

## Expected Resources

### AP-15 Expected Resources – 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 59 - Expected Resources – Priority Table**

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

The City 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:

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2021	2025	Housing	CITYWIDE	Housing Affordable Housing	CDBG: \$233,367 HOME: \$10,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Added: 3 Household Housing Unit
2	Affordable Housing	2021	2025	Affordable Housing Public Housing Non-Homeless Special Needs	CITYWIDE	Housing Affordable Housing Non-Homeless Special Needs	CDBG: \$3,226,170 HOME: \$677,054	Rental units rehabilitated: 170 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 35 Household Housing Unit
3	Community Development	2021	2025	Non-Housing Community Development	CITYWIDE	Non-Housing Community Development	CDBG: \$1,251,481	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 84000 Persons Assisted Buildings Demolished: 30 Buildings Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services	2021	2025	Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Non-Housing Community Development Economic Development Public Services Non-Homeless Special Needs	CDBG: \$155,601	Public service activities other than Low/Moderate Income Housing Benefit: 1310 Persons Assisted
5	Homeless	2021	2025	Homeless	CITYWIDE	Housing Affordable Housing Homeless	CDBG: \$209,000 ESG: \$264,754	Homeless Person Overnight Shelter: 824 Persons Assisted Homelessness Prevention: 100 Persons Assisted
6	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: \$652,860 HOME: \$0 ESG: \$21,466	Other: 2 Other

Table 60 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<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.</p> <ul style="list-style-type: none"> <li>• Provide direct and indirect assistance to expand homeownership</li> <li>• Support homeownership opportunities, education and financial literacy</li> <li>• Promote diversity of housing stock through new construction for homeowners and renters, including for those with special needs.</li> </ul>
2	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	<p>A high priority needs exists to maintain and improve housing conditions for homeowners and renters in the City of Gary. The old age of current housing stock, requires assistance to existing homeowners to maintain their homes and provision of affordable housing to renters in the form of rehabilitation or construction of new housing. Affordable housing strategy supported include:</p> <ul style="list-style-type: none"> <li>• Support development and rehabilitation of owner and renter-occupied housing units</li> </ul>
3	<b>Goal Name</b>	Community Development
	<b>Goal Description</b>	<p>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, redevelopment and activities which maintain the fabric of neighborhoods.</p> <ul style="list-style-type: none"> <li>• Foster neighborhood stability and enrichment by supporting code enforcement and removal of substandard structures.</li> <li>• Invest in infrastructure and public facility improvements to maintain neighborhoods quality of life.</li> <li>• Promote revitalization in strategic areas by supporting housing development, infrastructure improvements, spot demolition, code enforcement and other targeted actions.</li> </ul>

4	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<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, assist people with special needs, assist families, and ensure housing choice in the community.</p> <ul style="list-style-type: none"> <li>• Support programs and services which ensure availability of a safety net for the underserved particularly for the, youths, elderly and those with special needs.</li> <li>• Increase local capacity to promote fair housing, outreach and education</li> </ul>
5	<b>Goal Name</b>	Homeless
	<b>Goal Description</b>	<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.</p> <ul style="list-style-type: none"> <li>• Assist local organizations to provide services and supportive housing to the homeless, particularly victims of family violence.</li> <li>• Support Continuum of Care Network to maintain coordination and adequate safety net for the homeless families and individuals in the City.</li> <li>• Support services which ensure outreach, reduce risk of homelessness and support rapid rehousing.</li> </ul>
6	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	<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"> <li>• Ensure efficient and coordinated implementation of the Plan</li> </ul>



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

As discussed in the previous section (AP-20), the City has identified seven goals to address housing and community development needs for Program Year 2021. In its first year of this Consolidated Plan, the City proposes to fund 24 different activities. Proposed activities aim to advance six goals identified in the previous section (AP-20), and to address housing, community development and homeless needs of the community for Program Year 2021. The following Tables, lists proposed Program Year 2021 activities (projects).

#### Projects

#	Project Name
1	Neighborhood Facilities Improvements
2	Fire Station Improvements
3	Gary Commission for Women - The Rainbow-Ark Shelter
4	Gary Health Department - Sexually Transmitted Diseases
5	Gary Health Department Lead Poisoning Prevention
6	Gary Human Relations - Fair Housing and Employment
7	Homeownership Opportunity Network (HON)
8	Housing Repair Program
9	Emergency Repair Program
10	Senior Rehab Program
11	Neighborhood Rehabilitation Program
12	Housing Rehab Administration
13	TBRA Housing Services
14	Redevelopment Division - Demolition
15	Neighborhood Conservation/Code Enforcement
16	Temporary Property Management Program
17	Payment of Interest for Section 108 Loan
18	General Administration
19	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
20	CHDO SET-A-SIDE
21	Habitat for Humanity of NWI Field of Dreams Project
22	Al Thomas Senior Project
23	First-Time Homebuyer Program
24	ESG21 GARY

#	Project Name
25	General Administration
26	Continuum of Care of NWI
27	City of Gary Youth Services Bureau
28	Gary Human Relations Fair Housing and Employment
29	Gary Redevelopment Division Demolition
30	Gary Commission for Women (Rainbow-Ark Shelter)
31	Senior Rehab Program
32	Homeownership Opportunity Network
33	Neighborhood Facilities Improvements
34	Emergency Repair Program
35	Housing Rehab Administration
37	Temporary Property Management Program
38	Gary Health Department Lead Poisoning Prevention
39	Housing Repair Program
40	Neighborhood Rehabilitation Program
41	Gary Health Department (STD)
42	Neighborhood Conservation/Code Enforcement
43	Housing Services TBRA
44	CR Works (Gary Bots)
45	Gary Commission for Women (Shelter Rehabilitation)
46	City of Gary Youth Services Bureau - Out of School Time Program
47	Gary Literacy Coalition - Learning Partner Project
48	Homeownership Opportunity Network (HON)
49	Housing Repair Program
50	Emergency Repair Program
51	Neighborhood Rehabilitation Program
52	Housing Services Administration
53	General CDBG Administration
54	Temporary Property Management Program
55	Fire Station #5 - Construction
56	Emergency Repair Program
57	Housing Services Administration
58	Gary Commission for Women (Shelter Rehab)
59	HOME American Rescue Plan

**Table 61 – Project Information**

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

In development of the 2021 Annual Action Plan, the City has taken into account the goals, needs of the

community and available resources as demonstrated by data and comments the City received during the planning process. Based on these efforts as outlined in the Strategic Plan section of this Plan, affordable housing needs are given the highest priority followed non-housing community development, public services and homelessness needs.

The needs of the underserved and homeless population remain a concern for the City. Although the City, continues to use CARES Act funds to address many short-term needs of the residents faced with the challenges of the pandemic and homelessness, the needs for the youth, seniors, and those with disabilities, continue to be a major challenge. The social distancing requirements at the time of this application, limited the abilities of the City to fund some activities such youth recreational programs. Similarly, health related needs, including those of mental health, are a concern. These conditions have aggravated the conditions and added to the already high demand for services that are needed.

