.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,690 | 2,840 | 1,425 |
| White | 635 | 185 | 105 |
| Black / African American | 4,755 | 2,530 | 1,285 |
| Asian | 39 | 0 | 0 |
| American Indian, Alaska Native | 25 | 10 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 185 | 85 | 35 |

Table 19 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 1,530 | 3,795 | 0 |
| White | 245 | 440 | 0 |
| Black / African American | 1,170 | 3,090 | 0 |
| Asian | 0 | 25 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 100 | 185 | 0 |

Table 20 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 345 | 5,590 | 0 |
| White | 79 | 515 | 0 |
| Black / African American | 255 | 4,590 | 0 |
| Asian | 0 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 4 | 430 | 0 |

Table 21 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 105 | 2,140 | 0 |
| White | 10 | 270 | 0 |
| Black / African American | 90 | 1,620 | 0 |
| Asian | 0 | 4 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 10 | 180 | 0 |

Table 22 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
 Source:

*The four severe housing problems are:

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

Discussion

Given the racial composition of the City, Black households have the largest number families facing severe housing conditions. Similar conditions exist in other income categories. With African American being the predominant population in the City, and other racial groups having relatively low presence in the City, it is difficult to make a determination. The small population sample size further presents a data challenge for evaluating the disproportionate need for other racial groups. As such, it appears that no racial group is disproportionately affected by severe housing condition. Above notwithstanding, the African American appear to have higher level of housing conditions in every category.

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

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

Introduction:

The following chart presents cost burden information for the City of Gary and each racial and ethnic group, including those with no cost burden (housing cost to income ratio is less than 30 percent), cost burden (housing cost to income ratio between 30 and 50 percent), severe cost burden (housing cost burden more than 50 percent), and no/negative income.

According to CHAS data, all racial and ethnic groups experience some level of housing cost burdens with the jurisdiction as a whole having about 17% and 23% of its total households experiencing cost or sever cost burden.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 17,000 | 5,165 | 7,170 | 1,485 |
| White | 1,930 | 585 | 855 | 115 |
| Black / African American | 13,990 | 4,235 | 5,905 | 1,340 |
| Asian | 50 | 29 | 39 | 0 |
| American Indian, Alaska Native | 4 | 10 | 25 | 0 |
| Pacific Islander | 0 | 0 | 15 | 0 |
| Hispanic | 855 | 220 | 290 | 35 |

Table 23 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Review of the 2011-2015 CHAS data presented suggests that about 40% of all households in the City are cost or severely cost burdened. Among White population the cost burden is slightly higher at 41%. As noted in previous section, given the racial composition of the City, Black households have the largest number families facing sever housing conditions. With African American being the predominant population in the City, and other racial groups having relatively low presence in the City, it is difficult to make a determination. The small population sample size further presents a data challenge for evaluating the disproportionate cost burden for other racial groups. As such, it appears that no racial group is disproportionately affected for cost burden.

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

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

Review of the housing needs of Gary's racial and ethnic groups reveals that African American have the largest and most severe housing problems. But given the racial composition of the City, disproportionate needs cannot be determined. It should be noted that despite lack of identified disproportionate needs, the overall level of housing problem is relatively high. This is both a major concern and an opportunity. The families, particularly those with higher income, should be targeted and encouraged for homeownership.

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

The needs reported represent the areas of need for the specified population group.

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

According to 2019 Census ACS estimates, minorities are present in every section or neighborhood of the City. As a whole the City's minority population consist of about 62,828 individuals or 86% of the population. Among this group, Blacks have the largest presence at about 79% (56,992). Blacks have the majority presence in every census tract except 411 and 412. The Hispanic group have a total population of 5,836 or about 7.9% in the City. The largest presence of Hispanic is observed in Census Tract 412.

NA-35 Public Housing – 91.205(b)

Introduction

Gary Housing Authority (GHA) currently operates 1,553 public housing units in eleven different developments in the City of Gary. The Authority's housing stock consists of a variety unit types ranging from senior high rise to single family units. The agency also manages a Section 8 Housing Assistant Program. The program provides up to 1,954 voucher assistance to households in the City of Gary. The total under both programs adds up to 3,507 households. The households that are assisted by GHA exceed 10% of total households in the City. In administrating this program, the agency works with several privately held multifamily housing vendors in the Gary that accept Housing Choice Vouchers.

The need for assisted housing in Gary exceeds by far the number of available units. The Gary Housing Authority's current waiting list consist of 4,844 applicants for public housing units. Almost 97% of the individuals on the waiting list are extremely low-income families, with more than 58% of them are families with children. However, according to GHA, among the units desired, the most needed unit type is one-bedroom units. The second largest need appear to be family units of 2- and 3-bedroom capacity. The waiting list for public housing is currently closed.

Similar to public housing, the current Voucher Assistance program is closed. The Authority's turn over for Section 8 Voucher is very limited while the number of applicants on the waiting list exceeds 4,425. More 80% of the applicant are extremely low income (<30% MFI). About 17% of the applicants are very low income (30%-50% MFI) while a small portion are low-income families. Elderly population on the waiting list comprise of about 5% of the total applicants.

For the last four years, the GHA has embarked in an extensive transformation process to revitalize some of its communities, transform others, while demolishing several older obsolete developments. For these efforts to succeed, the Authority will need substantial amount of assistance from other agencies. GHA residents will also need a variety of assistance as they are relocated to new communities or get other rental assistance. The degree such need is not clear, but the Authority has allocated additional funds for resident assistance as well assistance through EnVision Center.

Totals in Use

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

Table 24 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Demo

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # of Families requesting accessibility features | 0 | 42 | 1,446 | 1,314 | 0 | 1,314 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 26 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

| Characteristics of Families on the Waiting List | Public Housing | | HCV (Section 8) | |
|---|-----------------|---------------------|-----------------|---------------------|
| | No. of Families | % of Total Families | No. of Families | % of Total Families |
| 1. Extremely Low Income <=30% MFI | 4,751 | 97 | 3568 | 80.60% |
| 2. Very Low Income >30% but<= 50% MFI | 84 | 1 | 767 | 17.30% |
| 2. Low Income >50% but<= 80% MFI | 9 | <1 | 86 | 1.90% |
| Families with Children | 2,838 | 58 | no data avail | no data avail |
| Elderly Family | 104 | 2 | 251 | 5.60% |
| Families with Disabilities | | | 1359 | 30.70% |
| Black | 4,042 | 83 | 3,874 | 89.10% |
| White | 183 | 3 | 235 | 6.30% |
| Hispanic | 0 | | 316 | 4.10% |
| Other | 619 | 12 | 14 | 0.30% |
| Total on Waiting List | 4,844 | | 4,425 | |

GHA Waiting List

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

The Gary Housing Authority has a previously developed and approved Section 504 Needs Assessment plan. GHA maintains 5% total accessible units as required by HUD. Among senior developments, the housing Authority has 26 units that are fully accessible. GHA also maintains 3% of its units for hearing impaired. The needs of disabled in the public housing is generally met, however, the waiting list for Section 8 Vouchers show about 1,359 families on the waiting that are listed as disabled individuals.

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

Based on information supplied by the Gary Housing Authority, there are 4,844 families/applicants on the public housing waitlist. There are also 4,425 families on the housing choice voucher list. The City estimates that there is an unmet need for public housing resources, particularly for tenant-based vouchers, units targeted towards families, and smaller families with children. The demand for affordable housing continues to outweigh the supply. The City will continue to work with the GHA regarding its transformation program, voucher program, scattered site family housing to maintain and expand availability of affordable housing.

Public housing and housing choice voucher holders show great need for economic opportunities and supportive services. Consultation with service providers highlighted the need for medical, mental health, youth, and child care services. Those living in assisted housing are reliant upon service providers and the City due to a lack of meaningful employment and educational opportunities. The Authority has recently been designated as an EnVision Center. Although this program is still in its infancy, the Center should positively expand opportunities for residents to improve their quality of life.

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

The population at large and residents of public housing and housing choice voucher holders share a common need for an increased affordable housing supply in Gary. The number of individuals on the closed waiting list, exceeds 9,200. The overwhelming majority of this population consist of extremely low and very low-income individuals and families. As such, they are expected to be cost burdened at a significantly higher rate in the open market that the general population.

While the public housing applicants are concentrated at much lower income categories, the City as a whole, in comparison, has a lesser degree of severe needs. The percentage of Gary households that are cost burdened, about 40%, illustrates the point. Nonetheless, the need for affordable housing particularly for those very low-income families. Additionally, assisted housing and low- and moderate-income residents in Gary have an unmet need for affordable units capable of comfortably housing a family with children. The large number of assisted housing in Gary is geared towards the elderly and those with disabilities.

Demo

The residents of public housing and the population at large have additional unmet needs in supportive services. Job training, medical, mental health, youth, and child care services are needed by community residents and those assisted through the voucher program.

The City estimates there is an unmet need for public housing resources, particularly for tenant based vouchers, units targeted towards large families, and accessible units. A review of waiting list for Section 8 Voucher further shows that it appears there is a larger need for families with disabilities (30% vs. 10% Citywide) for public housing residents.

The demand for affordable housing continues to outweigh the supply. The City will continue to work with the GHA regarding its Housing Choice Voucher program, scattered site family housing and elderly/disabled housing, to maintain and increase affordable housing. As a side benefit of the GHA transformation efforts, many public housing units are being removed and families are provided with option of choosing Tenant Protection Vouchers (TPV) to find suitable housing somewhere else. This option is offering those families a greater choice for choosing new home to live in Gary or outsider the City.

In addition to housing needs, public housing and housing choice voucher holders show greater need for economic opportunities and supportive services. The Authority has started some of these programs through its newly developed EnVision Center. Despite this effort, consultation with service providers highlighted the need for medical, mental health, youth, job training and child care services. In Gary the average annual income for residents in public housing is \$9,295 and \$11,000 for residents in the Tenant -Based Voucher Program compared to \$29,466 for all Gary households.

Discussion

The City of Gary anticipates to support GHA's transformation efforts for the next five years. The City has worked closely with GHA in the past to redevelop and built additional affordable housing in several neighborhood. The revitalization efforts by the GHA are significant undertaking that are expected to transform the agency and its mission for affordable housing. GHA's initiative for Downtown neighborhood is already underway with Broadway Lofts. Additional apartments with mixed units are planned for other parcels that GHA has acquired.

To expand affordable housing, the City further anticipates to engage with GHA in other developments which may include redevelopment of some sites for new affordable housing such as former school sites. In addition, GHA's efforts to leverage partnerships, in order to improve existing units in various developments, will thrust the agency in a direction that firmly aligns with the City's objectives and local needs. To ensure success of these efforts, the City and GHA are expected to combine resources on several projects that will yield new mixed-use developments, help the City in its revitalization of vacant properties while expanding the supply of affordable housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Gary is a lead member of the Northwest Indiana Continuum of Care Network. The CoC Network of NWI is not-for-profit entity which has about sixty member agencies. the CoC Network provides technical assistance for the membership body, including HMIS support training through the Statewide Balance of State (CoC), and Super NOFA technical project support and workshops.

The CoC also conducts the annual Point-In-Time Count for sheltered and unsheltered residents of the three-city area of Gary, East Chicago, and Hammond. The Network conducted a point-in-time count of the homeless in January 22, 2020. According to this count, the enumeration identified 221 individuals and families in the City of Gary that are either sheltered or are unsheltered.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 9 | 72 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 2 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 83 | 55 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 0 | 11 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 8 | 11 | 0 | 0 | 0 | 0 |
| Unaccompanied Child | 3 | 9 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 1 | 0 | 0 | 0 | 0 |

Table 28 - Homeless Needs Assessment

Data Source Comments:

Homeless Needs Assessment

Homeless needs in the City of Gary are primarily identified through the Point in Time (PIT) Count and discussions held with shelter providers in the City of Gary. The Continuum of Care collected data on both the sheltered and unsheltered population in the City of Gary on January 22, 2020. The CoC reports the number of persons experiencing homelessness on one night as being 221 individuals. The figures reported in this count, represent an appreciable increase (48) in the number of homeless from the previous year.

Of the 221 homeless people that were counted, all of them meeting the narrowest federal definition of homelessness – sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. Among the homeless, 92 individuals were identified as being unsheltered.

The homeless needs in the City of Gary consist of individuals and families who are homeless or who are on the verge of becoming homeless. According to several statements, Gary's facilities are taking a heavy burden for the region as the region as a whole lacks adequate shelter facility. In recent years, the City's shelters have further become the first choice for transitional housing for discharged individuals from correctional institutions. These conditions have created a larger demand for shelter.

Homeless needs have substantially increased in recent months as a result of loss of jobs, housing and COVID Pandemic. The City held a focus group conversation with several shelter providers on November 5, 2020. According to this conversation, additional services and shelter beds were stressed by all shelter providers. These agencies on one side face loss of beds due to social distancing requirements during pandemic and on the other side face significant increase in demand for shelter from individuals and families that have lost their housing. The participants in the conversation also identified the following as need:

- Mental health services for the homeless
- Needs for additional shelter and beds, at least additional 20 beds.
- Transitional Housing, at least 20 beds
- Job training and employment case management

Demo

- The system needs to be strengthened to better address the needs
- Regional planning is required to address the needs. Too much burden on Gary facilities.

Indicate if the homeless population Has No Rural Homeless
is:

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

Length of stay is difficult to determine during the Pandemic due primarily to existence of substantial needs and severity of housing and job conditions. The issue was discussed with shelter providers, however due to stresses caused by the Pandemic, a reliable estimate could not be determined. Nonetheless, conversations with shelter providers and service agencies have all described the homeless conditions in the City as being sensitive and requiring immediate attention.

Chronically homeless are individuals (or families with at least one member) with a disabling condition that has either been continuously homeless for a year or has had at least four episodes of homelessness in the past three years. Disabling conditions are usually an untreated mental illness and/or substance abuse. In 2020, according to PIT County, 11 individuals were reported as being chronic homeless. Among this group, two were unaccompanied youths and one was a veteran. All were sheltered.

Homeless families with children accounted for 37% of all homeless individuals identified in the 2020 PIT count. This number (81) is a substantially higher than previous year. Among this group, three families were identified as being unsheltered. Two families had children under the age of 18. For households without children, the pattern is more disturbing as a large number of this group, 81, or 60% are without shelter.

Among other subpopulations, adults with mental disabilities and substance abuse had the largest presence in unsheltered individuals. Similarly, among homeless veterans, 11, a large number of were unsheltered (8).

Demo

Unaccompanied youth is a category of homelessness that is often undercounted for a variety of reasons. This category is defined as a youth not living with a parent or guardian, and includes youth who are residing with a care giver who does not have legal guardianship and youth who are living alone. Identifying unaccompanied homeless youth is a crucial first step in ensuring these youth receive the support they need. The CoC has identified a total of twelve homeless youths. Of this total, 3 were identified as being unsheltered.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 28 | 52 |
| Black or African American | 42 | 69 |
| Asian | 2 | 0 |
| American Indian or Alaska Native | 2 | 8 |
| Pacific Islander | 0 | 3 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 5 | 0 |
| Not Hispanic | 76 | 138 |

Data Source
Comments:

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

According to the Balance of State CoC Region 1a report, the homeless PIT Count had one family of veterans who was homeless in January 2020. The number of veteran individuals was reported as being only 2. Both were sheltered.

Assistance for families with children appears to be one of the most critical needs in the City of Gary. The Gary report shows about 37% of the homeless being households with dependent children at the shelters. Among these three families were identified as being unsheltered. One family was identified as a veteran.

The number of families with dependent children was much larger from 2019 by about ten families. This group will require both emergency and supportive housing. According to conversation with shelter providers, affordable housing is required for these families.

There are several organizations in Gary and surrounding areas, that provide temporary, transitional and permanent supportive housing. These organizations however have limited capacity. Additional facility and supportive housing were expressed as a dire need for these families. Temporary housing assistance and rapid rehousing was also mentioned as a possible solution to address these needs.

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

Data on race and ethnic groups has been collected by the CoC and several shelter providers. Available data indicate that about 51% (112) of the total homeless households are Black while Whites constitute

about 37% of the total (81). American Indian have a homeless number of 10 while about 13 individuals are classified as multiple races.

Among homeless individuals, about one half (50%) are Black of which about 46% or 38 individuals that are identified as being unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The ratio of sheltered homeless to unsheltered homeless in Gary area is relatively high. About 52% of all homeless are reported to be unsheltered. The PIT count shows that the largest number of unsheltered homeless are adult homeless individuals (83) of which about one third are individuals requiring mental illness. Among the homeless youths, of the total about 25% (3) are reported to be unsheltered. Among this group, two individuals are also listed as chronic homeless.