Distribution of the funds for the first year of the Plan reflects the goals outlined for 2021 program year. In 2021, the largest portion of the funds (31%), are dedicated to affordable housing, while public services account for about 10% of the City's allocation. Part of this fund account for support for homeless housing. The public services will provide significant assistant to the population with most need in the City.

### **Priority Needs Allocation**

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



<b>1</b>	<b>Project Name</b>	Neighborhood Facilities Improvements
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$240,248
	<b>Description</b>	CDBG funds will be used for improvements at Tolleston, Roosevelt, and Glen Ryan community centers to include roofing, interior repairs, and HVAC. Approximately 10,000 persons will benefit from this activity.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,000 persons very low to moderate will be assisted. (0-80% MFI)
	<b>Location Description</b>	Tolleston Pavilion, 1709 Ellsworth St. Roosevelt Pavilion, 2201 Harrison St. Glen Ryan Pavilion, 4220 E 6th Pl.
	<b>Planned Activities</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03E, Neighborhood Facilities 24 CFR 570.201(c)
<b>2</b>	<b>Project Name</b>	Fire Station Improvements
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	CDBG funds will be used for the purchase of fire trucks and/or emergency rescue equipment. The entire city will benefit from this activity.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 54,565 low- and moderate-income persons are expected to benefit from the activity.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03O - Fire Stations/Equipment 24 CFR 570.201(c)
<b>3</b>	<b>Project Name</b>	Gary Commission for Women - The Rainbow-Ark Shelter
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	CDBG funds will be used for the operations of the Rainbow-Ark Shelter, which is an emergency shelter facility that provides confidential comprehensive residential and non-residential services to women, men, and children who are victims of domestic violence and sexual assault. Shelter services provided are designed to support and enhance for clients who are homeless. Residential clients are housed up to 45 days with extensions granted on an as-needed basis. Approximately 200 low-income (0-50%) persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 low income homeless and/or victims of domestic violence, dating violence, sexual assault or stalking will be assisted. (0-50%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Limited Clientele Benefit (LMC). The project matrix code is 05G, Battered and Abused Spouses, 03T Operating Cost of Homeless Program.
<b>4</b>	<b>Project Name</b>	Gary Health Department - Sexually Transmitted Diseases
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$41,101

	<b>Description</b>	CDBG funding will provide for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases. Approximately 1,000 low income (0-80%) persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,000 Low to Moderate income persons will be assisted. (0-80%)
	<b>Location Description</b>	1145 West 5th Avenue, Gary, IN.
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services 24 CFR 570.201(e)
<b>5</b>	<b>Project Name</b>	Gary Health Department Lead Poisoning Prevention
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$29,500
	<b>Description</b>	CDBG funding will provide for the testing, monitoring, and documentation of lead levels of children and/or adults at risk. Approximately 200 persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 Low to Moderate income persons will be assisted. (0-80%)
	<b>Location Description</b>	1145 West 5th Avenue, Gary, IN.
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05P, Screening for Lead Poisoning 24 CFR 570.201(e)
<b>6</b>	<b>Project Name</b>	Gary Human Relations - Fair Housing and Employment
	<b>Target Area</b>	CITYWIDE

	<b>Goals Supported</b>	Housing Affordable Housing Public Services
	<b>Needs Addressed</b>	Housing Affordable Housing Public Services
	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals. Approximately 110 persons will be assisted which will include 30 extremely low income (0-30% MFI), 10 very low income (31-50% MFI), and 70 low income (51-80% MFI).
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 110 low- and moderate-income persons will be assisted (0-80%)
	<b>Location Description</b>	455 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities 24 CFR 570.201(e)
<b>7</b>	<b>Project Name</b>	Homeownership Opportunity Network (HON)
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing Affordable Housing Public Services
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$30,000

	<b>Description</b>	CDBG funds will be used for the one stop housing shop that assists homebuyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling. Approximately 20 low income (0-80% MFI) persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 low to moderate income households persons will be assisted. (0-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 05U, Housing Counseling.
<b>8</b>	<b>Project Name</b>	Housing Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	CDBG funds will provide rehabilitation grants CITY-WIDE for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. Approximately 12 low income (0-80% MFI) households will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12 low to moderate income households will be assisted. (0-80%)

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1)
<b>9</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$135,104
	<b>Description</b>	CDBG funds for the Emergency Repair Program will be used to address the needs of low to moderate-income Gary owner-occupied homeowners to eradicate conditions which may be an imminent threat to their health, safety, and/or welfare. The program provides funds for emergency repair assistance when it is determined to be necessary to alleviate unsafe, hazardous, and/or unsanitary living conditions. The program provides a maximum limit of up to \$10,000 on the emergency repairs for those income eligible Gary homeowners who would otherwise be financially unable to improve their own dwelling conditions. Eligible items will include: HVAC, water heater replacement, and potentially hazardous electrical and plumbing repairs. Approximately 13 extremely low income (0-30%) households will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 13 low to moderate income households will be assisted. (0-80% LMH)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1)
<b>10</b>	<b>Project Name</b>	Senior Rehab Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing

	<b>Needs Addressed</b>	Housing Affordable Housing Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation GRANT up to a maximum of \$25,000 may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility. Approximately 8 low income (0-80%) households will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 8 low to moderate income families will benefit. (0-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1)
<b>11</b>	<b>Project Name</b>	Neighborhood Rehabilitation Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	CDBG funds will be used for the rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low to moderate income households will benefit from this activity. (0-80%)
	<b>Location Description</b>	University Park Area
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1)
<b>12</b>	<b>Project Name</b>	Housing Rehab Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing Affordable Housing
	<b>Needs Addressed</b>	Housing Affordable Housing
	<b>Funding</b>	CDBG: \$380,256
	<b>Description</b>	CDBG funds will be used for activity delivery costs directly related to carrying out the Community Development housing rehabilitation activities.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration. 24 CFR 570.202(b)(9)
<b>13</b>	<b>Project Name</b>	TBRA Housing Services
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing Homeless
	<b>Funding</b>	CDBG: \$19,000



	<b>Description</b>	CDBG funds will be used to fund activities related to the administration and operation of the Tenant Based Rental Assistance (TBRA) program funded by the HOME program.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14J, Housing Services 24 CFR 570.201(k)
<b>14</b>	<b>Project Name</b>	Redevelopment Division - Demolition
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development Economic Development
	<b>Funding</b>	CDBG: \$400,000
	<b>Description</b>	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City. Approximately 30 unsafe structures will be demolished.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 unsafe structures will be demolished
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Slum/blight Spot Benefit (SBS). The project matrix code is 04, Clearance and Demolition. 24 CFR 570.201(d)
<b>15</b>	<b>Project Name</b>	Neighborhood Conservation/Code Enforcement
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development