The largest group of homeless consist of the individual homeless (138). A small group of these homeless (8) are chronic homeless. HUD considers an individual or family to be chronically homeless if that individual or family:

- Is homeless and lives or resides in a place not meant for human habitation, a safe haven, or is in an emergency shelter.
- Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter continuously for at least one year or on at least four separate occasions within the last three years.
- Has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting in brain injury, or a chronic physical illness or disability, including the occurrence of 2 or more of those conditions.

The homelessness in the Gary area appears to have worsened since 2019. As a whole the total number of homeless persons has increased by about 48 individuals. Similar conditions exist for the total number of households. The total number of homeless have increased by 26 families between 2019 and 2020. Both of these numbers indicate severity of the conditions in the region.

Discussion:

About 52% of all homeless households are unsheltered. In conversations with shelter providers, they indicate a sever need for emergency shelter, transitional housing and supportive housing in the City. The need for shelter beds in the region is also reported by shelter and service providers as the current inventory is being impacted by demands. Expansion of the existing facilities and development of new facilities was expressed as a solution to address the needs. It appears that the region has become a hub for the homeless as many seekers of shelter are often non-native individuals and families.

The COVID-19 Pandemic has also impacted both the supply and demand. On the supply side, many shelters have had to reduce capacity and beds to comply by the social distancing requirements. One shelter is reported to be totally closed. On the demand side, the impact of loss of jobs and housing has created substantially higher levels of needs. These conditions cannot be all solved by one local entity. It appears a regional approach will be required.

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

Introduction:

Special Needs Housing is defined as developments that provide permanent supportive housing and integrated housing for individuals with special needs. Individuals with special needs are those who are physically, emotionally or mentally impaired or suffer from mental illness, developmentally disabled, a youth aging out of foster care, persons with addictions, HIV/AIDS and their families. The following provides a description and estimate of persons who are not homeless but may require supportive housing or services. This includes:

- The elderly and frail elderly
- Persons with disabilities (mental, physical, developmental)
- Persons with alcohol or other drug addiction, and
- Persons with HIV/AIDS
- Victims of domestic violence

Describe the characteristics of special needs populations in your community:

The following is a brief analysis of the needs of each of these subpopulations.

1. Elderly Persons

The elderly population (65 or over) consist of 12,876 individuals or about 18% of the total population. The elderly represents about 13.9% of total households (4,110). As a group, they own about 50% of the total housing units. This group is most probably in need of help in maintaining their homes. Slightly over 11.3% of elderly households are renters in Gary. This constitutes about 6% of the total households. Supportive housing and assisted living, as well as additional affordable elderly units could assist these households.

2. Frail Elderly

This group of elderly typically consist of individuals with 75 years and having one form of disability. These range from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. According to 2019 Census Estimate, there are about 5,478 individuals in Gary that are considered frail elderly. The frail elderly comprises about 43% of total number of the elderly in the City.

3. Persons with mental, physical and developmental disabilities

According to 2019 Census, there are about 10,656 individuals with a disability in the City. Among the non-elderly adult population, there are 5,722 individuals with disabilities (14.3%). Population under 18

have a general disability of about 1.9%. Characteristics of the individuals with disability consist of the following:

- Hearing difficulty 1,845 or 2.6%
- Vision difficulty 2,106 or 3%
- Cognitive difficulty 4,162 or 6.4%
- Ambulatory difficulty 6,643 or 10.2%
- Self-care difficulty 2,577 or 3.7%
- Independent living difficulty 4,650 or 8.8%

Among individuals with disability, the largest group are those with physical disability at 6,643 or more than 10%. The second largest group comprise of individuals with difficulty in independent living.

The needs of this group will be addressed by a combination of direct assistance such as the housing rehab program and indirect means such as outreach and education. The 2020 homeless PIT Count identifies 39 homeless individuals with serious mental illness, 14 unsheltered, that require a variety of intervention. The PIT Count also shows that 23 individuals with substance abuse disorder. Twelve of these people were reported as unsheltered.

4. Persons with HIV/AIDS

According to the Indiana Department of Health, there are about 488 cases of individuals in the City in 2020. The female HIV/AIDS victims are about 124 individuals. The largest incident of AIDS is seen among male Blacks. Of the total 145 individuals are reported to be Black and 14 are Hispanic.

The Northwest Indiana Aliveness Project is the local coordinating agency for the HIV/AIDS for HOPWA funds. The agency provides a variety of services ranging from case management, housing, testing service and food distribution. In 2020, the agency is providing housing assistance to about 55 individuals and families. Conversation with the Agency indicates the need for housing assistance particularly during COVID-19 Pandemic. These needs arise from job losses and lack of proper housing. The PIT count reports two homeless individuals with HIV/AIDS. One of the individuals is reported to be sheltered and one was unsheltered.

5. Victims of Domestic Violence

Domestic violence involves violence or abuse by one person against another in a familial or intimate relationship. Information for domestic violence is hard to obtain, as many acts are not reported. Conversation with the shelter providers indicate that the need exceeds available supply, particularly during COVID-19 Pandemic. The 2020 Point-in-Time count indicates that there were 26 individuals that were sheltered due to domestic violence.

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

Special needs populations require housing and supportive services to increase their quality of life and ultimately, self-sufficiency. In conversation with shelter and service providers, a variety of services are expressed as needed within organizations to provide temporary to 24-hour services to persons with physical, mental and/or emotional impairments. Housing services may include helping special needs populations to find and maintain affordable rental/homeownership housing. In addition, there is a need for transitional housing with services, and permanent housing with or without case management and other services.

Funding for modifications to housing units such as ramps or modified bathrooms are needed for many elderly and disabled households as many elderly or disabled prefer to remain in their own homes as they age. These requests are typically addressed by the City's Housing Rehab Program to the extent feasible but it is very limited. As a whole housing and supportive services needs for the population with special needs, according to data analysis and conversation with service providers include new unit production for families with children, rehabilitation of housing or development of new affordable housing for the elderly or frail elderly. There is also a substantial need for placement, case management assistance and rapid rehousing for families particularly those victims of domestic violence.

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

The City of Gary is within the Gary Metro area, Lake, Porter, and La Porte counties, for which HIV population are reported. All three counties are typically served by the same agencies and funds are allocated on a metro area basis. The general characteristic of the population with HIV/AIDS was discussed in the previous section. Notable in this data is the fact that the majority of the individuals with HIV/AIDS are Black male, but the female population has a large portion, with more than 25% of the total.

Aliveness Project is the entity that typically receive and administer HOPWA funds for the region. The Agency has an office in Hammond that also serves the City of Gary. Conversation with the agency, indicates that the region continues to have “unmet need” particularly in the areas of housing, jobs and medical attention.

Discussion:

There are many organizations in the City of Gary and surrounding area that work together to increase the housing and services for a variety of services and programs including those for the population with special needs. Access to these agencies may be difficult as many are outside the City or cannot be accessed by public transportation. While better coordination among these service providers is desired, supportive housing and services as well as funding will be required to adequately address the needs. These needs are intensified during the Pandemic as a result of job loss, and related factors. Without an organized undertaking to address the most basic needs of population with special need, many at risk families or individual may face homelessness. The City of Gary, however is committed to ensure the

needs are met to the extent of available resources. The City will continue to collaborate with service providers, local officials and community advocates to identify needs and prioritize resources.

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

Describe the jurisdiction's need for Public Facilities:

The City of Gary has an abundance of public facilities ranging from parks to community centers, fire station/equipment, as well as facilities dedicated for use of the elderly or youth, child care and other support facilities. These facilities however, most suffer from differed maintenance and required improvements for current needs. Overall, the City infrastructure is old and often deteriorating. The City aims to upgrade these facilities; however, lack of funds is always an issue. The City also face a challenge by the fact, that it is often forced to make decision for the efficacy of some projects as many blocks are often dilapidated with substantial amount of vacant land or buildings.

For the upcoming five-year planning period, the City's Engineering Department has identified several priority improvement or renovation projects in different parts of the City. Most of these projects will be funded with City or other funds as the extent of public facility improvements far exceeds the City's available resources through the CDBG annual allocations.

How were these needs determined?

Public facility needs in the City were determined primarily based on direct consultation with City and other organizations. In addition to the following:

1. Comments received during the community outreach and participation process
2. Responses from the Community Needs Survey
3. Consultation with different departments including, Planning, Engineering, Parks Departments, and Fire and Police Department

Describe the jurisdiction's need for Public Improvements:

For the infrastructure improvements, the City needs utilities, water and sewer upgrades in several parts of the City and some neighborhoods. These areas have needs ranging from sidewalk to sewer connection and street pavement. The need for infrastructure improvement was expressed as a high priority by the community survey. The City, in recent years has started an aggressive program to upgrade sewer and drainage facilities, but these are limited to certain sections of the City, where other activities are ongoing.

For the upcoming five-year planning period, the City expects to fund a variety of public improvement projects. These activities will mostly be funded from other sources rather than HUD funds. The City however anticipates to support projects with CDBG fund which are part of target areas and can leverage City's funds with other sources of funds. The City will further continue to fund public improvements

related to accessibility and street improvements on an annual basis for areas where other projects are underway.

How were these needs determined?

The City's public improvement needs are outlined in several documents and plans including those identifies in several areas identified as revitalization or redevelopment areas. These plans describe different needs ranging from streets and highways, the public transit network, bicycle routes, and pedestrian connections. In 2019, the City also adopted a new Comprehensive Plan. This plan identifies several needs in the City for infrastructure and public facilities.

On an on-going basis, the City of Gary reviews the needs and gets public input for such improvement needs through different outreach efforts. The City further cooperates with several local and regional organizations, such as the Northwestern Indiana Regional Planning Commission (NIRPC) or the Indiana Department of Transportation (INDOT) in the development of plans for public improvements. The City actively seeks additional funding opportunities and will continue to collaborate with its respective departments to determine community needs and the availability of funding to address those needs. Public improvement needs were further influenced by the following:

1. Comments received during the community outreach and participation process
2. Responses from the Community Needs Survey
3. Consultation with different departments including, Planning, Engineering, GPTC, and other Departments

Describe the jurisdiction's need for Public Services:

The City's increasing aging population coupled with recent job losses, lack of income growth and poverty has created an extensive set of needs for a myriad of services. In recent months, the unemployment rate in the City has surpassed 15% while poverty rate hovers above 30%. As an industrial based community with limited resources, the City cannot address all the public services needs of the community. In different conversations and the community survey, the public services needed in the City were expressed to include the following:

- Food and nutrition assistance
- Housing and homeless services including case management outreach and homeless prevention
- Childcare services and recreational activities
- Senior services, including case management and advocacy
- Services for special needs groups (i.e., substance abusers, victims of domestic violence, and mentally ill)
- Employment services

How were these needs determined?

The City facilitated several group meetings with different organizations to gather input for this Plan, including the City's non-housing community development needs. The City also discussed the needs with several housing organizations active in the City. Additionally, the residents and agencies were asked to respond to a community survey and identify needs. The City's consultant further collected and reviewed a variety of data to determine the needs. All of this information contributed to the City's determination of the needs and priorities. The Public Services Program has set the needs of individuals, families, children, homeless and seniors to be the highest priority for the next five years with funding and services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Gary's population has moderately declined since 2010 Decennial Count. The population is also aging and household sizes are generally getting smaller. The industrial base of the City, has substantially shrunk and the overall labor force has contracted by substantial number. These conditions are all contributing to the housing conditions and market demand in the City. 37% of all housing units were built before 1950, which is over 70 years ago, and 89% of all housing units were built before 1980. Only 3% of all housing units in the City are built after 2000.

According to 2019 Census ACS , the City now has 15,515 owner-occupied housing units (50.6% of all occupied housing units) and 15,582 renter-occupied housing units (49.4% of all occupied housing units). According to the Census data for 2019, there are 11,869 vacant housing units in the City, which is approximately 27% of all the housing units.

HUD guidelines for Consolidated Plans require entitlement communities to analyze current housing market conditions in order to determine the best and most effective use of federal funds for their impact on the community. This analysis includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and affordability of housing. Specifically, the Market Analysis includes the following sections:

- Number of Housing Units, Cost of Housing, Condition of Housing
- Public and Assisted Housing
- Homeless Facilities and Services
- Special Needs Facilities and Services
- Barriers to Affordable Housing
- Non-Housing Community Development Assets
- Needs and Market Analysis Discussion

In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with default data developed by the Census Bureau for HUD based on 2011-2015 American Community Survey (ACS) Census. The City has provided supplemental data, where available, to better illustrate the needs or provide more current information.

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

Introduction

According to 2019 Census ACS estimates, the City of Gary has about 43,378 housing units. The City’s housing stock is comprised of primarily single family units. About 77% of all housing units are one unit attached or detached single family homes. The next group of homes are 2-4 unit homes. These units are typically neighborhood type residential properties that are rental units. The multifamily homes, those 5 units and up, constitute the fourth largest housing type with slightly over 14% of the total housing units. As can be noted these numbers slightly different than reported numbers by HUD.

The City’s majority of housing units are occupied by renters. The homeownership rate is about 46%. The renters occupy close to 54% of all housing units. The majority of these units are single family homes. Housing occupancy has been declining in recent years. The 2019 ACS reports that about 11,863 housing units are vacant. This is actually an increase over the last decade.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 29,830 | 71% |
| 1-unit, attached structure | 1,750 | 4% |
| 2-4 units | 3,540 | 8% |
| 5-19 units | 3,970 | 9% |
| 20 or more units | 2,040 | 5% |
| Mobile Home, boat, RV, van, etc | 805 | 2% |
| Total | 41,935 | 100% |

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

| Property Type | Number | % |
|----------------------------|---------------|-------------|
| 1-unit, detached | 30,959 | 71% |
| 1-unit, attached | 2,577 | 6% |
| 2 to 4 units | 2,999 | 7% |
| 5 to 9 units | 2,294 | 5% |
| 10 or more units | 3,813 | 9% |
| Mobile home | 736 | 2% |
| Total housing units | 43,378 | 100% |

Source: 2019 Census American Community Survey Estimates

Residential Properties by Type

Unit Size by Tenure

| | Owners | | Renters | |
|------------|--------|----|---------|-----|
| | Number | % | Number | % |
| No bedroom | 70 | 0% | 270 | 2% |
| 1 bedroom | 265 | 2% | 2,420 | 16% |

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| 2 bedrooms | 4,310 | 27% | 6,755 | 45% |
| 3 or more bedrooms | 11,130 | 71% | 5,595 | 37% |
| Total | 15,775 | 100% | 15,040 | 100% |

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The following list identifies entities within the City of Gary and their respective number of units, that provide housing assisted with Federal, State and Local Programs is as follows:

- **Gary Housing Authority- Public Housing** – 1,553 housing units of which 580 are elderly units and 973 are family units. The income levels are at 80% and below AMI.
- **Housing Choice Vouchers** - 1,954 vouchers that are tenant based. The income levels are at 80% and below AMI.
- **Habitat for Humanity** - has built 9 new homes in the City of Gary from 2016 to 2020. The income level is at typically 65% and below AMI.
- **LIHTC Housing Developments** - There are a total of been 22 LIHTC housing developments built in the City of Gary with a total of 2,135 units of which 1,272 are affordable units.
- **First Time Home Buyers** - The City has assisted 40 households with down payment and financial assistance to purchase a home from 2016 to 2020.

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

The Gary Housing Authority is implementing its transformation initiative which was started about four years ago. This effort is expected to remove several developments from GHA public housing inventory. Tenants in these developments will receive Tenant Protection Vouchers (TPV) in the short time. GHA plans to develop several mixed-use developments throughout the City. Once these developments come on line, the voucher holders can apply for units in these new developments.

According to HUD’s multifamily information for housing units with Section 8 and other assisted units, seven developments, that will have expiring contract during 2021-2025. These developments collectively provide 731 assisted units of housing. The developments with HAP contract, also appear to be all Tax Credit developments and are expected to remain restricted for duration of this Plan. Although available HAP units are limited, the loss of these contracts is not anticipated and there is a long waiting list for these units.

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

The majority of housing units in the City are single family housing (77%) with the remaining 23 percent consisting primarily of a variety of multi-unit structures. The City as a whole is getting older and household sizes are getting smaller due to family characteristics. These changes indicate the need for smaller housing units and more affordable housing units. Many of the City's households are using existing single-family homes for their rental housing needs. These homes, despite their condition and size, are relatively affordable but they are often substandard and require continuous maintenance.

In conversations with different stakeholders, additional units for senior citizens (about 18% of population), supportive housing and larger modern units was reported to be required in the City. Additional needs for smaller families (1-2 bedrooms units), as identified in the Needs Assessment, will be required as many existing single-family homes require substantial upkeep beyond the ability of families to afford. There is also a large number of families, particularly those with very low and low income, show a variety of housing problems. These families can benefit from additional affordable housing.

Describe the need for specific types of housing:

In community meetings and conversation with stakeholders, additional senior housing and supportive housing was expressed as a need. Loss of jobs has also created substantial need for families for housing in recent months. In conversation with other groups, the need for more modern affordable homes was also expressed as being desired in the community as most of the housing stock is viewed as being old and not meeting current housing quality standards.

Discussion

The City of Gary has a diverse and affordable housing stock in every neighborhood. The existing housing supply, however, is old and often require substantial renovation. The City's physical location, its transportation system makes the City a unique location which could attract new activities or access other locations for jobs. Despite affordability of housing stock, most residents cannot afford existing homes due primarily to lack of income. The Housing Authority's waiting list is a good manifestation of this need.

Loss of quality job to afford housing is forcing many to become homeless or seeking opportunities in other locations. This outmigration is contributing to abandonment of many housing units in the City. The result of these trends is creation of excess housing in the City and an increase in the vacant homes. COVID 19 Pandemic is further aggravating an already dire condition. These factors are influencing how the City's housing market is reacting to the current trends. They also reflect the challenges and opportunities that the City is facing. The opportunity is for expansion of affordable housing particularly for those with low and moderate income. The challenge is to find financing for rehabilitation of more than eleven thousand vacant homes in the City with a negative growth.

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

Introduction

Housing values in the City of Gary have faced a downward trend in recent years. Lack of wage growth, depressed economic conditions, loss of employment opportunities, outmigration and an aging population have all contributed to the reduction of values and abandonment of many vacant buildings. Although the depressed values have made housing more affordable in Gary, the persistent wage stagnation and loss of income has made homeownership more difficult. There are, an abundance of vacant and underutilized home could benefit from rehabilitation.

According to the 2019 Census data, the median value of homes has only increased by about 7% in the last decade. In comparison the median value of homes in the County has increased by 15%. The median value of homes in the City is reported to be about \$63,800 while for the County is about 163,100. While this low value, makes housing very affordable, the cost of maintenance and long-term viability of investment for improvement makes homeownership difficult to finance.

The median rent according to 2019 Census is reported to be \$805. This amount of rent is about \$21 higher than an affordable rent for a typical family with median income of the City. As such, families will be cost burden. The low-income growth in the last decade, makes housing affordability and cost burden a major impediment for housing in the City of Gary. Nonetheless, according to 2015 CHAS data, with the exception of extremely low-income population, the significant number of affordable housing exist in the City as about 40% of renters pay an average of less than \$500.

The fair market rent for Gary, requires substantially larger income for most to afford market rate housing. For a typically family, to afford to rent a three bedroom home requires an income of more than \$ 39,440. The median household income of Gary is reported to be \$ \$32,200. This is therefore is less than what most Gary families can afford for a typical three-bedroom home.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 69,400 | 67,000 | (3%) |
| Median Contract Rent | 502 | 580 | 16% |

Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|--------|-------|
| Less than \$500 | 5,995 | 39.9% |
| \$500-999 | 8,660 | 57.6% |
| \$1,000-1,499 | 350 | 2.3% |

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| \$1,500-1,999 | 25 | 0.2% |
| \$2,000 or more | 4 | 0.0% |
| Total | 15,034 | 100.0% |

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms | Fair Market Rent* |
|-------------------|-------------------------|-----------|------------|------------|---------------------|-------------------|
| \$ 497 | \$ 594 | \$ 774 | \$ 986 | \$ 1,046 | High HOME Rent | |
| Limit \$ 497 | \$ 594 | \$ 774 | \$ 986 | \$ 1,046 | Low HOME Rent Limit | \$ |
| 497 \$ | 594 \$ | 755 \$ | 872 \$ | 973 | | |

Table 33 - Fair Market Rent- 2019

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 2,645 | No Data |
| 50% HAMFI | 6,815 | 4,380 |
| 80% HAMFI | 12,865 | 8,090 |
| 100% HAMFI | No Data | 9,610 |
| Total | 22,325 | 22,080 |

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 590 | 751 | 919 | 1,164 | 1,285 |
| High HOME Rent | 590 | 751 | 919 | 1,164 | 1,285 |
| Low HOME Rent | 590 | 683 | 820 | 946 | 1,056 |

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms |
|------------------------|-------------------------|-----------|------------|------------|------------|
| Fair Market Rent -2020 | \$597 | \$746 | \$917 | \$1,143 | \$1,292 |

Fair Market Rate 2020

Is there sufficient housing for households at all income levels?

According to the 2019 Census data, the median contract rent in Gary was \$805 monthly. Based on the HUD standards that a household should not pay more than 30% of its gross income for a housing unit to be considered affordable a household would need to earn \$32,200 annually to afford the median contract rent. This amount is higher than median income of families in the City. Previous discussions, indicate that despite relative affordability of housing, a substantial number of residents will be forced to pay a higher amount of rent above the median rent and thus will be cost burdened.

The median value of an owner-occupied housing unit in 2019 was \$63,800, an increase of about 7% since 2010. (\$63,800). Using the industry standard of three (3) times income to afford a 2019 median priced home in Gary, a household would need to earn about \$21,200 annually to afford a home in Gary. This is very affordable and thus can be afforded by most families in need of housing. But the issue of obsolescence and high maintenance cost of most homes becomes a large burden for most families to the level that makes most homes unaffordable to own.

Comparably, according to 2019 Census data, more than 62% of renters pay an average \$500-\$1000 rent per month. The fair market rent for a two-bedroom unit is \$919 based on reported data from HUD for the year 2020. To afford this amount of rent a family has to have above the median income of the City as a whole. For a household with an income of 50% median income, it is not possible to find a home and such family face a \$415 gap in rent every month. Despite these disparities for low and very income families, it appears that sufficient housing is available to for higher income, those above median income.

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

Given the prevailing market trends for the last decade, it is likely that affordability will continue to be a major issue for renters and homebuyers despite seemingly affordable prices. According to Census information, home values have not appreciated in recent years and have relatively stayed flat. A median home value in Gary increased by \$4,200 or 7% during last decade. At the same time, the median household income has increased by about 13.5% for the period. Although this income growth appears reasonable, but in comparison with the County, as whole, the County households had an income growth of more than 26%. Lack of income growth could become a major issue for affordability as most renters will not be able to afford rent with an increasing cost of rent in the market. For home buyers, although there is ample affordable home available, the maintenance and improvement cost often make these homes very expensive to own.

For the renters rent cost of housing has significantly increased for the last decade. According to Census data for 2010, the median rent was \$677. The median rent cost for 2019 is reported to be \$805 per month. The median rent cost has increased by about 19% while median income has only seen a growth of 7% for the decade. As such, it is expected that most renters have difficulty to afford a home due to lack of growth in income. Aging population, high maintenance costs and a depressed market demand, have forced many single-family homes into the rental market. These conditions are also forcing many to "double up" thus adding to the overcrowding conditions.

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

Based on the data presented earlier, the area's median contract rent is about \$805 while the average Fair Market rent is about \$917 for a 2-bedroom unit. As such the Fair Market rent is higher than the contract rent. This will have an upward pressure for rents particularly those with some type of assistance. Given this market conditions, the City's strategy to produce or preserve the affordable housing units will ensure availability of affordable housing both for homeowners, to maintain their homes, and for renters to access good quality housing.

Discussion

Housing affordability in Gary market is not a factor for cost of housing rather ability to pay or maintain a home. The cost of housing for owners is relatively affordable in the City compared with the County market as whole. The housing values have actually appreciated relatively slowly for the last decade. For homeowners, the challenge for housing is maintenance cost, as most homes are old and require improvements. Cost of maintenance for these homes is also a major factor in affordability. For renters, the affordability is a more challenging issue as the rental cost is more influenced by regional trends, and other costs associated with the real estate. Lack of income growth also make the affordability more challenging issue. In addition, outside public housing units, there are very few affordable housing units that low and very low-income households can afford. This has put pressure on conversion of many single-family homes into rental units with multiple families residing in each unit.

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

Introduction

The City of Gary as a whole has about 43,378 housing units. Of this total about 31,515 are reported to be occupied by the Census Bureau’s 2019 estimates. The Census Bureau reports about 11,863 vacant units or about 27% of the total housing units. Of the occupied housing units, about 51% of the units are owner occupied while renters occupy about 49% of all units. As a whole, about 71% of all housing units consist of single-family homes.

The City of Gary has a considerable diversity of housing units consisting of single family to multi-unit apartments and high-rise senior buildings. The housing stock is relatively old as only 3% of units are built since the year 2000. Overwhelming number of housing units, 89%, are built after 1950 and are thus more than seventy years old. More than 37% or approximately 16,172 units, are built prior to 1950. In addition, 38,799 housing units were built before 1980, and may therefore have lead-based paint hazard.

Definitions

The following definitions are used in the City of Gary for determining housing Conditions:

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

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 4,540 | 29% | 7,470 | 50% |
| With two selected Conditions | 150 | 1% | 570 | 4% |
| With three selected Conditions | 40 | 0% | 15 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 11,040 | 70% | 6,990 | 46% |
| Total | 15,770 | 100% | 15,045 | 100% |

Table 36 - Condition of Units

Data Source: 2011-2015 ACS

Housing Conditions

Based on the data provided by CHAS, 39% of both owner and renter-occupied households have one or more of the following housing conditions: 1) lacks complete plumbing facilities; 2) lacks complete kitchen facilities; 3) more than one person per room; and 4) cost burden greater than 30 percent. Renter-occupied households have the higher rate of housing conditions at 46 percent, while almost 29 percent of owner-occupied households have at least one of the housing conditions.

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 503 | 3% | 875 | 6% |
| 1980-1999 | 610 | 4% | 1,495 | 10% |
| 1950-1979 | 8,920 | 57% | 8,145 | 54% |
| Before 1950 | 5,735 | 36% | 4,525 | 30% |
| Total | 15,768 | 100% | 15,040 | 100% |

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

Age of Housing

With respect to the age of the housing stock, the largest number of housing units were built prior to 1950 (63%). The second largest number of housing units were built after 1950 but before 1979 containing about 52% of total housing units. The housing units built between 1980- 1999 constitute slightly over 8% of the total housing stock while the homes built after 2000 cover only about 3% of total housing units. Older units are generally in greater need of repair, including possible lead-based paint remediation.

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 14,655 | 93% | 12,670 | 84% |
| Housing Units build before 1980 with children present | 807 | 5% | 88 | 1% |

Table 38 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead Hazard

According to 2019 Census Estimates, about 29,898 units of housing in the City that may have presence of lead. This represents more than 69% of all housing units. A large majority of owner-occupied homes (72%) are reported to have the risk of lead presence, while this number for rental unit is smaller at

about 62%. Approximately 5.5 percent of all units (1,722) have children below the age of 6 years old. These units pose the greatest risk of lead poisoning to these children.

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

According to 2019 ACS Census report, Gary has about 11,863 housing units that are vacant. The vacant units are scattered throughout the City but prevalence is more observed in the central part of the City. The vacancy rate has been edging higher for the last decade, but it appears it may be slowing down as market pressure has been built up due primarily to lack of investment on existing properties. The overwhelming majority of vacant units are single family homes at more than 8,000 units.

Available vacant units offer a significant opportunity for expanding homeownership and revitalization of neighborhoods. Many of the units have become vacant in more recent years. As a whole, about 50% of these units can be rehabilitated, particularly those of multi-family units. The rehabilitation of the vacant housing units is a major challenge for the City as the funds are very limited and the market is extremely weak to justify private investment. Nonetheless the City plans to continue to expand its efforts for rehabilitation and revitalization particularly in the central part of the City where significant number of vacant properties are located.

Need for Owner and Rental Rehabilitation

The need for housing rehabilitation is greatly required due primarily to the aging housing stock. Housing units may need rehabilitation for such deficiencies as code violations, ADA modifications, energy efficiency and general maintenance.

The overwhelming majority of the City's housing units (about 69%) are more than 50 years old. Among homeowners, about 72% of all housing units are built before 1950. Most of these homes need rehabilitation or upgrades. About 7% of owner-occupied units are built after 1980. Among renters, the issue is less severe. In comparison with the ownership unit, about 62% of the rental units are built before 1950 while about 17% or about 2,794 date to after 1980.

The City will continue to support the rehabilitation of owner and rental housing through a variety of efforts including use of CDBG funds for single family homes. Other funding, as they become available will be used to continue the City's efforts.

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

Lead based paint was banned in 1978. Approximately 69% of housing stock in the City of Gary has been constructed before 1980. Therefore, a majority of the housing units available may contain lead based paint hazard. Among these 72% of the owner-occupied units may have lead hazard and 62% of renters may contain lead hazards for a total of 29,898 units.

The most recent data from HUD indicates that about 70% of the total population of the City are low and moderate income. As such it is estimated that about 14,738 low- and moderate-income households will face lead hazards. Among these, owners occupied units are estimated to be about 7,981 units. Low- and moderate-income renters faced with lead hazards are estimated to be 6,757.

Discussion

The existing housing stock in Gary is old and require substantial amount of attention. Close to 94% of units are constructed prior to 1980. This represents multiple potential issues such as lead based paint hazards and construction that was not sensitive to ADA for the senior and disabled population as well as modern amenities. Lack of modern homes in the City also is forcing many to seek alternative housing outside the City. There is significant opportunity for rehabilitation and modernization of the existing housing in the City. Since the City does not have the resources to support such efforts, cooperation and partnership must be pursued to extent possible.

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

Introduction

The Gary Housing Authority (GHA) is the largest single owner of housing in the City of Gary. The Authority owns a variety of housing ranging from single family homes to high rise apartment buildings. The public housing units are scattered in eleven different development. The total number of units operated by the Authority is 1,555 units. Of this total, 580 units are primarily targeted to the elderly. Among these there are about 26 units that are ADA accessible.

In addition to public housing, GHA manages the Section 8 Housing Assistant Program. This program provides up to 1,954 voucher assistance to households in the City of Gary. The total number of assisted housing under both programs adds up to 3,509 households.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 41 | 1,969 | 1,633 | 0 | 1,633 | 0 | 0 | 0 |
| # of accessible units | | | | | | | | | |

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

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The number and types of public housing units are presented in the previous section. As noted, the total number of housing units in 2021 is about 1,555, while the Section 8 housing voucher for the year stands at 1,954.

The current conditions of the existing units vary based on the development. Some of the developments are in relatively good conditions, such as most of the elderly developments, while others are in obsolete conditions. The Gary Housing Authority currently has been approved for Section 18 inventory removal for the following listed developments:

- Gary Manor, (24 units)
- Concord Village 3 (27 units)
- Delaney West (227 units)
- Colonial Gardens (156 units)
- Miller Heights (7 units)
- Dorie Miller Homes, (268 units)
- Delaney Community East, (291 units)

These developments are all have been determined to be obsolete and collectively they comprise of more than 800 public housing units. The City has already demolished several other developments such Concord Village (27 units) and Delaney West, (227 units)

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Gary Housing Authority | 74 |

Table 41 - Public Housing Condition

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

The Housing Authority's actions are governed by an initiative started about five years ago for transformation and revitalization. Under this initiative, most of GHA's current housing inventory will be going through an extensive revitalization, modernization or disposition process. As these changes occur, the Authority also have plans for construction of new unit. The new units are expected to be primarily mixed income and mixed-use developments. A good example of such efforts is the development of Broadway Lofts, where a new mixed-use development is expected to be completed shortly with about 38 housing units and first floor office uses.

Among developments currently planned for disposition are Dorie Miller, Delaney Community East and Gary Manor developments. GHA has received a grant from HUD for total demolition of these developments. Current residents in these developments will typically offered to move to other developments or are provided with Tenant Protection Vouchers (TPV) where they can acquire housing as they choose.

The Authority is also in the process of acquiring additional land, in strategic location to implement its revitalization efforts. Some of these parcels are located in Downtown, while others under consideration in different neighborhoods. Most new developments are expected to be mixed-income and mixed-use developments with joint public private financing.

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

The primary goal of the transformation initiative by GHA is to improve the living environment of residents. The Authority' initiative not only invest in existing viable development but also plans to invest in construction of new housing. The Authority in 2020, prepared a new five-year plan. This plan proposes the following strategies to improve the resident's life:

- Enhance resident quality of life, by providing various types of services/programs to residents (focusing on the pillars set forth by the Envision Center: Economic Empowerment, Educational Advancement, Character & Leadership and Health and Wellness)
- Enhance Section 3 resident employment opportunities
- Ensure residents are meeting their Community Service Requirement (which entails scheduling workshops/activities/events, in partnership with Property Managers and Social Work Interns)
- Support Resident Tenant Councils, with elections, programming/workshops, etc.