	<b>Funding</b>	CDBG: \$231,233
	<b>Description</b>	
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1000 properties to be inspected
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement. 24 CFR 570.202(c)
16	<b>Project Name</b>	Temporary Property Management Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	CDBG funds will be used towards temporary management costs for grass mowing at the property acquired at 600 E. 35th Ave. until final disposition of the property occurs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,415 Low- and Moderate-income persons
	<b>Location Description</b>	600 E. 35th Avenue, Gary, Indiana
	<b>Planned Activities</b>	The national objective is Low/Moderate Income Area Benefit (LMA). The project matrix code is 02, Disposition of Real Property. 24 CFR 570.201(b)
17	<b>Project Name</b>	Payment of Interest for Section 108 Loan
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$170,000

	<b>Description</b>	CDBG funds will be used for interest payment for a Section 108 Loan.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The project matrix code is 24A, Payment of Interest on Section 108 Loans 24 CFR 570.703(c), 570.705(c)
<b>18</b>	<b>Project Name</b>	General Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Housing Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$652,860
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	401 Broadway, #300, Gary, IN 46402
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration. 24 CFR 570.206
<b>19</b>	<b>Project Name</b>	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
	<b>Target Area</b>	CITYWIDE

	<b>Goals Supported</b>	Homeless Planning and Administration
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	401 Broadway, #300, Gary, IN 46402
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration. 24 CFR 570.206
20	<b>Project Name</b>	CHDO SET-A-SIDE
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$103,059
	<b>Description</b>	Funding will provide for the development of 2 affordable housing units that will be made available to low to moderate income households within the City of Gary (30-80%).
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low- and moderate-income families (30-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing. 24 CFR 201(m), 570.204
	<b>Project Name</b>	Habitat for Humanity of NWI Field of Dreams Project

<b>21</b>	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	Funding will be used towards the new construction of 2 single family homes located in the 1700 and 1740 block of Washington St. to be sold to eligible low-income households (30 -80% MFI).
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low- and moderate-income family (30-80%).
	<b>Location Description</b>	Midtown Neighborhood, 1700 block of Washington Street
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing. 24 CFR 570.201(m), 570.204
<b>22</b>	<b>Project Name</b>	Al Thomas Senior Project
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$423,995
	<b>Description</b>	Funding will be used toward the rehabilitation of a 170-unit senior building located at 100 West 11th Avenue. This project will serve senior households with incomes at 30% - 60% AMI. The unit mix will consist of 8-Efficiency units, 161-One Bedroom units, and 1-Two Bedroom unit.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 170 low to moderate income households will benefit. (30-60%)
	<b>Location Description</b>	100 West 11th Avenue, Gary, Indiana

	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14C, Public Housing Modernization. 24 CFR 570.202(a)(2)
<b>23</b>	<b>Project Name</b>	First-Time Homebuyer Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	Funding will provide down payment assistance to qualifying first time home buyers who participate in the Homeownership Opportunity Network workshops supported by the City of Gary. Existing properties in the target areas can receive up to \$7,500. Approximately 3 households will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3 low to moderate income families will be assisted. (0-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 13B, Homeownership Assistance. 24 CFR 570.201(n)
<b>24</b>	<b>Project Name</b>	ESG21 GARY
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	ESG: \$286,220
	<b>Description</b>	Provide funding for implementation of shelter operations, homelessness prevention, data collection, and administration for the ESG program.
	<b>Target Date</b>	12/31/2021

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>ESG funding will be awarded to homeless service providers to assist 100 persons with homelessness prevention activities, provide for operation of a homeless women shelter for stays of up to 24 homeless persons, and shelter operations for stays to 300 homeless youth and shelter operation for stays of 300 homeless men for a total of 724 persons to be assisted. (0-30%)</p>
<p><b>Location Description</b></p>	<p>Citywide</p>

<p><b>Planned Activities</b></p>	<ul style="list-style-type: none"> <li>• Crisis Center, Inc. - Shelter Operations: ESG funds will be used for emergency shelter operations and essential services to boys and girls ages 10 to 18 who are homeless, runaways, or unaccompanied youth for up to 20 days. Approximately 300 persons will be assisted (ESG: \$115,000). The national objective is LMC. The project matrix code is 03T - Operating Costs of Homeless/AIDS Patients Programs 24 CFR 570.201(e)</li> <li>• Rebuilding the Breach Ministries (Lydia House Shelter Oper.): ESG funds will be used for the emergency shelter operations of the Lydia House, an emergency shelter that provides safe and secure shelter housing for homeless women without children. Residents are housed for up to 90 days. Approximately 24 homeless persons will be assisted. (ESG \$29,650) The national objective is LMC. The project matrix code is 03T - Operating Costs of Homeless/AIDS Patients Programs 24 CFR 570.201(e)</li> <li>• Brothers Keeper - Shelter Operations: ESG funds will be used for the emergency shelter operations of Brothers Keeper, an emergency shelter for homeless men. Approximately 300 homeless persons will be assisted. (ESG \$27,082) The national objective is LMC. The project matrix code is 03T - Operating Costs of Homeless/AIDS Patients Programs 24 CFR 570.201(e)</li> <li>• Continuum of Care Network - Homeless Prevention: ESG funds will provide assistance to 40 extremely low-income households who are in imminent risk of homelessness or seeking shelter including but not limited to short-term rental assistance for up to 3 months; one-time payment for up to 6 months of rental arrears including late fees; utility deposits; and utility payments. Approximately 100 persons will be assisted (50 rental arrears, 5 security deposits, and 45 utility payments). (ESG: \$68,022) The national objective is LMC. The project matrix code is 05Q - Subsistence Payments 24 CFR 57.0207(b)(4)</li> <li>• Continuum of Care Network - Data Collection HMIS: ESG funds will be used for data collection and entry into the HMIS. (ESG: \$25,000) No national objective or matrix code is required.</li> <li>• ESG Administration: ESG funds will be used for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing</li> </ul>
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		services. (ESG: \$21,466) No national objective or matrix code is required.
25	<b>Project Name</b>	General Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$602,111
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	401 Broadway, Gary, IN 46402
	<b>Planned Activities</b>	Administration The project matrix code is 21A, General Program Administration 24 CFR 570.206
26	<b>Project Name</b>	Continuum of Care of NWI
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless Planning and Administration
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	839 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration 24 CFR 570.206
27	<b>Project Name</b>	City of Gary Youth Services Bureau
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$87,087
	<b>Description</b>	CDBG funds will be used for the operation of a program that will provide education on nutrition, recreation, fitness, academic support, mentoring, and planting and gardening to Gary's low to moderate income youth after school and during the summer. Approximately 275 persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 275 low to moderate income persons will benefit
	<b>Location Description</b>	455 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services 24 CFR 570.201(e).
28	<b>Project Name</b>	Gary Human Relations Fair Housing and Employment
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing Affordable Housing Public Services
	<b>Needs Addressed</b>	Housing Affordable Housing Public Services