- Develop programs to engage our youth population (such a STEM and college readiness programs)
- Partner with local service providers that conduct workshops that lead to a resident becoming more self-sufficient

Discussion:

The Gary Housing Authority's transformation process is a major initiative that will have a significant impact on housing conditions in the City of Gary, in several fronts. On the public housing front, it is expected to change the character of public housing in the City of Gary. If the efforts are successful, the new public housing units in Gary will have a mix of housing types, income and uses with public housing units only occupying a portion of the total development. On the other side, the Housing Authority could have a major impact in creating synergy for redevelopment and revitalization. This could be evident from the current projects of Broadway Lofts and demolition of several structure in Downtown for new mixed-use development.

The Authority's demolition efforts also create opportunity for revitalization. The Authority owns several large parcels of land that could create opportunity for redevelopment other than housing. The Ivanhoe Garden is a good example, where the City has a tentative agreement with a Log Angeles firm for redevelopment of the site for a technology park.

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

Introduction

The City of Gary participates in the NWI Continuum of Care Network, which is the three cities of Gary, Hammond and East Chicago initiative to address homeless issues. The Continuum of Care Network was formed to coordinate efforts of agencies and service providers. The Continuum of Care reflects the demographics, needs and available shelter, housing and services in the Region 1a of the Lake County and aim to combat homelessness at all levels. As previously stated in the Needs Assessment section of this Plan, homelessness data are presented for the sub-region by the Continuum of Care, therefore, some of the data presented in this section are based on available information for the three cities of Gary, East Chicago and Hammond, Indiana. The data in following Table was estimated based on facilities and shelter and services providers for the Region 1a.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 79 | 0 | 2 | 178 | 0 |
| Households with Only Adults | 124 | 0 | 0 | 245 | 0 |
| Chronically Homeless Households | 22 | 0 | 0 | 11 | 0 |
| Veterans | 28 | 0 | 0 | 72 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: * Chronically Homeless (CH) shelter beds - reporting number housed on 2020 point-in-time (PIT) count.

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

In addition to being part of the Continuum of Care Network, the City partners with other local and regional agencies to ensure availability of mainstream service for the homeless in the City. Through referrals and cooperative service agreements, the participating agencies are able to meet the health, mental health, and employment needs of homeless persons along the continuum of care. The mainstream resources include housing programs, programs receiving Housing Choice Vouchers, Temporary Assistance for Needy Families (TANF), Supportive Housing for persons with disabilities, , State Children’s Health Insurance Program (CHIP), Head Start, Mental Health and Substance Abuse Block Grants and other programs.

The Calumet Township Trustee provides a variety of assistance to Gary residents ranging from housing to utility and food assistance to families and individuals. The Salvation Army provides emergency assistance to the needy families that include social services, food assistance, and housing. The Catholic Charities and several churches similarly provide temporary assistance to families and individuals with needs in the City.

To address the housing needs of homeless families with children, the City annually commits HOME funds for a Tenant Based Rental Assistance (TBRA) program to be used in conjunction with either education or job training program. Using HOME for Tenant Based Rental Assistance was identified as a strategy to address unmet needs in the City’s 2016-2020 Consolidated Plan. In addition to providing affordable housing for Gary households, the City through its Rapid Rehousing program, aims to connect assisted families to a wide range of mainstream services, drawing on the broad range of social services in the community, and assists them to obtain childcare as needed throughout different programs that the City normally funds.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are a number of agencies and organizations that provide a variety of programs and services to the homeless. Many of these are members of the Continuum of Care Network and receive funding from the CoC, the City or private organizations. This list is not a comprehensive list of all services, facilities, programs, or agencies serving homeless persons in Gary. Many of these agencies also serve the non-homeless special needs subpopulations discussed in the next section (MA-35 Special Needs Facilities and Services). Some of the available agencies providing mainstream services are listed below.

- Edgewater Systems Mentally, Disabled Permanent - Supportive Housing
- Calumet Township Trustee, All Indigent Citizens - Emergency Shelter & Permanent housing
- Serenity House, Substance Abuse, - Long Term Shelter & Supportive Services

- Gary Housing Authority, Low-income populations, - Permanent Housing
- Tree of Life, CDC Low-moderate Income population Permanent Housing
- Calumet Township Trustee/ Multi-Purpose Center All income eligible & indigent residents of Calumet Township Emergency shelter-rental payment assistance-utility payments-food-medical assistance-other essential needs
- Youth Services Bureau, School age & Young Adults - Tutoring, recreational & cultural, summer youth employment
- Thelma Marshall Children's Home, Youth up to 18 yrs.(Emotionally disturbed & court ordered) - Emergency & transitional housing
- Legal Services of Northwest Indiana, All citizens/Low-income households - Legal representation and counsel in divorces, child support, landlord tenant issues, etc.
- Gary Police Department, Victim Assistance - Emergency transportation for victims of domestic violence and homeless persons to safe locations
- Salvation Army, Feeding Program 5 days a week, - Help with rent and utilities, shelter Families and Victims
- Visiting Nurse Association, Homeless Prevention - Elderly, disabled
- Food Bank of Northwest Indiana Inc., All citizens/Low-income households - Emergency Food Service
- Catholic Family Services, Emergency Assistance, - Food, rent assistance, Families, adults, children
- The Arc of Northwest Indiana Inc., Disabled Individuals - Employment Services
- Community HealthNet, Health Services - Indigent Care
- Anew Life Youth & Comm. Dev., Children adult - Case Management, Employment Services
- Gary Literacy Coalition, Children Education, - after school program
- Indiana Parenting Institute Families, expecting mothers - Child care, education, assistance to families
- Northwest Indiana Community Action Corporation, Emergency assistance, - Utility assistance Families, homeowners
- Boys & Girls Club Children, Young adults Recreation, - After school program
- YWCA of NWI, All citizens - Low-income households Recreation, Childcare

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

Introduction

Many non-homeless individuals need supportive housing and services to enable them to live independently and to avoid homelessness or institutionalization, including those persons returning from mental health and physical health institutions. The special needs population include the following: the elderly; persons with physical, mental or developmental disabilities; persons with HIV/AIDS; victims of domestic violence; children leaving group homes or aging out of foster care; and substance abusers.

This section provides a summary listing of the facilities and services available to these subpopulations. As noted in the previous section (MA-30 Homeless Facilities and Services), this is not a comprehensive list of all the services, facilities, programs, or agencies that serve individual and families with special needs. Additionally, many of the agencies noted below also serve homeless persons. Regardless, due to the growing number of persons with special needs, gaps in capacity remain for housing and supportive services.

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

The needs of the elderly are primarily decent and affordable housing. Although many elderly homeowners have fully satisfied mortgage commitments and have very little debt, the increased costs of maintenance and paying for living expenses, such as utilities, transportation, medical, and food make staying in the home an affordability issue. This is especially true for extremely low-income and very low-income elders who may have allowed their property and subsequent property value to deteriorate to a level where the owner cannot financially or physically improve, sell, or access credit for repairs to the property.

Individuals with disabilities have similar hardships as those experienced by the elderly and have the additional issues of accessible and sensory modified properties. Those with extremely low, very low, and low-income have limited personal funds available to make accommodations to their properties.

Individuals with HIV/AIDS and their families face many of the same living expense challenges of the elderly as well as the additional issue of managing a chronic disease. Some of the needs are typically addressed by Aliveness Project which include housing and other services case management, but they are not adequate as evidenced by the number of homeless individuals (1) identified in PIT county.

Supportive services that are need include different levels of assistance and case management depending on the immediate needs of the person. The supportive services can include, but are not limited to:

- Housing maintenance education
- Money management
- Prescription management and responsibility
- Accessibility to entitlement benefits and programs
- Medical Insurance assistance
- Transportation assistance Parenting courses
- Employment searches for livable wage positions
- Employment retention
- Housing payment assistance (rent, mortgage and/or utility subsidies)
- Legal advice and representation
- Affordable housing options
- Education- both continuing education and remedial

Individuals with behavioral health conditions, including mental health disorders, substance use disorders, and co-occurring disorders, may be subjected to unfair housing standards that are higher than those used for the general population. Some housing units may have mandatory residency requirements such as drug tests, sobriety, medication, and other services. This approach does not align with the evidence-based Housing First model and can cause impediments to housing these vulnerable populations.

Special Needs Facilities

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

The City of Gary participates in the NWI Continuum of Care Network. The Network coordinates discharge policy and planning efforts for the County. The goal for the policy is to maintain a coordinated effort to reduce the risk of homelessness for individuals discharged from institutions. There are a several agencies in Lake County area that provide housing options and case management assistance for those returning from mental and physical health institutions. The coordination efforts that will be supported include There appear to be however a need for better coordination between institutions releasing patients and community-based agencies and this disconnect can negatively impact both patients and communities to which they return. The City will continue to work with Continuum of Care to ensure adequate coordination and available supportive housing to address the needs.

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

The Plan support several activities which aim to address housing and supportive services needs of those individuals with special needs. The City plans to a variety of activities which will address the special needs population particularly those of the elderly, frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS.

- The City will continue to regularly meet and coordinate with agencies that provide housing and supportive services such as Ark and others.
- The City will work with the Continuum of Care and other agencies to ensure availability of supportive housing for people with special needs.
- The City will provide funding, to ensure maintaining a safety net for those in need of services, particularly the youth, elderly and frail elderly.
- The City will provide funding for accessibility ramps and universal design for those with mobility impairment through CDBG housing repair program.
- The City will support activities of the Gary Housing Authority to expand affordable housing opportunities in the City.
- There are several group homes and assisted living facilities with supportive services. The City will continue to outreach to these organizations to ensure availability of suitable supportive housing.

These activities are linked to the one-year goals of affordable housing, creating quality communities, and public services.

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City's policies related to land use control, zoning, and building codes are perhaps less of contributing factor in creation of barrier or lack of residential investment in the City of Gary. In recent years it appears that growth in income, living wage employment and ability to pay are more important contributing factors preventing access to affordable housing. In Gary, housing cost is the primary barrier to affordable housing, despite relatively low prices for owner occupied homes.

Potential constraints to housing development and availability of suitable housing in Gary vary by different neighborhoods. The barriers however for affordable housing, generally include age of housing stock, quality of housing, neighborhood conditions. But the primary barrier to affordable housing is the growing mismatch between incomes and housing cost despite Gary having one of the lowest median housing costs in the region. A review of housing values in Gary for the last decade indicates the median value of a home increasing by about 7% while median income has increased by about 13.5%. This indicates that the income growth is larger than the housing value changes, however, it should be noted that income growth is less than one half of the County's growth and since income level is so low, even most homes remain unaffordable to the average households in the City. According to Census report for 2019, the average income deficit for a Gary family is about \$14,002. Such a large income deficiency makes most homes unaffordable for the average family.

The City in recent years has made extraordinary efforts to provide assistance for affordable housing development. These efforts have improved to some degree the availability of affordable housing, but they are not adequate. The City recently adopted a new Comprehensive Plan. This plan supports a wide range of policies aimed at revitalization and inclusionary zoning. Despite these efforts, residential investment in the City remains limited to larger multi-unit developments that are typically subsidized with public funds and are generally rental in character.

The City's current Analysis of Impediments to Fair Housing Choice identifies six (6) impediments to fair housing in the City. Three of these directly relate to affordable housing. These are:

1. Need for Decent, Safe, Sound, and Affordable Housing
2. Need for Accessible Housing Units
3. Private Lending Practices

In addition to above, the neighborhood conditions in several neighborhoods, have deteriorated to the extent that makes new investment difficult. Other factors that are negatively influencing investment and affordable housing in Gary include:

1. Concentration of Poverty
2. Access to Employment

3. Investment in Neighborhoods

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

Introduction

This section of the Plan describes the community development asset needs of the City, whereas the Needs Assessment section of this Plan, specifically NA-50 (Non-Housing Community Development Needs) described the Gary’s needs for public facilities, improvements and services.

The economic downturn of last decade and the current COVID-19 related downturn, have had dramatic influence on the Gary’s economy particularly for the City’s quality of living conditions and its workforce. The most visible impact has been outmigration, reduction of labor pool, loss of jobs, and a major shift in economic outlook for the City. These have resulted in loss of income, increases in vacancy rates, and reduction of housing affordability for many homeowners and renters.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 25 | 23 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 3,312 | 2,107 | 18 | 9 | -9 |
| Construction | 510 | 2,506 | 3 | 10 | 7 |
| Education and Health Care Services | 5,075 | 5,070 | 27 | 21 | -6 |
| Finance, Insurance, and Real Estate | 768 | 397 | 4 | 2 | -2 |
| Information | 214 | 66 | 1 | 0 | -1 |
| Manufacturing | 2,641 | 7,519 | 14 | 30 | 16 |
| Other Services | 668 | 636 | 4 | 3 | -1 |
| Professional, Scientific, Management Services | 771 | 346 | 4 | 1 | -3 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 2,929 | 1,822 | 16 | 7 | -9 |
| Transportation and Warehousing | 1,148 | 2,989 | 6 | 12 | 6 |
| Wholesale Trade | 638 | 1,204 | 3 | 5 | 2 |

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Total | 18,699 | 24,685 | -- | -- | -- |

Table 43 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 31,273 |
| Civilian Employed Population 16 years and over | 25,640 |
| Unemployment Rate | 17.96 |
| Unemployment Rate for Ages 16-24 | 39.35 |
| Unemployment Rate for Ages 25-65 | 10.02 |

Table 44 - Labor Force

Data Source: 2011-2015 ACS

Labor Force - 2019

The City's unemployment rate increased to about 15.8% as of August 2020. This level is significantly higher than the state rate of 6.5%. The U.S. rate for this period was about 8.4%. The labor force for 2020, as reported by the Indiana Workforce Development is 28,158. This is a sharp drop from 2010 when the City had a labor force of about 33,943. In the course of one decade, the City has had decline of about 5,700 in its labor force. Such major drop, has had major influence on recovery of the City and its revitalization. Perhaps the most visible impact of such loss is the continued decline of housing market and substantial number of vacant housing units most of which are single family homes.

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 3,120 |
| Farming, fisheries and forestry occupations | 905 |
| Service | 4,515 |
| Sales and office | 5,835 |
| Construction, extraction, maintenance and repair | 1,350 |
| Production, transportation and material moving | 1,913 |

Table 45 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|--------|------------|
| < 30 Minutes | 16,580 | 68% |
| 30-59 Minutes | 5,745 | 24% |
| 60 or More Minutes | 1,935 | 8% |

| Travel Time | Number | Percentage |
|--------------|---------------|-------------|
| Total | 24,260 | 100% |

Table 46 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 1,563 | 640 | 2,585 |
| High school graduate (includes equivalency) | 6,945 | 1,565 | 5,088 |
| Some college or Associate's degree | 8,765 | 1,360 | 4,465 |
| Bachelor's degree or higher | 3,925 | 245 | 935 |

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 100 | 220 | 205 | 583 | 1,155 |
| 9th to 12th grade, no diploma | 1,835 | 1,120 | 620 | 2,035 | 2,205 |
| High school graduate, GED, or alternative | 2,355 | 2,915 | 2,855 | 7,828 | 4,375 |
| Some college, no degree | 2,358 | 2,765 | 2,640 | 5,880 | 2,445 |
| Associate's degree | 110 | 860 | 770 | 1,670 | 690 |
| Bachelor's degree | 170 | 740 | 935 | 1,760 | 690 |
| Graduate or professional degree | 4 | 220 | 465 | 995 | 770 |

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 15,736 |
| High school graduate (includes equivalency) | 21,138 |
| Some college or Associate's degree | 25,227 |
| Bachelor's degree | 31,697 |

| Educational Attainment | Median Earnings in the Past 12 Months |
|---------------------------------|---------------------------------------|
| Graduate or professional degree | 51,085 |

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The data presented in 2011-2015 ACS estimates by HUD are updated to better reflect more recent conditions in the City. According to ACS 2019 Estimates, the top three major employment sectors include Service occupations with 30% of the total workers, second by Sales and office occupation with 24% and closely followed by Management, Business, Education and Health care with about 23% the workers. The total number of people employed by these sectors is about 24,156 or slightly over 82% of the total labor force. This level of workforce participation, indicates the tightness of labor availability despite high unemployment or under employment. This also offers opportunity for training of the existing unskilled individuals in the City for the labor market.

Describe the workforce and infrastructure needs of the business community:

The Northwest Indiana Workforce Board latest State of Workforce Report (2018) identifies several issues and needs for NWI communities. The report indicates that the regional economy is changing rapidly in terms of employment by industry sector, occupations within sectors, and skills needed for such jobs. These changes make assessments of talent readiness and business needs challenging. Nonetheless, the Workforce Board has identified five goals for the region:

1. Increase skills of current workforce to align with economic development strategies and key industry sectors
2. Improve employer access to qualified workers and awareness of training resources
3. Ensure youth in NW Indiana are positioned for continued education/learning and workforce success
4. Encourage and support an entrepreneurial spirit
5. Assure compliance and efficient operations of a workforce development system

With the changing economy and continued loss of labor pool, the City and the region are placed in a position of needing to create skills for jobs that don't yet exist in Northwest Indiana as the area competes with other regions for such jobs. At the same time, with declining labor pool, both communities and businesses face scarcity of qualified skilled to meet their needs. Key employment projections for the region indicate that Health Care, manufacturing and management services as the top sources of employment in the region. Most of these jobs require advancing skills for those already having work history and training new employees for the new technology-based jobs. Fortunately, several local organizations, such as Workforce Board, Ivy Tech, and many others, have joined together to

provide the necessary coordination to create a convergence of employers, educators, and working families with low incomes to raise the regional skills, credentials, and wages. These efforts resulted in 2020 for the State to announce the Northwest Indiana Region as Indiana's eighth 21st Century Talent Region, a statewide designation awarded to Indiana communities focused on working collaboratively to attract, develop and connect talent. The "talent ecosystem" and dashboard from this program, encourage employers as well as local talents to connect, and address their mutual needs.

Conversation with local employment and economic development agencies point to scarcity of qualified work force in several sectors. The Indiana Workforce Development also reports the top three requested jobs in the Region 1 as being in the areas of Logistics, Production and health.

On the infrastructure side, the City of Gary has taken a number of steps to prepare for new jobs by not only promoting economic development but actively marketing vacant sites and buildings for new businesses that support local needs. The City has identified several areas for development or redevelopment. Most of these areas require substantial investment for infrastructure. The infrastructure needs range from road improvement to utility extension or access to rail. The City typically positively considers such investment in collaborative effort with the business community.

To support the infrastructure needs of the business community involves planning, repair and/or improvement as needed as well as installation of new facilities where redevelopment opportunities may exist. The City's Tax Increment Financing District (TIF) districts which are designated to assist with infrastructure is regularly offered to address such needs. The City has also established other funds that can be used to meet the needs of business community. In recent years, CDBG funds have also been used for business development and entrepreneurship.

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

The Gary Housing Authority has initiated an expansive revitalization effort that will result in creation of several new housing developments. The Authority is currently acquiring properties for these new developments. The first phase of these developments is expected to occur in Downtown area. The new development is expected to consist of mixed-use with both residential and commercial uses. The follow up phases is expected to occur in other neighborhoods where available former school sites can be used for housing development.

The Northern Indiana Commuter Transportation District (NICTD) has embarked on a major infrastructure improvement along its corridor to reduce travel time as well as to its facilities. The program will establish a two separate tracks between Michigan City and Gary. The District is also planning in cooperation with other agencies to make improvements in several train stations including those in Downtown and Miller. As a part of these efforts, the agency is preparing a Transit Oriented Plan (TOD)

for all of its commuter stations including those in Gary and Miller. These efforts should have significant economic benefit to the areas around each station in Gary.

The State Legislator passed a new legislation in 2020 (House Enrolled Act 1144), to establish several Transit Development District (TDD) in close proximity of train stations. The program will provide tax incentives and benefits to support new development. The Northwest Indiana Regional Development Authority (RDA) is the administrating agency for this program. The agency is in the process of developing plans to establish such districts in Gary for both Miller and Downtown area.

The City is also in cooperation with the Housing Authority, has completed a land transfer agreement where the City will market the Housing Authority's former development sites for other uses. One example of this partnership is the redevelopment of the former Ivanhoe Garden. The City recently signed an agreement with Akyumen Industries for tentative redevelopment of the site as its headquarters. The company will manufacture smart phone and other technology-based products at the site and is expected to employ up to 2000 new employees.

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

The data reported by HUD in its ACS Data and included in this section is relatively old considering the recent population changes for the City. For this section, the City has reviewed more recent data, ACS 2019, to assess the current condition. It appears recent data show that the skills and education of the area offers less opportunity for employment. Approximately 19.8% of the area workforce has obtained their bachelor's degree or higher. This does not correspond with the Occupation by Sector table showing that Management, business and financial sector has the about 23% of the workforce with 5,531. The next area is Sales and Office sector which has 5,873 people or 24% of the workforce pool. This sector may or may not require an education beyond high school diploma or equivalency, but there is a pool of about 39% existing in the City. Another sector with potential, is the transportation, and related logistic work. This sector generally requires limited higher education. With a large pool of available workforce with high school degree and less, the City is well prepared to fill such job opportunities with available labor pool.

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

The Indiana Workforce Development and local Work One Board supports a variety of training and employment services for the region. Work One has an office in the City of Gary. The office as a part of regional workforce development and offers services focused in three different areas; Jobseeker Services, Employer Services, and Youth Services. Through these programs the agency sponsors a variety programs and incentives for employment training, job placement, and other activities which promote employment of local individuals. Workforce Development staff provide case management services to the individuals

to assist them in overcoming barriers that may prevent them from obtaining or keeping employment.

The Ivy Tech Community College, in addition to its regular training and education program, has a program which provides targeted education and employer-based training to local individuals. The Community College also has Class a Commercial Driving Licensing program (CDL) which promotes training in the logistic area.

Workforce Development further works with other organizations to offer specific and targeted training for individuals that will be placed to fill existing businesses vacancies. In addition, several local and regional agencies, also offer assistance program to help youths become job ready. Most of these agencies offer individuals assessment and orientation to help them explore career choices and aptitudes. These organizations range for Urban League to trade unions, and other not-for profit agencies. These organizations support the City's Consolidated Plan by providing opportunities for all Gary residents to be employed and attain a standard of living that meets their needs. The City in some of its funded activities, i.e. day care for individuals attending college, will also support the training initiatives offered by different agencies.

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

Yes

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

A regional Comprehensive Economic Development Strategy, or CEDS, is a cooperative effort of businesses, civic organizations and the public to map out economic projects and goals that will strengthen a geographic area. A CEDS analyzes the regional economy and serves as a guide for establishing regional goals and objectives, developing and implementing a regional plan of action, and identifying investment priorities and funding sources. The plan identifies eight (8) goals, strategies to achieve these goals, and implementable actions for the community to pursue.

The only CEDS in Northwest Indiana is the Northwest Indiana Economic Development District, Inc. (NWIEDD). The Northwestern Indiana Regional Planning Commission is the administering agency for the District. The City of Gary is a participant in the program and has several areas (sites) identified on the Plan, such as the Cline Avenue/Airport, I-94/Burr Street, University Park and Miller Transit Oriented Development District.

The Gary Economic Development Corp. ("GEDC"), in conjunction with the City's Department of Community Investment, has mounted a robust effort to attract new/relocating businesses to the City of Gary. Alliance Steel recently moved its operation from Illinois to Gary. Similarly, the City is in its final

negotiation with a Los Angeles based company to move to Gary and establish a first fully technology-based business in Northwest Indiana. In addition to these, several other transportation and logistics businesses have moved to the Airport to take advantage of access to an airport.

The City, under the new Administration has set a number of initiatives aimed at improving living conditions for all residents. These initiatives are broadly identified as “Renaissance, Regeneration and Revitalization”. Under each category the City plans to implement a variety of activities to achieve the goal. One notable initiative among these is the creation of a “walkable leadership campus” - a well-designed, area of Downtown with a walkable, attractive complex of City, County and State offices and social services agencies working together.

The City plans to leverage all available resources, local, state and federal, including CDBG funds to partner and improve economic outlook for the City. The City plans to use CDBG funds for a variety of public services, some of which will directly support economic development as well as funding infrastructure needs for new development. The City further plans to continue its current business development program, which may support some of the opportunities created by other City programs.

Discussion

For the last four decades, the City's continued economic and manufacturing decline has had a devastating impact on the overall economic outlook and wellbeing of the City. While the employment picture had improved slightly before COVID-19 Pandemic, the employment conditions has significantly deteriorated for the last year. The City has also lost significant number of its labor force as a result of decreasing or lack of opportunity for local industrial jobs. This has resulted that many of the existing businesses, particularly those in the production and industrial sectors lacking qualified employees to expand at the present time.

The City's available land, some of which are larger parcels, coupled with several new local and regional initiatives, such as development of TOD districts, can offer significant opportunities for redevelopment and revitalization. The Gary Housing Authority's transformation and revitalization plan has also the potential to become a major force for change in the City of Gary. Despite the more recent reduction in the overall labor pool, the available supply of trainable labor pool and a very affordable housing stock, can offer opportunity for growth, reinvestment and redevelopment. The City also has a unique community character which supports business development and quality of life. These attributes must be better marketed to broader region. The City must also provide both support services and technical training assistance to those individuals that are not currently participating in the labor force to become trained and ready for the future jobs.

MA-50 Needs and Market Analysis Discussion

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

CHAS data (2013-2017) show that about 40% of all households have some type of housing problem. Among different households with housing problem, extremely low income and very low-income families have the largest share of the housing problems with 72% and 63%. Both of these household groups are determined to have concentration. Concentration for this purpose is a difference of 10% or more between each affecting household and the City as a whole.

Households with multiple housing problems are located throughout the City of Gary. CHAS data does not identify specific location, however review of Census Data form HUD for low and moderate income, clearly identify the areas that highest number of low incomes reside. As previously concentration of the Low and moderate income is prevalent in all census tracts except one. As such it can be assumed that concentration will be most sever in tracts with highest number of low-income people. Census tracts with highest percentage of low income include; 102, 103, 106, 109, 112,113, 114, 115, 116, 120, 121, 122, 123, 126, 127, 128, 411, and 412. Most of these census tracts are located in the northern and central part of the City.

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

The City of Gary, according to 2020 HUD data, has about 70.25% of its population as low and moderate income. Concentration of population with low income is observed in almost every census tract except one, Census Tract 101. Most tracts typically have a larger number of lower and moderate-income population. Concentration for this purpose is a difference of 10% or more between the Low/Mod population of a census tract and the City as a whole. Based on such definition, concentration is observed in the following census tract, 102, 113, 114, 119, 120, 122. As can be noted all of these tracts have a low-and moderate-income rate of over 80%.

The presence of minorities in the City of Gary is observed in all census tracts. According to 2019 Census ACS Estimates, the minority population of the City consist of African Americans, at about 78.5%, and Hispanics, at about 7.99% of the total population. With the exception of census tracts, 411 and 412, African American have the majority in every tract in the City.

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

Since the City as a whole majority minority, there are no specific neighborhood in the City that the market conditions can be determined based on concentration of racial groups. As a whole the City of Gary has generally very weak market for housing with the exceptions of the Miller neighborhood and some residential pockets in several other neighborhoods that have maintained their neighborhood

character. Abundance of vacant housing units and neighborhood conditions have had a great influence on the market and viability of many blocks. This is particularly prevalent in the central part of the City. In addition, the neighborhood market conditions in most of the areas that have been general maintained appear to be somewhat depressed due to primary age of housing and deferred maintenance. New investment by owners is often either cannot be afforded or such investment is not available from financial institution due to presumed neighborhood conditions or lack of market.

Above conditions notwithstanding, the City continues to have an abundance of varied affordable housing mixes and types ranging from mid-rise rental to single family homes. Most to the City is also accessible by local transit as well as major transportation facilities.

Are there any community assets in these areas/neighborhoods?

Community assets generally include facilities such as schools, transportation facilities, libraries, community centers, parks, and access to commercial establishments such as grocery stores, general merchandise stores, and pharmacy retailers, among others. With the exception of the neighborhood amenities, such groceries, restaurants, etc. the City of Gary has an abundance of public facilities ranging from parks to transit and other community facilities to ensure availability of a safety net for most of its population, despite severe economic challenges. The City also has a wealth of social and community service providers that offer a variety of services to all population groups ranging from seniors to youths and children or individuals seeking employment opportunity. Concentration of most of these organizations and facilities in Downtown make these community assets more accessible both by transit, automobile or even walking.

Are there other strategic opportunities in any of these areas?

The recent efforts by NWI Regional Development Authority (RDA) to establish a Transit Development District in both Downtown and Miller neighborhoods offer a great opportunity for revitalization in areas close to South Shore stations. The TDD enable RDA to provide a variety of incentives to promote and provide financing for new development. This effort combined with double tracking plan by the Southshore, will enable both neighborhoods to become closer to Downtown Chicago jobs by not only more frequent rides but also at a reduce commuting time.

The City's concerted efforts for redevelopment utilizing availability of vacant land created by demolition of many vacant structures or reuse of former school or public housing sites for new development offers great opportunity for strategic opportunity in several neighborhoods. The pending former Ivanhoe Garden for development of technology park is a good example of such transformation. Opportunity also exists for similar redevelopment efforts in other sites in Downtown, Emerson, and other neighborhoods.

Opportunities further exists in the Downtown area for mixed use and adaptive reuse of several vacant or underutilized buildings. The Gary Housing Authority has an aggressive for transformation of its assets to create more modern mixed-use development that not only affordable but reduce concentration

poverty. GHA's initial efforts are focused for Downtown area. A side effect of these efforts will encourage the reuse of vacant buildings which in turn will promote revitalization in the area.

The City has several areas that opportunities exists for redevelopment. These areas primarily consist of former sites of Housing Authority sites and former school sites. these sites offer great opportunity for redevelopment. There are other sites throughout the City, both residential and commercial/industrial that offer strategic opportunities for redevelopment. The City plans to utilize available resources including those of CDBG to promote redevelopment to the extent possible.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Gary has access to broadband wiring throughout the City. The fixed Broadband Deployment is reported by Federal Communication Commission (FCC) to be provided by five different companies. These range from AT&T to Comcast and couple of satellite services. According to data from the FCC, there are no areas in the City that is without a broadband service provider. However, there is a great variation of service between different areas in the City. While some areas have access to internet via fiber, (1000 mgbs speed), most of the City can access internet by the use of cable (200 mgbs speed). While the broadband wiring exists, a broadband connection can still be difficult for many low-income households due to cost of monthly service. Although many of local service providers do offer special rates to low-income families, the service is only available to extremely low income, i.e., those families on SNAP program, and it is typically at a lower speed. In recent months, Gary has made significant progress in providing free digital access and literacy to ensure that all residents have the skillset needed to participate in the economy of the future. Agencies such as Gary Housing Authority, provide access to locally established computer lab for their residents. Additionally, some agencies, supported with CDBG and other local awards for public services, offer free internet access, and support for online learning to their program participants. Similarly, other organizations, such Gary School District or most of the Charter schools, the Gary Library offer free WIFI access to individuals enrolled in their program. As can be noted, most of these locations will require travel to the site that is open daily for a limited number of hours.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the FCC, 100% of Gary has at least access to three broadband providers with some areas being served by five service providers which includes satellite companies such as Hughes Net. While increased competition is always advantageous, the expansion of additional broadband providers does not necessary increase competition in most jurisdiction. Today in Gary, the cost of broadband service is still out of the range of many low-income families. The low-cost internet service to extremely low-income families, is limited and often remove ability to access internet at home of many low-income families.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

In a Countywide cooperative effort, the Lake County Homeland Security and Emergency Management Agency prepared an extensive report in 2018 outlining critical infrastructure and potential hazards for the County. The plan identifies several natural based hazards that are directly connected to climate. The factors that are listed as increasing the hazard risk includes: extreme temperature, shorter winters, increasingly intense storms, drought, threats to water quality, land subsidence and hazardous material incidents. Impacts from these hazards include: infrastructure stress, human migration, flooding, invasive species/pests, air pollution, loss of manufacturing jobs, and the continued deterioration of housing stock – especially older and affordable housing.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Many climate hazards result in negative effects that can include: higher utility bills, increased probability of flooding, higher food costs, and other financial stresses. Vulnerable populations, community members who are placed at a disadvantage in preparing for and/or responding to climate hazards, are at a disadvantage when responding to and preparing for these effects. Low and Moderate households will be especially vulnerable to risk from the following hazards:

Extreme Storms and Tornadoes: Such events pose dangers to all Gary Residents, particularly those that live in older, and presumable more at-risk homes.