	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals. Approximately 70 persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 790 low to moderate income persons will be assisted (0-80%)
	<b>Location Description</b>	455 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	Fair Housing and Employment The national objective is Low/Mod Income Clientele (LMC), The project matrix code is 05J, Fair Housing Activities (subject to Public Services Cap) 24 CFR 570.201(e).
29	<b>Project Name</b>	Gary Redevelopment Division Demolition
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$377,345
	<b>Description</b>	CDBG funds will be used for the operations and the demolition of unsafe structures throughout the City. Approximately 30 unsafe structures will be demolished.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 30 structures will be demolished.
	<b>Location Description</b>	City-wide

	<b>Planned Activities</b>	Activity delivery costs and Clearance and Demolition of unsafe structures.  The national objective is Slum/Blight Spot Benefit (SBS).  The project matrix code is 04, Clearance and Demolition 24 CFR 570.201(d).
<b>30</b>	<b>Project Name</b>	Gary Commission for Women (Rainbow-Ark Shelter)
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	CDBG funds will be used for the operations of the Rainbow-Ark Shelter, which is emergency facility that provides confidential comprehensive residential and non-residential services to women, men, and children who are victims of domestic violence and sexual assault. Shelter services provided are designed to support and enhance for clients who are homeless. Residential clients are housed up to 45 days with extensions granted on an as-needed basis. Approximately 200 low-income (0-50%) persons will be assisted.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 200 low income persons will be assisted. (0-50%)
	<b>Location Description</b>	455 Massachusetts St., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Limited Clientele Benefit (LMC).  The project matrix code is 05G, Services for victims of domestic violence, dating violence, sexual assault or stalking 24 CFR 570.201(e)
<b>31</b>	<b>Project Name</b>	Senior Rehab Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$200,000

	<b>Description</b>	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, electrical, and disabled accessibility.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Approximately 8 low to moderate income families will benefit. (0-80%)
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1).
<b>32</b>	<b>Project Name</b>	Homeownership Opportunity Network
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing Affordable Housing Public Services
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	CDBG funds will be used for the one stop housing shop that assists home buyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 20 low to moderate income persons will be assisted. (0-80%)
	<b>Location Description</b>	401 Broadway, Suite 300, Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMH). The project matrix code is 05U, Housing Counseling only, under 24 CFR 5.100 24 CFR 570.201(e)
<b>33</b>	<b>Project Name</b>	Neighborhood Facilities Improvements
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$223,160
	<b>Description</b>	CDBG funds will be used for improvements at Tolleston, Roosevelt, and Glen Ryan community centers to include roofing, interior repairs, and HVAC. Approximately 10,000 persons will benefit from this activity.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 10,000 low income persons will benefit from these activities.
	<b>Location Description</b>	Tolleston Park Pavilion, 1709 Ellsworth St. Roosevelt Park Pavilion, 2201 Harrison St. Glen Ryan Park Pavilion, 4220 E 6th Pl.
<b>Planned Activities</b>	Tolleston Park Pavilion Improvements Roosevelt Park Pavilion Improvements Glen Ryan Park Pavilion Improvements	
<b>34</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$135,104

	<b>Description</b>	CDBG funds for the Emergency Repair Program will be used to address the needs of low to moderate-income Gary owner-occupied homeowners to eradicate conditions which may be an imminent threat to their health, safety, and/or welfare. The program provides funds for emergency repair assistance when it is determined to be necessary to alleviate unsafe, hazardous, and/or unsanitary living conditions. The program provides a maximum limit of up to \$10,000 on the emergency repairs for those income eligible Gary homeowners who would otherwise be financially unable to improve their own dwelling conditions. Eligible items will include: HVAC, water heater replacement, and potentially hazardous electrical and plumbing repairs.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 13 low to moderate income households will be assisted. (0-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1).
<b>35</b>	<b>Project Name</b>	Housing Rehab Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$401,033
	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number and type of families are entered into the rehabilitation projects under Housing Repair, Emergency Repair, Senior Rehab, and Neighborhood Rehab.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehabilitation: Administration 24 CFR 570.202(b)(9).
36	<b>Project Name</b>	Temporary Property Management Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	CDBG funds will be used towards temporary management costs for grass mowing at the property acquired at 600 E. 35th Ave. until final disposition of the property occurs.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 1,415 low to moderate income persons.
	<b>Location Description</b>	600 West 35th Avenue, Gary, IN 46408
	<b>Planned Activities</b>	The national objective is Slum/blight Area Benefit (SBA). The project matrix code is 02, Disposition of Real Property, CFR 570.201(b)
37	<b>Project Name</b>	Gary Health Department Lead Poisoning Prevention
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$27,840
	<b>Description</b>	CDBG funding will provide for the testing, monitoring, and documentation of lead levels of children and/or adults at risk.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 200 Low to Moderate income persons will be assisted. (0-80%)



	<b>Location Description</b>	1145 W. 5th Ave., Gary, IN 46402
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05P, Screening for Lead Poisoning 24 CFR 570.201(e).
<b>38</b>	<b>Project Name</b>	Housing Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$308,369
	<b>Description</b>	CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 13 low to moderate income households will be assisted. (0-80%)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	
<b>39</b>	<b>Project Name</b>	Neighborhood Rehabilitation Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$150,000

	<b>Description</b>	CDBG funds will be used for the management of the program and rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 2 low to moderate income households will benefit from this activity. (0-80%)
	<b>Location Description</b>	
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential 24 CFR 570.202(a)(1).
<b>40</b>	<b>Project Name</b>	Gary Health Department (STD)
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$40,338
	<b>Description</b>	Funding will provide for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 1,000 Low to Moderate income persons will be assisted. (0-80%)
	<b>Location Description</b>	1145 West 5th Avenue, Gary, IN
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services 24 CFR 570.201(e).
<b>41</b>	<b>Project Name</b>	Neighborhood Conservation/Code Enforcement
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development

	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$231,233
	<b>Description</b>	CDBG funds will be used for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 1,000 properties are to be inspected.
	<b>Location Description</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement 24 CFR 570.202(c).
	<b>Planned Activities</b>	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement 24 CFR 570.202(c).
<b>42</b>	<b>Project Name</b>	Housing Services TBRA
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$19,000
	<b>Description</b>	CDBG funds will be used to fund the management of the Tenant Based Rental Assistance (TBRA) program funded by the HOME program.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12 very low income households will benefit from this activity (0-50%)
	<b>Location Description</b>	839 Massachusetts St., Gary, IN
	<b>Planned Activities</b>	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14J Housing Services - Excluding Housing Counseling, under 24 CFR 5.100 24 CFR 570.201(k)
	<b>Project Name</b>	CR Works (Gary Bots)