Flooding: With the City’s infrastructure being as old as the City itself, many of the existing utilities do not have the capacity and cannot handle the extremes stresses often brough by extreme conditions. A large portion of the City residents often face flooding and must bear the cost of additional insurance or cost associated with regular flooding. The Lake County Emergency Management Plan identifies Gary as one of the communities with a ‘Highly Likely’ risk of flooding.

Extreme Temperatures: The low- and moderate-income residents of Gary will face financial burden from climate change induced Extreme Temperature. The housing stock in Gary's in most of the areas of the City are generally much older than in the suburban communities. Older homes are less energy efficient due to a lack of insulation. This will burden low- and moderate-income residents with greater utility bills who are trying to keep their houses cool with fans or air conditioners or warm in the winter. Extreme Temperature also poses a life safety danger to Gary's low- and moderate-income residents as their older housing stock is less likely to have air conditioning.

In an extreme heat scenario elderly, infants, people with chronic medical disorders, lower income families, outdoor workers, are typically most vulnerable as without air conditioning would be unable to properly cool themselves and would face danger of overheating and other health effects.

Land Erosion: As a City being on Lake Michigan, the City has a diverse group of uses ranging from housing to industrial and commercial uses that are facing threat of lake erosion and lost of facilities such as breakwall and other waterfront infrastructure.

Drought: Drought, in general, means a moisture deficit extensive enough to have social, environmental, or economic effects. Impact of the drought, particularly due to excessive heat, can contribute to warming of the urban areas and create conditions where additional infrastructure may be required. Urban areas such as Gary may experience revenue losses from landscaping companies, golf courses, restrictions on industry cooling and processing demands, businesses dependent on crop yields; and increased potential for fires. Citizens of a neighborhood in Gary, Black Oak, are mostly served by drinking water wells. These wells may be impacted during low water periods and may require drilling of deeper wells or loss of water service for a period of time.

Fire: A fire typically affects a large regional area with potential for physical, economic, and/or social losses. Typically, a structural fire affects one or two structures, as one of the main functions of fire response is to prevent the fire from spreading to neighboring structures. The severity of fire in Gary is anticipated to be higher due to the increased number of structures at-risk, in close proximity to each other, and the age of structures.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan goals for the 2021-2025 planning period is based on a number of identified high priority needs. The Plan aims to target available resources toward several specific strategies that are designed to address those needs. However, given the magnitude of the needs and the funding available, the City can only address some of the needs. For this reason, it is important to identify priority areas where the City can be most effective in its efforts to meet the needs particularly those for low- and moderate-income households.

The priority needs include housing assistance for low- income persons, the elderly, homeless and special needs persons, public improvements and services for low- and moderate income individuals.

The Strategic Plan includes the following sections:

- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

Narrative (Optional)

Priority needs were identified through a process which included two community meetings, a meeting with the service providers, several stakeholder conversations and a community needs assessment questionnaire. The needs survey was conducted as part of the Consolidated Planning process. A total of 8 surveys were completed by agencies, and stakeholders as well as businesses and agencies who provide services in the City. Based on these outreach efforts and analysis of needs and market conditions, the City has identified seven general goal areas which the priority needs will be addressed. The goal areas will be:

1. Housing

2. Affordable Housing
3. Community Development
4. Economic Development
5. Public Services
6. Homeless
7. Planning and Administration

The City, under the new Administration has set a number of initiatives aimed at improving living conditions for all residents. To reset the Gary's revitalization, the Administration has enumerated three broad goals of "Renaissance, Regeneration and Revitalization". The City has already started several initiatives to achieve these goals despite conditions under COVID-19 economic slowdown. Perhaps one the most notable initiative among these is the creation of a "walkable leadership campus" - a well-designed, area of Downtown with a walkable, attractive complex of City, County and State offices and social services agencies working together. The campus could also be home to schools, where teaching and learning will be encouraged as a source for skill development and long-term employment enhancement.

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

Geographic Area

Table 50 - Geographic Priority Areas

| | | |
|---|---|---|
| 1 | Area Name: | CITYWIDE |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Other |
| | Other Revital Description: | Low and Moderate Income Qualifying Areas throughout the City of Gary |
| | Identify the neighborhood boundaries for this target area. | The corporate boundary of the City of Gary. |
| | Include specific housing and commercial characteristics of this target area. | The City of Gary has more than 34,000 units of housing primarily located in thirteen different neighborhoods. Commercial uses are primarily located on major arterials crossing the street. |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | Almost all of the needs of the City are citiwide. The proposed target area reflects this reality. |
| | Identify the needs in this target area. | Citywide needs consisting of housing, public services, homeless, economic development and infrastructure improvements. |
| | What are the opportunities for improvement in this target area? | Ample vacant land suitable for redevelopment throughout the City. |
| Are there barriers to improvement in this target area? | Condition of housing, access to jobs and high poverty rates. | |

General Allocation Priorities

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

The City of Gary does not prioritize the allocation of CDBG, HOME or ESG geographically. Instead, the City intends to allocate funds to address the areas of greatest need, as determined by input received

from stakeholders, resident consultation and the needs assessment. Nonetheless, all programs aim to prioritize assisting low-income households.

The 2020 Income data provided by HUD indicate the City as a whole has more than 70% of its population consisting of low- and moderate-income households. This will allow the City to support any activity on a citywide basis. As such the City will only have one target area which is a citywide target area.

Nonetheless, the City plans to allocate investments in programs or activities that provide low- and moderate-income households based on the six general goals areas identified in previous section in the most effective basis. In such allocation decisions, the City will further consider the following guidelines:

- Housing investment will primarily be supported on a citywide basis, but with emphasis on target areas where market conditions can support such activities.
- Affordable housing will be supported citywide for homeowners or where new partnerships can leverage other funds both on the Citywide basis and in target areas.
- Community Development investments will support activities that promote neighborhood revitalization and sustainability or a targeted area which support or leverage other projects.
- Code Enforcement will be citywide, but priority will be placed on CDBG Target area, which will be paired with other community development activities in the area to address areas of deterioration, maintaining code enforcement and property standards of dwelling units.
- Public services activities will support organizations whose clientele are low income or in certain cases, a limited clientele with a presumed low- and moderate-income status.
- Economic development activities will be focused in priority areas, particularly direct financial assistance for the purpose of job creation or to bring needed goods and services to low/moderate income neighborhoods
- HOME funds will primarily be used for creation and development of affordable housing and rental assistance in both citywide basis as well as targeted areas.
- ESG funds will primarily be used to provide supportive services and housing and promote risk reduction and rapid rehousing.

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

Priority Needs

Table 51 – Priority Needs Summary

| | | |
|-----------------------|------------------------------------|---|
| 1 | Priority Need Name | Housing |
| | Priority Level | High |
| | Population | Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Non-housing Community Development |
| | Geographic Areas Affected | CITYWIDE |
| | Associated Goals | Housing Affordable Housing Community Development Planning and Administration |
| | Description | There is a general need for modern and affordable housing in the City. Available vacant land offers opportunity to create new communities throughout the City, particularly for homeowners. Quality of housing stock also needs to be improved to expand the supply of decent, affordable, safe, and accessible housing for home-owners, renters, and homebuyers. |
| | Basis for Relative Priority | 40% of all households are cost burdened by 30% or more. 63% of all housing units were built before 1950. |
| | 2 | Priority Need Name |
| Priority Level | | High |

| | | |
|----------|------------------------------------|---|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Non-housing Community Development |
| | Geographic Areas Affected | CITYWIDE |
| | Associated Goals | Housing Affordable Housing Community Development Public Services Homeless Planning and Administration |
| | Description | There is a high need for all types of affordable housing for owners and renters. Needs are identified include rehabilitation of the existing units and new construction of modern affordable housing for low- and moderate-income families, including those of homeless and special needs population. |
| | Basis for Relative Priority | A large number of owners (57%) are cost burdened. More than 70% of renters are cost burdened. |
| 3 | Priority Need Name | Non-Housing Community Development |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate |
| | Geographic Areas Affected | CITYWIDE |

| | | |
|----------|------------------------------------|--|
| | Associated Goals | Housing Affordable Housing Economic Development Public Services Planning and Administration |
| | Description | Non-housing community development priority aims to remove influences of blight and promote neighborhood livability. Priorities will be placed on strategies which support infrastructure and public facility improvements, revitalization and activities which maintain the fabric of neighborhoods. |
| | Basis for Relative Priority | Conditions of several neighborhood, and input received from the community and citizen during the public engagements. Further opportunity that has been created by availability of large parcels of land. |
| 4 | Priority Need Name | Economic Development |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Public Housing Residents |
| | Geographic Areas Affected | CITYWIDE |
| | Associated Goals | Community Development Economic Development Public Services Planning and Administration |
| | Description | Creating economic opportunity for residents ensure sustainability and revitalization for the City of Gary. Strategies to expand economic opportunities will include support programs which encourage employment and job training as well as diversification of local businesses. |
| | Basis for Relative Priority | The City's has over 15% unemployment and poverty rate of over 30%, while there is a significant opportunity of local business development. Improving access to jobs and development of skills for employment is required to improve the overall wellbeing the community. the |
| 5 | Priority Need Name | Public Services |

| | |
|----------------------------------|--|
| Priority Level | High |
| Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| Geographic Areas Affected | CITYWIDE |
| Associated Goals | Housing Affordable Housing Community Development Public Services Homeless Planning and Administration |
| Description | A high priority needs exists for public services improvements and accessibility to public services was identified through consultation and community input. There exists a gap in the services available within Gary to effectively and comprehensively address the needs of the residents. |

| | | |
|---|------------------------------------|--|
| | Basis for Relative Priority | The City has more than 30% of its population below poverty and many requiring assistance. Gap exists in services available to many families to maintain a minimum level of wellbeing and quality of living. |
| 6 | Priority Need Name | Homeless |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | CITYWIDE |
| | Associated Goals | Housing Affordable Housing Community Development Public Services Planning and Administration |
| | Description | Priority aims to eliminate the causes and risks of homelessness by reducing the incidents of homelessness. Priority will address the needs for outreach, support services, rapid rehousing and supportive housing. |
| | Basis for Relative Priority | Analysis of data and input from community and shelter providers indicated a need for housing and supportive services. |
| 7 | Priority Need Name | Non-Homeless Special Needs |
| | Priority Level | High |

| | |
|------------------------------------|---|
| Population | Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development |
| Geographic Areas Affected | CITYWIDE |
| Associated Goals | Housing Affordable Housing Community Development Planning and Administration |
| Description | Substantial needs exist for housing, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, persons with other special needs, and other protected classes. |
| Basis for Relative Priority | The City has determined the needs level by several activities conducted in the process of development of the Plan. These include data review, input from service providers and available sources to address the needs. |

Narrative (Optional)

The priority ranking of needs for housing, affordable housing, homelessness, community development, economic development, and public services are as follows:

- **High Priority** - Activities are assigned a high priority if the City expects to fund them during the Five-Year Consolidated Plan period.
- **Medium Priority**- Activities that are medium priority will be funded by the City if funds are available or the City may seek funding from sources other than the HUD funds to address needs identified in this category.
- **No Such Need** activities will not be funded by the City and such needs have been identified by the City. The City will not issue certificates of consistency for such activities for Federal funding.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the City during the Five-Year Consolidated Plan period. The City may support applications from other

funding sources if those activities are consistent with the needs identified in the 2021-2025 Consolidated Plan.

The City's level of priority, targeted groups, and associated goals for each one of the six goal areas are outlined in Priority Needs Summary tables.

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

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | The City of Gary’s housing market can be characterized by medium housing cost and a lack of adequate housing for low- and moderate-income families. Recent data show that the need for tenant based rental assistance is relatively high in Gary, while the supply is very limited. Conversation with Gary Housing Authority indicates of a large waiting list. This list is currently closed. The City in partnership with others will continue to provide limited housing support. CDGB program will be used to provide TBRA to coordinate assistance to families in securing affordable housing where they would otherwise not be able to do so without such assistance. |
| TBRA for Non-Homeless Special Needs | While a need exists for tenant based rental assistance, particularly for those with fixed income, the City of Gary does not intend to use CDBG funds for non-homeless special needs TBRA. |
| New Unit Production | The City has substantial number of older housing. Based on available data and the Housing Market Analysis completed as part of this Plan, the City will prioritize development of affordable housing (new unit production and conversion or preservation), including those with special needs. The City will further support development of affordable single-family homes in partnership with the Habitat for Humanity and other local agencies. |
| Rehabilitation | City of Gary has ample vacant or underutilized housing units that could benefit from rehabilitation and modernization. Gary will utilize CDBG funds for assistance with rehabilitation. The homeownership support programs assist homeowners with several renovation programs such as accessibility, energy efficiency, code deficiencies, and emergency home repairs. In addition, public infrastructure may be assisted with rehabilitation costs for ADA, retrofitting, etc. For rental units, rehabilitation will be assisted to create affordable housing to remove financial restrictions in housing market. |
| Acquisition, including preservation | The City does not anticipate to acquire any property; however, the City plans to work with GHA and other agencies in development of new affordable housing. The City will further consider providing assistance to both owner and renters unit to ensure availability and preservation of affordable housing. The City’s Down payment assistance for the first-time home buyers makes funds available to homeowner and ensure preservation of affordable housing for low- and moderate-income families. |

Table 52 – Influence of Market Conditions

| | | | | | | | | | | | | | | | |
|-------------|--------------------|---------------------|------------------|-------------|---------------|--------------|--------------|-------------|---------------|---------------|--------------|-------------|---------------|---------------|--------------|
| Year | Total Units | Vacant Units | % Vacancy | 2000 | 43,630 | 5,386 | 14.1% | 2010 | 42,231 | 10,138 | 31.6% | 2019 | 41,170 | 11,704 | 28.4% |
|-------------|--------------------|---------------------|------------------|-------------|---------------|--------------|--------------|-------------|---------------|---------------|--------------|-------------|---------------|---------------|--------------|

Table 53 - Housing Conditions

| | | | | | | | | | | | | | | | | |
|---------------------|-------------------|-------------|-------------|-----------------|-------------------|--------------|--------------|---------------|-------------------|---------------|---------------|---------------|-----------------------------|-----------------|-----------------|---------------|
| Demographics | Base Year: | 2010 | 2019 | % Change | Population | 80294 | 74879 | -6.74% | Households | 37,482 | 29,466 | -21.4% | Median Family Income | \$27,610 | \$31,341 | -13.5% |
|---------------------|-------------------|-------------|-------------|-----------------|-------------------|--------------|--------------|---------------|-------------------|---------------|---------------|---------------|-----------------------------|-----------------|-----------------|---------------|

Table 54 - Demographics

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

Introduction

During the first year of the Plan (Program Year 2021), Gary is expected to receive an allocation of \$3,464,302 in CDBG funding for housing, public services and community development activities. The anticipated funding from HOME Program is expected to be about \$687,054. Emergency Solutions Grant (ESG) is planned to receive \$286,220 for 2021 program year. The City also expects to collect about \$14,700 in program income through the HOME program. These dollars are typically rolled into the Tenant Based Rental Assistance (TBRA) Program and expended as a part of the activity. Over the course of the next five years, the total funding from all three sources of funds are anticipated to be about \$21,209,576.

Late in the process of completing this Plan, the City was notified of availability of funds through American Rescue Plan. These funds, \$2,490,094, are included in the anticipated resources. The City anticipates to expend about \$224,094 of these funds during the first year. The City will identify activities that will be carried out with these funds in the near future.

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 | 3,464,302 | 0 | 4,164,324 | 7,628,626 | 13,420,000 | Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$3,355,000 with no program income annually |

| 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: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 687,054 | 0 | 0 | 687,054 | 2,232,000 | Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$558,000with 14,000 program income annually |

| 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 | 286,220 | 0 | 0 | 286,220 | 1,120,000 | Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$280,000with no program income annually |

| 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: \$ | | |
| Other | public - federal | Acquisition Admin and Planning Housing Services TBRA | 2,490,094 | 0 | 0 | 2,490,094 | 0 | The HOME-ARP funding will provide funding for activities which best meet the needs of people experiencing or at risk of experiencing homelessness. The funds will be allocated for development of affordable housing, tenant-based rental assistance, supportive services, and acquisition and development of non-congregate shelter units, among others. Specific activities funded with the funds will be identified at a later time. |

Table 55 - Anticipated Resources

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

The City anticipates that the Federal funding will leverage private, state and local funds by enabling the City of Gary to serve those with the greatest need at the highest capacity. Additionally, federal funds will serve as gap financing for City programs or service providers applications that require additional funding in order to have their program or project implemented.