43	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$48,000
	<b>Description</b>	CDBG funds will be used to provide low to moderate income middle school age students for after school Robotics and STEM (science, technology, engineering and mathematics) tutoring activities.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 300 low to moderate income school age children will be assisted. (0-80%)
	<b>Location Description</b>	3931 Broadway, Gary, IN
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services 24 CFR 570.201(e).
	44	<b>Project Name</b>
<b>Target Area</b>		CITYWIDE
<b>Goals Supported</b>		Homeless
<b>Needs Addressed</b>		Homeless
<b>Funding</b>		CDBG: \$35,000
<b>Description</b>		CDBG funds will be used for minor rehabilitation of the homeless shelter. Approximately 200 very low income (0-30%) persons will be assisted.
<b>Target Date</b>		12/31/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		200 persons at the 30% income level will benefit
<b>Location Description</b>		455 Massachusetts St., Gary
<b>Planned Activities</b>		Rehabilitation
45	<b>Project Name</b>	City of Gary Youth Services Bureau - Out of School Time Program
	<b>Target Area</b>	CITYWIDE

	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$68,605
	<b>Description</b>	CDBG funds will be used for the operation of a program that will provide education on nutrition, recreation, fitness, academic support, mentoring, and planting and gardening to Gary's low to moderate income youth after school and during the summer. (0-80% MFI) LMC
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	275 low to moderate income persons will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	Out of school time programs
46	<b>Project Name</b>	Gary Literacy Coalition - Learning Partner Project
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	CDBG funds will be used to provide low to moderate income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the effective domain of 5th-8th grade students at the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.
	<b>Target Date</b>	7/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 low to moderate income persons will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>Project Name</b>	Homeownership Opportunity Network (HON)

47	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing Affordable Housing Public Services
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$3,367
	<b>Description</b>	CDBG funds will be used for the one stop housing shop that assists home buyers & existing homeowners with services relating to homeownership loan products both for purchasing a home and home improvement loans through education and post counseling.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low to moderate income persons will benefit
	<b>Location Description</b>	401 Broadway, Gary
	<b>Planned Activities</b>	
	48	<b>Project Name</b>
<b>Target Area</b>		CITYWIDE
<b>Goals Supported</b>		Housing
<b>Needs Addressed</b>		Housing
<b>Funding</b>		CDBG: \$260,279
<b>Description</b>		CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. On 8-18-20, \$15,000 were reallocated from this project to a new CDBG project HOME TBRA Housing Services.
<b>Target Date</b>		6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 low to moderate income persons will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	
49	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$77,272
	<b>Description</b>	CDBG funds will provide grants to eliminate conditions that cause an immediate threat to the health and safety of low to moderate income, single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: Furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems. (0-80% MFI)LMC.
	<b>Target Date</b>	7/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 low to moderate income persons will benefit
	<b>Location Description</b>	
<b>Planned Activities</b>		
50	<b>Project Name</b>	Neighborhood Rehabilitation Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$74,251

	<b>Description</b>	CDBG funds will be used for the rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons. (0-80% MFI)
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low to moderate income families will benefit
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>51</b>	<b>Project Name</b>	Housing Services Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$368,194
	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number and types of families are reported in the Emergency Repair, Housing Repair, Senior Rehab, and Neighborhood Rehab activities associated with this project.
	<b>Location Description</b>	401 Broadway, Gary
	<b>Planned Activities</b>	
<b>52</b>	<b>Project Name</b>	General CDBG Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$14,263
	<b>Description</b>	CDBG funds will be used for the overall program administration of the CDBG program.
	<b>Target Date</b>	7/30/2021



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	401 Broadway, Gary, IN
	<b>Planned Activities</b>	
53	<b>Project Name</b>	Temporary Property Management Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	CDBG funds will be used towards temporary management costs for grass mowing at the property acquired at 600 E. 35th Ave. until final disposition of the property occurs.
	<b>Target Date</b>	7/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activity is for the mowing of grass
	<b>Location Description</b>	600 E. 35th Ave., Gary
	<b>Planned Activities</b>	
54	<b>Project Name</b>	Fire Station #5 - Construction
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Community Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$3,467
	<b>Description</b>	CDBG funds will be used towards the construction of a new Fire Station #5 at 49th and Pennsylvania St., Gary, Indiana. Balance remaining in the amount of \$3,467 will be reallocated.
	<b>Target Date</b>	7/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	77,670 total persons will benefit and 54,565 low to moderate income persons will benefit
	<b>Location Description</b>	4959 Pennsylvania St., Gary
	<b>Planned Activities</b>	
55	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$35,104
	<b>Description</b>	CDBG funds will provide rehabilitation grants to eliminate conditions that cause an immediate threat to the violations that threaten the health and safety of low to moderate income, single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems. Approximately 3 income eligible households will be assisted.
	<b>Target Date</b>	7/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
56	<b>Project Name</b>	Housing Services Administration
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$13,204

	<b>Description</b>	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>57</b>	<b>Project Name</b>	Gary Commission for Women (Shelter Rehab)
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless
	<b>Needs Addressed</b>	Homeless
	<b>Funding</b>	CDBG: \$20,698
	<b>Description</b>	CDBG funds will be used towards the minor rehabilitation of the shelter.
	<b>Target Date</b>	3/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 very low income persons will benefit
	<b>Location Description</b>	455 Massachusetts St., Gary
	<b>Planned Activities</b>	
<b>58</b>	<b>Project Name</b>	HOME American Rescue Plan
	<b>Target Area</b>	CITYWIDE
	<b>Goals Supported</b>	Homeless
	<b>Needs Addressed</b>	Housing Affordable Housing Public Services Homeless
	<b>Funding</b>	American Rescue Plan: \$2,490,094

<b>Description</b>	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.
<b>Target Date</b>	12/31/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate number and type of families that will benefit will be determined once activities are identified.
<b>Location Description</b>	Location Description will be determined once activities are identified.
<b>Planned Activities</b>	Activities have not yet been determined.

## **AP-50 Geographic Distribution – 91.220(f)**

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

According to 2020 HUD Low/Moderate Income Summary Data, the City of Gary’s population mostly consists of low- and moderate-income families, (70.24%), and with the exception of two census tracts (CT 101, 125) the rest of City’s census tracts are primarily occupied by low- and moderate-income households. The City’s entitlement funds are typically available citywide for most activities however, several areas in the City offer opportunities for development or redevelopment. These areas, such as Aetna, or University Park, will be focus of additional funding due to the opportunities. Other strategic areas, may arise over the course of the next five years, where the City will consider for targeted funding.