CDBG funds are often coupled with local funds, allowing projects to compete for additional funding provided by private, non-profit and state financing programs. The City routinely require its subrecipients to use other funding sources as a supplement to CDBG funds. In this effort the City feels a more effective program can be implemented. The City also aims to leverage private funds, in the form of equity from existing homeowners, to the extent practical. On an annual basis these activities generate substantial amount of extra investment in the City.

Similarly, the allocation of CDBG funds to local agencies often results in the leveraging of other local, state, and federal funds. An investment by the City makes the projects more competitive in various funding competitions. However, as in the past, the City will be as creative as possible to find other sources of funding from local, state, federal, and private sources in order to develop and deliver efficient and cost-effective program.

For HOME funds, the City is not required to provide match, but as stated above, the City aims to leverage these funds to the extent possible to create a larger synergy for other investment. HOME matching funds may typically come from the homeowner's personal funds, Federal Home Loan Bank and/or developers' contributions.

For Gary's ESG funds, the City will require funded agencies to provide matched on a one to one basis using funds from the City's General Fund, State funds and other resources depending on the agencies funded, to meet the match requirement.

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 strategies for affordable housing or economic development. The City mostly 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.

In recent years, the City has developed partnership with the Gary Housing Authority by which City-Owned properties are transferred to GHA and in return GHA properties are assigned to the City for redevelopment. The Ivanhoe Gardens is a good example. The City anticipate similar actions to continue in the next five years, as several GHA properties are proposed for demolition.

Similar to GHA, the City also anticipates to engage with the Gary School District and either acquire or facilitate acquisition of vacant school properties for redevelopment. Since most of these properties are generally located in the neighborhoods, development of housing is often the best use. However, the vacant land often can support other uses. The City will work with other public and private partners to redevelop these sites for more productive use, based on the needs of community and land use suitability. The City views such practice a sustainable effort to maintain the community or preserve the neighborhoods. The City also pursue ownership of properties that demolition occur. These properties are often used for infill development or land banking for redevelopment.

Discussion

For the next five years, the City of Gary will face significant challenges to maintain the City's economic position and promote revitalization. In light of diminishing federal resources, the City will have to make extra effort to create partnerships at all levels to expand available resources. These resources, some may come from other governmental agencies, i.e., Gary Housing Authority, but the majority must come from private sources. This is a hard task, but something that the City will have to undertake to assure minimum safety net for low- and moderate-income households and ensure improving quality of life for all residents. Major sources of funds could include:

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|--|---|------------------------|
| City of Gary IN Department of Community Development | Government | Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services | Jurisdiction |
| Gary Housing Authority | PHA | Ownership Public Housing Rental | Jurisdiction |
| Continuum of Care Network (Rapid Re- Housing) | Continuum of care | Homelessness Planning | Region |
| Edgewater Systems for Balanced Living Inc | Non-profit organizations | Homelessness Non-homeless special needs Rental | Jurisdiction |
| SERENITY HOUSE OF GARY, IN | Non-profit organizations | Homelessness Non-homeless special needs | Region |
| Habitat for Humanity of NWI | CHDO | Ownership | Region |
| CATHOLIC CHARITIES | Community/Faith- based organization | Homelessness Non-homeless special needs | Region |
| GARY COMMISSION FOR WOMEN | Non-profit organizations | Homelessness Non-homeless special needs | Jurisdiction |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|-------------------------------|--------------------------------|--|-------------------------------|
| INDIANA PARENTING INSTITUTE | Non-profit organizations | Non-homeless special needs public services | Region |
| CR WORKS, INC. | CHDO | | Jurisdiction |
| Aliveness Project | Non-profit organizations | Homelessness Non-homeless special needs Rental | Region |
| BROADWAY AREA CDC | CHDO | Ownership Rental | Jurisdiction |
| Gary Literacy Coalition, Inc. | Non-profit organizations | Non-homeless special needs public services | Jurisdiction |

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gary, Department of Community Development is the primary administrative entity and serves as the lead agency. The department defines projects to be undertaken, articulates measurable results for those projects and analyzes the results. The department has full complement of staff with substantial experience. Staff is well versed in the rules and regulations pertaining to the CDBG, HOME, ESG, and other programs. The knowledge possessed by City staff affords them the ability to ensure compliance and enables the staff to spend their time efficiently allocating funds to community programs and organizations. Procedures developed by staff are in place to meet a variety of requirements and conditions to operate the program effectively.

The City’s elected officials and the community as whole, support a vast network of the nonprofit service providers that serve Gary’s most vulnerable populations. A large number of these organizations provide services to the City’s low- and moderate-income residents in the fields of health care, housing, education, recreation, employment, and many others. The nonprofit service providers strive to work in tandem with one another to create a web of services so as to ensure a minimum safety net through Continuum of Care and other local or regional organizations.

The Department has also developed cooperative partnerships with several local agencies, neighborhood organizations, businesses, and private entities in the City as well as regionally. These relationships exist in the areas of planning, housing, redevelopment, business development and in social services. These organizations, collectively more than thirty, are responsible for implementation of the program. The strength of Gary’s institutional delivery system in fact can be found in these organizations which serve the community.

As a whole the delivery system in the City can be defined as relatively strong, although additional improvement in some areas may be required. One area that gaps may exist is a well-coordinated homeless delivery services at the County level. A second area of concern is the stronger outreach for employment and skill training. The third and perhaps the most important gap in Gary’s institutional delivery system relate primarily to funding. The reduction in federal funding for the CDBG, HOME, and ESG programs has resulted in a strain on the ability of the City to effectively administer these programs. Additionally, the reduction in federal funding ultimately impacts the nonprofit service providers reliant upon those funds to serve their target populations. The current economic climate also limits the amount of private funding sources available to nonprofit service providers.

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

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|-----------------------------------|-----------------------------|------------------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | | |
| Mortgage Assistance | | | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | X | |
| Street Outreach Services | | | |
| Law Enforcement | X | | |
| Mobile Clinics | | | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | X | |
| Education | X | | |
| Employment and Employment Training | X | X | |
| Healthcare | X | | X |
| HIV/AIDS | X | | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| Food / Nutrition and Youth Programs | X | X | |

Table 57 - Homeless Prevention Services Summary

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

The NWI Continuum of Care Network provides a strategic and comprehensive response to homelessness in three cities of Gary, Hammond and East Chicago. The system administered by the CoC consist of more than sixty different organizations and is designed to meet the needs of homeless persons including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The Continuum of Care Network and its member organizations provide a variety of services to hundreds of families to exit homelessness and enter permanent housing on an annual basis. Services provided include coordination, case management, health, mental health care and treatment, substance abuse treatment, life skills, transportation, child care, employment services, and more. Additional services provided for the homeless include homeless prevention, housing services, employment services, food services, and outreach and supportive services. The homeless prevention program aims to assist those who are experiencing foreclosure or eviction. The program stabilizes their current situation and then works through case management and workshops to prevent the risk of homelessness from reoccurring in the future. Furthermore, Continuum of Care Rapid Rehousing Program focus on assisting those who have lost their homes to find stable housing.

The City of Gary, as a leading member of the Continuum of Care Network, works with several local and regional service providers and agencies to ensure availability of services to the homeless. The City regularly funds housing, homeless and public service agencies which directly or indirectly assist homeless individuals and families. This Consolidated Plan also has established several strategies which will support the following services for the homeless.

- Homeless outreach and supportive services
- Child care services
- Legal services
- Fair housing
- Educational and training services
- Employment services
- Health care services
- Rapid Rehousing
- Tenant Based Rental Housing
- Life skills training
- Mental health services
- Substance abuse treatment, and
- Transportation.

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

The existence of the Continuum of Care Network as the entity tasked with the mission to coordinate homeless activities is perhaps the principal strength of the service delivery system in Region 1a of Lake County. The organization is led by a number of capable and committed agencies and individuals which makes delivery of services is more seamless despite great challenges. The outreach carried out by CoC and some of its member agencies, has made significant impact on the part of the community to accept the homelessness as an issue.

The Continuum of Care Network and the local service providers provide comprehensive services to the homeless population, including homeless special needs. The Gary Health Department, Community Development Department, and the Parks, Recreation, and other Community Services Departments work under the guidance of the City's plans and goals to meet the needs of the community's special needs populations. Service providers work with the City in order to effectively coordinate their services to meet the needs of homeless and special needs persons.

Another aspect of this system is the fact that there is a strong sense of community and organizations are truly aware of the mission to work collectively and to achieve results. But despite these existence positive attributes, the service delivery has some deficiencies. The deficiencies include:

- Location of services and programs are not equitably distributed in the region.
- Most activities and service providers are located in the three cities of Gary, Hammond and East Chicago, northern part of Lake County, while a large number of suburban residents are often left without service or are required to travel long distance to northern part of the county to obtain service.
- Lack of regional case management and outreach may cause gaps in service delivery in the region.
- Lack of clear, coordinated and integrated discharge planning process.
- Lack of adequate supportive services and housing, particularly those with small children, may create excessive hardship for some families.
- Lack of organized countywide program or staff to address homeless needs on a countywide basis often results in additional burden for the City of Gary, as the only community with shelter or support services.

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

Priority needs in the plan are addressed by several organizations some of which are listed in the table above. Services and programs that help to meet the priority and other needs are also provided by many

local agencies including those of the City. The City normally has on-going relationships in the form of subrecipients' agreements with these agencies to carry out the assigned programs.

The City will carry several activities to remove gaps in services particularly in the three areas that have been identified. These activities will include:

- The City will fund Rapid Rehousing program to prevent risks of homelessness.
- The City will work with the Continuum of Care Network to pursue additional supportive housing and services to expand capacity to address the homeless needs.
- The City will continue to support an effective fair housing program to ensure availability affordable housing to Gary residents.
- The City will work with regional organizations to promote establishment of programs and services in southern part of the County to reduce burden on Gary
- The City will work with other agencies such as United Way or Catholic Charities to organize activities which can perhaps leverage funds and address some of the needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|---|--|--|
| 1 | Housing | 2021 | 2025 | Housing | CITYWIDE | Housing Affordable Housing Non-Housing Community Development Public Services Homeless Non-Homeless Special Needs | CDBG: \$2,668,367 HOME: \$1,200,000 | Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--------------------|------------|----------|---|-----------------|--|---|--|
| 2 | Affordable Housing | 2021 | 2025 | Affordable Housing Public Housing Non-Homeless Special Needs | CITYWIDE | Housing Affordable Housing Non-Housing Community Development Public Services Homeless Non-Homeless Special Needs | CDBG: \$5,441,810 HOME: \$1,109,000 American Rescue Plan: \$2,490,094 | Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------|------------|----------|-----------------------------------|-----------------|---|----------------------|--|
| 3 | Community Development | 2021 | 2025 | Non-Housing Community Development | CITYWIDE | Housing Affordable Housing Economic Development Public Services Homeless Non-Homeless Special Needs | CDBG: \$4,655,205 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Buildings Demolished: 150 Buildings Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|----------------------|------------|----------|---|-----------------|--|---|--|
| 4 | Economic Development | 2021 | 2025 | Non-Housing Community Development | CITYWIDE | Non-Housing Community Development Economic Development | CDBG: \$441,442 | Jobs created/retained: 50 Jobs Businesses assisted: 10 Businesses Assisted |
| 5 | Public Services | 2021 | 2025 | Non-Homeless Special Needs Non-Housing Community Development | CITYWIDE | Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless | CDBG: \$2,686,870 | Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted |
| 6 | Homeless | 2021 | 2025 | Homeless | CITYWIDE | Affordable Housing Public Services | CDBG: \$1,163,558 HOME: \$319,054 ESG: \$1,301,220 | Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted Homelessness Prevention: 500 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------------|------------|----------|-----------------------------|-----------------|--|--|------------------------|
| 7 | Planning and Administration | 2021 | 2025 | Planning and Administration | CITYWIDE | Housing Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless Non-Homeless Special Needs | CDBG: \$3,991,374 HOME: \$291,000 ESG: \$105,000 | Other: 5 Other |

Table 58 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Housing |
| | Goal Description | <p>Housing goal aim to support opportunities for housing development which expand diversity of housing choice, rehabilitation and development of modern mixed uses for diverse income groups. Specifically the goal will aim to achieve the following objectives:</p> <ul style="list-style-type: none"> • Provide direct and indirect assistance to expand homeownership • Support homeownership opportunities, education and financial literacy • Promote diversity of housing stock through new construction for homeowners and renters, including for those with special needs. |

| | | |
|----------|-------------------------|---|
| 2 | Goal Name | Affordable Housing |
| | Goal Description | <p>The City's old age of housing stock, requires assistance to homeowners to maintain their homes and to provide affordable housing to renters. The need include construction of new modern units as well rehabilitation of existing units. Specific strategies for this goal include:</p> <ul style="list-style-type: none"> • Support development and rehabilitation of owner and renter-occupied housing units • Support development and rehabilitation of mixed income affordable housing in strategic areas in the City. |
| 3 | Goal Name | Community Development |
| | Goal Description | <p>Non-housing community development goal aims to remove influences of blight and promote revitalization. Priorities will be placed on strategies which support infrastructure and public facility improvements, redevelopment and activities which maintain the fabric of neighborhoods and promote sustainable development.</p> <ul style="list-style-type: none"> • Foster neighborhood stability and enrichment by supporting code enforcement and removal of substandard structures. • Invest in infrastructure and public facility improvements to maintain neighborhoods quality of life. • Promote revitalization in strategic areas by supporting housing development, infrastructure improvements, spot demolition, code enforcement and other targeted actions. • Employ green and sustainable practices in all aspects of community improvement and revitalization. |
| 4 | Goal Name | Economic Development |
| | Goal Description | <p>Creating economic opportunity for residents ensure sustainability and revitalization for the City of Gary. Strategies to expand economic opportunities will include support programs which encourage diversity of local businesses, expansion of employment opportunities and job training. Strategies for this goals include:</p> <ul style="list-style-type: none"> • Support business development and expansion, particularly in those area that such investment will help increase availability of jobs within the City. • Promote revitalization by supporting re-use of vacant land and infill development. • Support activities which enhance employment opportunities and skill development |

| | | |
|---|-------------------------|--|
| 5 | Goal Name | Public Services |
| | Goal Description | <p>Availability of a safety net ensures community stability and wellbeing. Priority is placed to maintain adequate level of public services that will support activities which promote self-reliance, address the needs of families and children, assist people with special needs, and ensure housing choice in the community.</p> <ul style="list-style-type: none"> • Support programs and services which ensure availability of a safety net for the underserved particularly for the, youths, elderly and those with special needs. • Increase local capacity to promote fair housing, outreach and education • Expand availability of home improvement loans and mortgages in partnership with financial institutions. • Support programs which assist needy families to become self-sufficient, such as education, after school program or daycare. |
| 6 | Goal Name | Homeless |
| | Goal Description | <p>Eliminating the causes and risks of homelessness will reducing the incidents of homelessness. Strategies which provide support services, outreach, rapid rehousing and supportive housing will be primary actions under this goal. Strategies include:</p> <ul style="list-style-type: none"> • Assist local organizations to provide services and supportive housing to the homeless, particularly victims of family violence. • Support Continuum of Care Network to maintain coordination and adequate safety net for the homeless families and individuals in the City. • Support services which ensure outreach, reduce risk of homelessness and support rapid rehousing. |
| 7 | Goal Name | Planning and Administration |
| | Goal Description | <p>Provide program management and oversight for HUD entitlement funds, CDBG, HOME and ESG, and for the successful administration of Federal, state, and local funded programs, including planning services, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. Specific goal will aim to:</p> <ul style="list-style-type: none"> • Ensure efficient and coordinated implementation of the Plan |

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

The City’s ability to respond to increasingly difficult housing challenges is currently resource constrained by lack of adequate funding. During the 5-year Plan period, the City anticipates to address affordable housing needs of as many low-income residents as feasible with the available resources. Based on current HUD funding levels and non-federal resources available to the City, the City estimates providing financial assistance to about two hundred twenty (220) low- and moderate-income families as follows:

New Housing Construction: 10 units

- Extremely-Low: 0
- Low-Income: 5
- Moderate Income: 5

Affordable housing Acquisition / Rehabilitation: 100 units

- Extremely-Low: 0
- Low-Income: 10
- Moderate Income: 40

Homeowner Rehabilitation: 50 units

- Extremely-Low: 0
- Low-Income: 20
- Moderate Income: 30

Tenant Based Rental Assistance: 60 units

- Extremely-Low: 10
- Low-Income: 50

- Moderate Income: 0

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

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

As previously stated in the Needs Assessment chapter of this Consolidated Plan, the Gary Housing Authority currently identifies 26 units as fully ADA compliant in its inventory. This number of units is less than general requirement of Uniform Federal Accessibility Code (UFAS). The Housing Authority is in the midst of a major transformation and revitalization process under which many of the existing units will be replaced with new units. New units are expected to contain adequate number of accessible units to comply with the Federal regulations. As such the City anticipates that adequate funds will be committed to convert or build new accessible units to ensure compliance with the federal requirements in the next five years.