In 2021 funds are allocated to seven (7) organizations that provide housing and supportive services on a citywide basis. All recipients will be low- and moderate-income families or individuals. The City also plans to use funds for community facilities improvements for three activity centers, in Tolleston, Roosevelt, and Glen Ryan parks. These projects are qualified on an area wide basis. Further, on an annual basis, the City prioritizes the use of its CDBG funding for the development of affordable housing (including preservation and conservation) that serve low-income households.

Addressing the homeless needs remain a high priority as the needs continue to exceed available resources. These activities are expected to benefit more than 724 individuals in 2021. The geographic distribution of activities is presented in Exhibit 1. This figure shows the location of Census Tracts in the City of Gary with percentage of low- and moderate-income population and distribution of activities proposed in 2021. As a whole, 90% of all CDBG funds are expected to benefit low- and moderate-income families. The low/mod beneficiaries for the program (HOME and CDBG) comprise of about 95% of the total beneficiaries.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CITYWIDE	92

**Table 62 - Geographic Distribution**

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

The 2021 Action Plan supports programs and activities which are mostly offered on citywide basis. However, the City is funding strategically funding several activities which help in the City’s targeted revitalization efforts. The targeted project, generally support broader housing and community development objectives set by the Consolidated Plan.

Housing development in Midtown and University Park are good examples of targeted neighborhoods where infill opportunities exists but such activity will also create synergy for other investments in the

City while improving the neighborhood conditions. These neighborhoods in 2021 program year, will benefit from new homeownership opportunities through rehabilitation of two affordable homes in University Park as well as the construction of two new homes in Midtown neighborhood.

The 2021 funding allocation will also address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless. As a whole, about 92% (\$3,408,306) of total project funds will benefit low- and moderate-income families. For specific CDBG funds, 90% of total funds are directly targeted to benefit low- and moderate-income families or individuals (\$2,481,498). The City has also received funding thorough CARES Act. These funds will be supplementing entitlement funds to address many needs created by COVID-19 epidemic.

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

- Meet a goal or priority of the 2021-2025 Consolidated Plan.
- Support, supplement or are consistent with other current local planning objectives including those of the Gary Housing Authority, Continuum of Care and local Health organizations.
- Leverage resources.
- Affirmatively further fair housing.
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
- Have demonstrated institutional structure and collaboration in place among government, private nonprofit agencies and the private sector to maximize impacts

## **Discussion**

Funding decisions by the City were made through open and transparent application process where the City requested proposals from individuals, agencies and current and former funded agencies. All applications were reviewed by City staff for funding eligibility and were evaluated by staff for their impact and adherence to priorities established by the Consolidated Plan. In 2021, the City anticipates that 92% (\$3,408,306) of its program funds will be used to benefit low- and moderate-income families.

## Affordable Housing

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

#### Introduction

The City's need for affordable housing was determined during the planning process. The City will fund several projects all of which directly or indirectly impact provision of the affordable housing. In 2021, the City will fund the following activities.

- Housing Repair Program \$ 300,000
- Senior Rehab Program \$ 200,000
- Neighborhood Rehab Program \$ 150,000
- CHDO Set A Side Program \$ 103,059
- Habitat for Humanity \$ 150,000
- Al Thomas Rehabilitation \$ 423,995
- First-Time Homebuyers Program \$ 10,000

The following Tables show specific one-year goals for the number of homeless, non-homeless, and special needs households that will be provided affordable housing during the 2021 program year. Also shown is the number of affordable housing units that will be assisted with CDBG and HOME funds.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	100
Non-Homeless	204
Special-Needs	8
Total	312

**Table 63 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	100
The Production of New Units	4
Rehab of Existing Units	205
Acquisition of Existing Units	3
Total	312

**Table 64 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Affordable housing activities receive the highest portion of the City's allocation at about 31% (\$1,272,158) of the total funds. In 2021, the City will continue to fund a variety of homeownership programs including the owner-occupied rehabilitation grant programs and one homebuyer assistance

program. Activities supporting affordable housing are expected to include:

- The City of Gary will provide assistance to about 20 families that are seeking homeownership education or seeking to finance a home or in need of homeownership counseling.
- Through the Housing Repair, Senior Repair, Emergency Repair and Neighborhood Rehab programs, the City is expected to assist up to 35 households with housing repair needs of their homes.
- For rental housing, the City will assist one development, Al Thomas Senior Housing, with rehabilitation assistance. This development will provide 170 units of affordable rental housing to senior residents.
- The City will assist about 724 individuals or families in its homeless program. Some of these are expected to receive temporary housing assistance to prevent homelessness (100).
- The City will rehabilitate two (2) properties, acquired by NSP funds, for sale as affordable housing to low- and moderate-income families. The NSP program is designed to return foreclosed, vacant and blighted homes to owner occupancy by providing funds for acquisition and rehabilitation.
- Affordable housing development will consist of two new homes in Midtown area for low- and moderate-income families.
- CHDO set-aside funds will be used to rehabilitate two housing units as rental or for sale homes.

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



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

### **Introduction**

The Gary Housing Authority (GHA) provides affordable housing for over 3,509 households through its different public housing communities and voucher program. GHA housing inventory, 1,553 housing units, consist of senior high-rise buildings to walkup apartments and single-family homes. The Authority also provides housing through its Housing Choice Voucher (HCV) program to about 1,954 Section 8 Certificate. As a part of its inventory, the Authority also has about 10 single family homes in Horace Mann and Duneland communities that are being rented as a part of its lease to purchase homeownership program.

In 2020, GHA prepared a new five-year plan. This plan contains an expansive recovery and a host of strategies that GHA anticipates to undertake to transform and revitalize all of its developments. This plan includes demolition and removal of several current communities and proposes to construct modern replacement communities that offer a variety of housing types and mix of uses.

The Gary Housing Authority for several years was operating under the Administrative Receivership Contract (ARC) program of HUD. Administrative Receivership is a process whereby HUD declares a PHA in substantial default of its Annual Contributions Contract (ACC), and takes control of the PHA. In 2020, the Authority prepared a new five-year and annual plan for its management, operation. This plan established several strategies to improve the operation of the agency with the goal of restoring it to “Standard Performer” status in 2021. GHA in April 1, 2021 received the approval by HUD for transitioning to local control. This is a major accomplishment by the GHA and will open up major opportunities for the agency to implement its revitalization efforts.

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

Part of GHA’s recovering plan is removal of obsolete housing stock through demolition of several older housing developments, construction of new housing developments and rehabilitation of others. In 2021, GHA will continue its transformation efforts. These activities include demolition of several of its existing obsolete communities, construction of one new development and rehabilitation of senior housing high rise. GHA will be using several funding sources for the demolition and inventory removal.

The City anticipates to be fully engaged and support the Housing Authority in its transformation efforts. Specific assistance the City will provide include the following:

1. The City will partially participate in rehabilitation of Al Thomas Senior housing. The rehabilitation makes 170 housing units available to senior citizens in Gary.
2. Partner with GHA to serve victims of Domestic Violence to utilize Project Based Vouchers.
3. Continue to support GHA in its demolition and disposition efforts.
4. Assist GHA to acquire vacant land to build new housing for all Gary residents.
5. Assist GHA in its efforts to implement its strategic plan for revitalization.

6. Assistance with demolition or disposition of several developments which include the following sites:

- Gary Manor
- Concord Village,3
- Delaney West
- Colonial Gardens 1,2,3
- Miller Heights
- Dorie Miller Homes
- Delaney Community East

In addition, the City will continue its public services activities which all benefit the residents of the public housing including those of the youths and infants.

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

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

Not Applicable.

**Discussion**

In order to provide modern and affordable housing units and to improve its fiscal conditions, the Gary Housing Authority prepared a new Strategic Plan in 2016. This plan establishes a 15-year process to transform the agency. The recommendations outlined in this plan cover issues related to staffing capacity, asset management and financial viability. The new 2020-2024 GHA Plan, incorporates many of the recommendations outlined in the Strategic Plan.

Under newly garnered “local control” from HUD, the Authority is expected to continue its progress to expand services, improve its operation and implement its transformation. In 2021, the City expects to see the first fruit of GHA’s efforts by construction of Broadway Lofts and undergoing of Al Thomas senior housing rehabilitation. Similarly, demolition of several housing developments and acquisition of vacant properties along Broadway for new development will continue in 2021. These efforts can support revitalization of Downtown and will bring in new mixed-use housing units for Gary residents.

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

### **Introduction**

The City of Gary is a leading member of the Northwest Indiana Continuum of Care Network (NWI CoC). The Network is an association of sixty different organizations that are involved in housing, mental health, foster care and community reentry programs. The primary goal of the Network is to develop and coordinate the countywide efforts to end homelessness.

In 2021, over \$389,754 or about 9% of the City's entitlement funds are dedicated to directly assist the homeless and prevention programs. The following sources of funds will be used to address homeless issues in the City of Gary in 2021:

- A portion of CDBG entitlement funds for shelter support and homeless prevention (\$169,000)
- A portion of CDBG funds will be used to assisted people with special needs. (200,000)
- A large portion of ESG funds will be used for homeless prevention and shelter services (\$239,754)
- Other federal resources will support existing shelter and homeless agencies and outreach
- Local funds from the City and its partner agencies
- State funds provided through different programs related to social and family services.

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

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

The goals and strategies outlined in the City's Consolidated Plan support the NWI Continuum of Care Plan and consist of four general strategies, 1) Operation/Support, 2) Prevention, 3) Housing; and 4) Continuum of Care. In 2021, funded activities will support all of the identified goals through allocation of funds from, CDBG and ESG and local funds. The outreach activities will be coordinated by the Continuum of Care Network and partner agencies. In addition, Continuum of Care, under a contract with the City, will assess the homelessness in the City and assist those in the risk of homelessness.

The NWI Continuum of Care Network, will continue to meet on a regular basis with its partner agencies to coordinate how best to reach out to homeless persons and how to assess the needs. Part of this effort is Point in Time Count, which was done in January 21, 2020. As the leading funding agency of Continuum of Care, the City regularly participates in discussions with other service providers to ensure adequate outreach and assessment. As a whole these programs are expected to assist about 924

individuals and families.

### **One Year Goals for the Number of Households to be Supported**

In 2021 the City is planning several activities consistent with the Homeless goals. To address the needs, the City will engage in the following activities:

- The Homeless Prevention Program, through Continuum of Care, is expected to assist up to 100 households with a variety of services and programs including emergency assistance.
- Gary Commission for Women is expected to provide services to 200 individuals and families in need of shelter.
- The Crisis Center is expected to provide assistance to 300 runaway and homeless youth in need of shelter.
- Rebuilding the Breach Ministries will provide housing services to 24 homeless women in need of shelter.
- Brothers Keeper will provide housing services to 300 homeless men in need of shelter.

These activities collectively are expected to benefit 924 homeless individuals or families.

The CoC Network, further will continue its effort to provide a fully integrated system to address the needs including assessment. Homelessness prevention objectives in 2021 include; 1) support Continuum of Care Network to maintain coordination; 2) provide support services which ensure outreach, reduce risk of homelessness; and 3) Coordinate Rapid Rehousing assistance activities.

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

ESG funding along with funding from CDBG will provide assistance for emergency and transitional housing needs of the homeless in the City. The Continuum of Care will further continue reassessing the programs that currently receive ESG funding to ensure proper allocation of funds among different programs. In 2021 the City will fund seven different activities which address the homeless needs. These programs collectively are expected to benefit 824 homeless families and individuals.

- Crisis Center, Inc. (Shelter Operations) \$115,000
- Rebuilding the Breach Ministries (Lydia House Shelter Operation.) \$29,650
- Brother's Keeper (Shelter Operations), \$27,082
- Continuum of Care of NWI (Homelessness Prevention); \$68,022
- Gary Commission for Women (The Rainbow-Ark Shelter); \$150,000

As part of the 2021 Action Plan, CDBG and ESG funding are expected to continue for established programs such as the shelter operation and homeless prevention. However, obstacle remain as

adequacy of funding and the magnitude of demand continues to be a major concern.

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

The Continuum of Care Network continues to partner with its member organizations to maintain an effective process for outreach and transition to independent living particularly for those with chronic homelessness. Continuum of Care Network holds regular meetings with its member agencies to identify needs and coordinate activities which reduces shelter stay and provide support during transition. The annual activity of the Network in 2021 will include:

- The Monthly Meetings with all member agencies
- The Bi-Monthly Meetings of the Executive Officers, Directors, and Liaisons.
- Quarterly Information Exchange Meetings for members
- Technical support and assistance to the membership, including (a) HMIS support training through the Statewide Balance of State (Continuum of Care), and (b) Super NOFA technical project support and workshops
- Point-In-Time Count
- Coordination of funding requests for member agencies as they become available
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers
- The Continuum of Care Network is continuously updating its assessment plan. This plan aims to provide a coordinated process for housing the homeless including establishing a priority vulnerability list, that identifies chronically homeless and those families and/or individuals who have episodic homelessness. In development of this plan, the Gary's need is fully considered.