Activities to Increase Resident Involvements

The Gary Housing Authority has an active Resident Advisory Board (RAB) which is regularly invited to participate in the planning and management decisions of the Authority. In 2020, GHA submitted an application and received designation as an EnVision Center. This Center enables GHA to provide a variety of services to resident.

Through the EnVision Center provide a variety of services and program which enhance resident quality of life. Activities include various types of services/programs to residents (focusing on the pillars set forth by the Envision Center: Economic Empowerment, Educational Advancement, Character & Leadership and Health and Wellness)

In addition, GHA will continuously engage in the following activities to improve resident engagements or improve quality of life.

- Enhance Section 3 resident employment opportunities
- Ensure residents are meeting their Community Service Requirement (which entails scheduling workshops/activities/events, in partnership with Property Managers and Social Work Interns)
- Engage children and youth in afterschool program
- Support Resident Tenant Councils, with elections, programming/workshops, etc.
- Develop programs to engage our youth population (such a STEM and college readiness programs)
- Partner with local service providers that conduct workshops that lead to a resident becoming more self-sufficient

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

The City's policies related to land use control, zoning, and building codes are perhaps less of contributing factor in creation of barrier or lack of residential investment in the City of Gary. In recent years it appears that growth in income, living wage employment and ability to pay are more important contributing factors preventing access to affordable housing. In Gary, housing cost is the primary barrier to affordable housing, despite relatively low prices for owner occupied homes.

Potential constraints to housing development and availability of suitable housing in Gary vary by different neighborhoods. The barriers however for affordable housing, generally include age of housing stock, quality of housing, neighborhood conditions. But the primary barrier to affordable housing is the growing mismatch between incomes and housing cost despite Gary having one of the lowest median housing costs in the region. A review of housing values in Gary for the last decade indicates the median value of a home increasing by about 7% while median income has increased by about 13.5%. This indicates that the income growth is larger than the housing value changes, however, it should be noted that income growth is less than one half of the County's growth and since income level is so low, even most homes remain unaffordable to the average households in the City. According to Census report for 2019, the average income deficit for a Gary family is about \$14,002. Such a large income deficiency makes most homes unaffordable for the average family.

The City in recent years has made extraordinary efforts to provide assistance for affordable housing development. These efforts have improved to some degree the availability of affordable housing, but they are not adequate. The City recently adopted a new Comprehensive Plan. This plan supports a wide range of policies aimed at revitalization and inclusionary zoning. Despite these efforts, residential investment in the City remains limited to larger multi-unit developments that are typically subsidized with public funds and are generally rental in character.

The City's current Analysis of Impediments to Fair Housing Choice identifies six (6) impediments to fair housing in the City. Three of these directly relate to affordable housing. These are:

1. Need for Decent, Safe, Sound, and Affordable Housing
2. Need for Accessible Housing Units
3. Private Lending Practices

In addition to above, the neighborhood conditions in several neighborhoods, have deteriorated to the extent that makes new investment difficult. Other factors that are negatively influencing investment and affordable housing in Gary include:

1. Concentration of Poverty
2. Access to Employment

3. Investment in Neighborhoods

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

A review of the City's policies show that it appears to be no institutional barriers for affordable housing exists in the City as there is substantial willingness on the part of the City to promote and support development of affordable housing. Nonetheless the City will need to consider a variety of strategies to better promote development of affordable housing. Some of the strategies that the City will use for the next five years will include:

- Increase local capacity to promote fair housing, outreach and education
- Expand availability of home improvement loans and mortgages in partnership with financial institutions.
- Support activities which enhance employment opportunities and skill development
- Support development and rehabilitation of mixed income affordable housing particularly in Downtown area.
- Seek other state and federal funding available for Down payment assistance for low- and moderate-income families.

SP-60 Homelessness Strategy – 91.215(d)

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

The Continuum of Care Network conducts the annual Point-in-Time Count which includes a survey component to help assess the needs of homeless persons, particularly those that are unsheltered. The CoC Network is the responsible entity tasked with coordinating region wide efforts for the homeless. The City as a leading member of Network, will participate in developing strategies for outreach and coordination of efforts to address the needs of the homeless in the City.

The City's homeless strategies for the next five years will focus on reduction of the risk of homelessness, expand local capacity for emergency and supportive services and support for rapid rehousing. To this end, the City is expected to engage in the following strategies:

- Work with the Continuum of Care to establish and maintain a Housing First program which supports rapid rehousing and place homeless in stabilized housing as soon as possible.
- Seek to expand local capacity for emergency and supportive housing program for individuals and families with children particularly.
- Support funding for local nonprofits that provide outreach and services to the homeless to reduce the incidents of homelessness in the City.
- Support services which will enable homeless to gain employment or attend schools for education such as day care services.

Addressing the emergency and transitional housing needs of homeless persons

The City of Gary homeless policy centers on ensuring minimum safety net and reduction of risk for homeless. There are several shelters in the City which are currently operating and provide a variety of services to the homeless population. The City provides operation funds and other assistance to these agencies. But the need for additional emergency housing and transitional housing was expressed by shelter providers caused by economic deterioration and COVID-19.

The City plans to continue its collaboration with the CoC to facilitate the Coordinated Entry/Access process, which helps to place homeless individuals with the appropriate services providers according to their needs. The CoC will further continue to engage in a variety of activities to reduce the risk of homelessness and promote rapid rehousing. In addition, the City plans to continue provide emergency housing assistance for those families that are victims of unexpected events which impact their ability to maintain their homes.

The City's strategies to address the housing needs of the homeless will include the following:

- Support activities which reduce the risk of homelessness such as Rapid Rehousing, Tenant Based Rental Assistance and Emergency Housing Repair to those at risk of becoming homeless.
- Collaborate with the Continuum of Care Network to coordinate a local program or facility to assure availability of services and housing for the homeless in the City of Gary.
- Fund local service and shelter providers to ensure availability of emergency and transitional housing for the homeless.

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 and the participating service providers are the lead agencies that will help homeless families transition to permanent housing. The CoC Network with the assistance of partner agencies, has established a robust system that includes short-term emergency shelter, and supportive housing services. The primary goal of this process is to help the homeless persons, including families with children, veterans and their families, unaccompanied youth, and chronically homeless individuals/families to transition to permanent housing in an expedited process which reduces the homelessness experience and duration.

In recent years, the City has funded the CoC to implement the City's Rapid Rehousing program for the homeless. This program is expected to be continued in the next five years. The City's efforts to focus on rapid rehousing will allow individuals to move through the programs in a systematic way to help ensure their success. The efforts coordinated by the CoC and its agency partners include, creation of permanent housing and supportive services in proximity of other services; providing supportive services and housing, as well as several other related action steps aimed at reducing and reoccurrence of homelessness.

A variety of other programs and services are offered by other agencies which help prevent recently homeless families from becoming homeless again. These programs include employment assistance, education and other temporary housing assistance to prevent homelessness. A good example of these efforts, is the Catholic Charities and Salvation Army's homeless prevention assistance. The City in the next five years will support some of these agencies and programs with funding where appropriate and most effective, particularly those which support coordination and rapid rehousing and emergency services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

For the next five years, the City will employ several strategies with primarily objective of reducing the risk of homelessness. These efforts will include not only preventing low income individuals to become homeless, but also to coordinate efforts for those who are recently discharged from institutions. The City will work with the Continuum of Care Network, to coordinate efforts to insure that the local systems of care has established discharge policies that include the early identification of housing options and support services that will help ensure that individuals are housed when they leave their respective program.

The City will further aim to augment other efforts but supporting activities which reduce the risk of homelessness. Specifically, the City strategies include:

- Provide emergency rehabilitation loans to homeowners in need of rehabilitation funds to prevent homelessness.
- Provide support services which support employment reduce the cost of housing
- Provide rapid rehousing and Tenant Based Rental Assistance to the extent possible to limit the risk of homelessness.
- Use other funds, such as ESG, for prevention to help households with incomes below 30% AMI to avoid becoming homeless. Similarly, ESG's re-housing funds will be used to help low-income households achieve housing stability.
- The City will continue the policy to require all agencies receiving ESG funds to connect households to mainstream benefits as available and appropriate for their needs.
- Support development of supportive housing and services for individuals, particularly women, discharged from institutions.
- Work with the Housing Authority to expand the supply of affordable housing, particularly for those with extremely low income.

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

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

The City of Gary has a large number of homes that may contain lead-based paint. Presence of lead in homes is a major concern as it reduces the marketability of homes as well as creating a health hazard. The City's efforts to reduce lead hazard consists of several actions. The City takes these actions on a case-by-case basis and upon needs. The most common actions that the City will take include:

1. **Lead Hazard Evaluation:** A risk assessment, paint testing or a combination of these are normally taken to determine the presence of lead-based paint hazards or lead-based paint in properties built prior to 1980.
2. **Lead Hazard Reduction:** Activities designed to reduce or eliminate exposure to lead-based paint hazards through methods including interim controls, standard treatments, or abatement.
3. **Clearance:** An activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete.

The City expect to engage in one or all of above activities during rehabilitation of owner-occupied buildings, where HUD funds are used. The City's rehab program is instrumental in helping to reduce lead-based paint hazards when detected. Residents are also able to apply for grants or loans to rehabilitate their dwelling units and if lead based paint hazards are found they are removed.

The City typically informs the owner in the event of lead presence and will take appropriate action after consultation with the owner to remove or mitigate the hazards. For rental properties assisted with HUD funds, the City generally require that all lead hazards to be removed from unit regardless of size or their future occupants.

Environmental Protection Agency (EPA) in April 2010 announced additional requirements specifically related to lead-safe work practices. Under new regulations most renovations for pre-1978 built structures, require to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with homeowners, subrecipients and contractors to ensure that funded activities and programs will fully comply with the EPA updated regulations. The City further typically inform contractors for housing rehabilitation of the need to remove lead in all construction and remodeling project regardless of funding by the City.

The City further will cooperate with the Gary Health Department and perhaps provide funding to ensure a robust lead hazard prevention program. The Health Department has an ongoing childhood lead poisoning and prevention program. The Department has a team of health professionals, who provide services to parents, the schools and the general public. The program provides services in two major ways; case management; and source identification for lead poisoned children. Children identified with high levels of lead are subject to intervention ranging from counseling, referral and treatment.

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

- The City's need to reduce lead hazards is significant as overwhelming majority of the homes (69%) are built prior to 1978. Many of these homes are occupied by families with young children. The City's lead hazard reduction program aims to reduce the number of housing stock with lead paint and reduce potential exposure.
- The City will continue to support Health Department effort to identify hazard and take remedial actions as required.
- The City anticipates that a large number of homes are connected to water service using old lead pipes. Although the magnitude of this issue is not clear, but the City will support removal lead pipes in its rehabilitation efforts.
- Rental housing units assisted by HUD funds, will be required to remove lead hazards thus permanently removing the danger from lead hazards exposure.

Screening for lead-based paint hazards, to mitigate when necessary, and to inform homeowners and tenants of the hazards of lead-based paint are actions that will help reduce the extent of lead poisoning, particularly for the low-income households that are served by the City's HUD funded programs.

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

As noted above, the City addresses lead-based paint by disseminating printed information concerning lead-based paint hazards to all participants of its housing programs. In addition, the City will engage in the following activities in its rehabilitation project to reduce the lead hazards:

- If lead-based paint identified through visual assessment, then the City will engage in the required lead hazard testing and reduction and clearance will be taken.
- If a lead pipe is identified through plumbing inspection, the City will engage in required action to remove and update the water service to the housing unit.
- All participants of Housing Rehab Program are informed of the lead hazard requirements. The participants are advised of the mandatory lead hazard reduction requirements of any rehabilitation work.
- All HUD assisted housing projects entered into between the City of Gary and recipients of funding include language that the recipients must comply with lead-based paint regulations and policies as established by City, State and Federal laws and regulations, including specific policies related to lead-based paint in the CDBG and HOME programs.
- If children less than 6 years of age are present in the family, the family is referred to the City Health Department for further examination and consultation.

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

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

The City's poverty rates remain very high at about 30%. Today, almost one out of three Gary resident lives below poverty. The poverty is seen among all segments of the population but most prevalent among small families with children. The predominant causes of poverty are reported to be access to jobs, skills for modern employment opportunities and inadequate income growth for many working families.

The City of Gary's anti-poverty strategy is focused on providing support to and fostering programs which expand the development of at-risk individuals and families. Multiple programs and policies exist that aim to assist those struggling with poverty.

At the heart of the City's efforts will be to ensure availability a safety net for all families particularly those with children. To ensure a safety net, the City expects to fund a variety of programs which will expand available services and will foster self-reliance, such as daycare, afterschool program or educational opportunities to improve skills. Strategies that the City will support for the next five years include:

The City also plans to engage in several economic development activities. These activities will focus on reducing the number of poverty-level families through increased employment skills and creation of opportunity for training and employment. Employment services help ensure that individuals are prepared for the workforce and the initial process of applying and interviewing for a job. Strategies to expand economic opportunities in the City will include:

- Support business development, particularly in the target areas where new business investment and development will help increase availability of jobs within the City.
- Promote revitalization by supporting re-use of vacant land and infill development in the City to create employment opportunity.
- Support programs which assist needy families to become self-sufficient, such as after school program or daycare.

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

The availability of affordable housing is closely tied to poverty reduction as it allows low- income families to reduce cost burden and other housing problems such as overcrowding. Specifically, the City's poverty goals aim to integrate with the affordable housing goals through the following:

- The City's assistance to homeowners through the Housing Rehab program will reduce the cost of burden by lowering the maintenance cost of homes for the low income families.

- Provision of rental assistance and other housing assistance through different funded agencies will reduce the housing cost burden.
- Provision of social services such day care and employment assistance will increase earning and thus reducing the cost burden.
- Support for development of new affordable housing will increase the supply of affordable housing to low- and moderate-income families.

SP-80 Monitoring – 91.230

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

The City's monitoring activities range from screening applicants for income and activity eligibility, accounting procedures, to on-site inspection of properties under rehabilitation. The City typically requires quarterly reports from funded agencies for review. The City provides technical assistance where needed to ensure compliance by agencies. The City's monitoring activities consist of the following:

- Evaluation of funding requests to ensure compliance with applicable Federal regulations and to assure applicants clearly describes the proposed activity and delineates the cost.
- Preparation of grant agreements which outlines scope of work, timeline for completion, reporting requirements, and the regulations and procedures to be followed by the grantee.
- Technical meeting for grantees prior to implementation. In this meeting the City explains all applicable rules, regulations, and procedures and performance standard requirements.
- Establishment of scheduled reporting procedures, typically monthly, including procedures for reporting on activities, which have long-term compliance requirements.
- Regular site visits and inspections for all construction and rehabilitation projects assisted by HUD funds to assure compliance.
- Regular periodic desk review of all sub-grantees' activities, including site visits.
- Formal on-site monitoring of all activities at least once annually, typically in the middle of the funding year, including written reports to grantees with written responses required as appropriate.
- Recipients must submit reports at least twice per year, with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source documents CDBG expenses. Reports are reviewed by staff to ensure financial reasonableness and eligibility and progress of goals.
- Withholding of payment to grantees found to be in noncompliance HUD regulations.
- Preparation of annual reports outlining performance and progress of all activities for each program year.
- In activities requiring procurement of outside resources, the City will do outreach to minority and Women businesses. This effort includes notices in bid solicitation, newspaper advertisements and contract clauses requiring contractor.
- HOME Monitoring: Projects are monitored to ensure that funds are being used for eligible expenses and that other contractual agreements are being met. In addition to any building inspections required during construction or rehab, inspections are conducted at the completion of each project.

- Desk Reviews are conducted annually for all HOME-assisted rental and homebuyer projects with affordability requirements in place to determine compliance with the income and rent limits for HOME assisted rental units.
- ESG Monitoring: Subrecipients submit reports and source documents for ESG-funded expenditures, which are reviewed by City staff for accuracy and compliance with federal requirements. ESG subrecipients are paid on a reimbursement basis following submission of documentation of eligible expenditures.
- Environmental Review Compliance: Activities are reviewed for compliance with the National Environmental Policy Act (NEPA).
- Davis-Bacon Compliance: Staff typically attends pre-construction meeting to provide technical support regarding Wage Determination and payroll reporting requirements.