The City of Gary, in 2021 will continue to support development of programs which provide assistance to individual and families experiencing homelessness or being at risk, particularly those with children. The City will further funds two programs, Homeless Prevention and Rental Assistance Program (TBRA) that will provide temporary assistance to those at risk of homelessness. These programs collectively will receive \$87,022 funding and are expected to benefit 100 individuals or families in 2021. With respect to the needs of Veterans and unaccompanied children, the City will work with local organizations which provide housing services to the Veterans, i.e., CHDO's, and the youths, i.e., Crisis Center, to ensure availability of housing and services.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**

**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

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

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

- Emergency Repair Program (\$135,104)
- Rental Assistance Program (TBRA) (\$19,000)
- Continuum of Care Homelessness Prevention (\$68,022)
- Gary Human Relations Commission (\$85,000)

The Emergency Repair Program assist thirteen families to stay in their homes that are the victim of unexpected events or disasters which may force them to leave their homes, i.e. fire, flood, etc. The Tenant Based Rental Assistance Program coordinates rental assistance program to very low income (0-50%) individual or families that are facing emergency or critical needs and may face risk of homelessness. The City will further fund Continuum of Care to implement the Homeless Prevention program which will provide assistance to individuals and families, including those of recently discharged, in the areas of housing, education and job training. A total of 100 individuals will be assisted.

## **Discussion**

During the first year of the program, the City aims to fund activities that collectively will support all homeless objectives as outlined in the Consolidated Plan. First the City will fund four shelter providers to operate shelters or provide support services to the homeless. The funded programs collectively assist families, individuals, youths, and women facing violence at home. Second, the City will fund programs that prevent homelessness or provide housing assistance to reduce incidents of homelessness. Activities such as Emergency Repair program or Rental Assistance Program (TBRA) aim to prevent homelessness or reduce the risk of homelessness. Lastly, the City will support an integrated process, where services and programs are aligned to ensure effectiveness of the programs.

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

### **Introduction:**

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 shows the median value of a home has increased by about 7% while median income has grown by about 13.5%. This indicates that the income growth is greater than the housing values, however, most homes in Gary are old and suffer from deferred maintenance. Upkeep of these homes often make them expensive and not affordable despite their initial cost of home. The City's lack of growth both in population and income, has made the market conditions very unique. While there are a substantial number of affordable housing in the City, the affordable housing for those with low- and moderate-income population remains difficult to attain. Recent initiatives by the City have placed strong emphasis on economic revitalization and job creation to improve conditions where housing development and conservation become financially feasible.

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

The City 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.

In its first year of the plan, the City will support activities that will enhance home ownership and preserve the character of the City's neighborhoods. The City will further attempt to address the needs of the existing homeowners particularly those who cannot afford the cost of maintaining their homes. The City will carry out the following activities which directly or indirectly support removal of some of the

barriers to affordable housing:

- Housing Repair Program \$ 300,000
- Neighborhood Rehab Program \$ 150,000
- Homeownership Opportunity Network (HON) \$ 30,000
- Neighborhood Conservation/Code Enforcement \$ 231,233
- Gary Human Relations (Fair Housing & Public Education & Outreach) \$ 85,000
- Gary Dept. of Redevelopment Division (Demolition) \$ 400,000
- First-Time Homebuyer Program \$ 10,000

The Housing Repair Program will assist existing homeowners to upkeep their home, maintain the neighborhood character, and remove blighting influences. Twelve households will be assisted. Similarly Rebuilding Together improves low-income families' home and thus reduce cost burden for very low-income households. Six homeowners will be assisted through this program. The Demolition program will remove dilapidated homes and make the sites available for construction of new homes. Lastly, Fair Housing efforts will aim to educate realtors, developer and land lords with fair housing requirements and indirectly assist renters and homebuyers. As a whole these programs are expected to assist more than 147 households.

### **Discussion:**

With the advent of the new Comprehensive Plan, a new administration which promote homeownership and revitalization, and the Housing Authority's new local control, new opportunities have risen which can expand housing opportunities as well promoting revitalization. These efforts, could result in redevelopment of several existing vacant lands and promote diversity of mixed use and mixed income communities.

In its first year of the Consolidated Plan, the City will continue its efforts to remove barriers to affordable housing by supporting a variety of activities in different parts of the City to redirect the redevelopment efforts towards a revitalization outcome. The revitalization efforts will aim to establish smart growth land use policies and green development to provide zoning incentives to promote mixed uses and sustainable affordable housing. The plans also promote revitalization of the neighborhoods through equitable, affordable housing, support of existing communities, and coordinated policies that leverage public investment through an integrated approach to planning. These activities, collectively are expected to ensure a healthy return on residential investment in the City, however, this will remain a major challenge.



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

### **Introduction:**

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

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

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

The primary obstacle to meeting underserved needs of low- and moderate-income populations in Gary continues to be the magnitude of the needs and availability of funds to address them. Organizations serving these populations continue to experience reductions in funding from both governmental and private sources. The advent of COVID 19 has severely intensified these conditions in the City.

The City of Gary's entitlement funding levels have not kept up with the growing needs. This trend is expected to continue in 2021 despite slight increase in overall funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, which have also been strained in recent years. Obstacles that can be identified for the underserved community in the City include:

- Reduced or frozen funding from federal, state and other sources due to inadequate revenue; and the housing
- High cost of housing and lack of income in Gary which increases the difficulty of meeting affordable housing needs (According to HUD most recent income data, the City's low- and moderate-income population continue to increase. According to HUD Census data, the City's low and mod population is about 70.24%)
- High rates of unemployment, underemployment and foreclosures continue to strain the ability to meet affordable housing needs; and
- Credit crisis has limited availability of capital to develop housing for low- and moderate-income households and special needs groups.

Despite these challenges, the City of Gary in 2021 will address obstacles by focusing on programmatic

and administrative opportunities which include the following:

- Seek other funding opportunities such as NSP 3, for affordable housing.
- Community Development staff will continue to research the availability of funding resources and will use proactive approaches toward future applications for potential federal and state leverage funds; this will assist the City to strategically place future activities in line to address obstacles.
- The City will seek additional private and public partners to leverage CDBG funds to create a larger pool of resources for the underserved. In 2021, this pool consists of at six different agencies targeting primary minority and underserved population. These agencies will provide a host of activities ranging from housing counseling to construction of affordable housing and health and educational services.

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

As stated throughout this Plan, affordable housing will continue to remain a high priority objective in 2021. Accordingly, the City prioritizes the use of its funds for the preservation and development of affordable housing that serve low-income households and to addressing homelessness. For the program year 2021, the City anticipates providing direct financial assistance to seven programs and benefiting approximately 94 households through the following housing programs.

- Housing Repair Program (\$300,000)
- Emergency Repair Program (\$135,104)
- Neighborhood Rehab Program (\$150,000)
- CHDO Set a-side (\$103,059)
- Habitat for Humanity of NWI (Field of Dreams Project) (\$150,000)
- Al Thomas Senior Project (\$423,995)
- First-Time Homebuyer Program (\$10,000)

The City will further continue to collaborate with the Gary Housing Authority to support GHA's lease purchase program for its single-family housing stock. For further discussion of affordable housing, please refer to AP-55 Affordable Housing.

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

The City has addressed the issue of LBP hazards by making lead hazard information available to a variety of groups and families through several outreach and education activities. Additionally, all housing units that are substantially rehabilitated with CDBG or HOME funds are subject to LBP compliance requirements. Each property will be assessed and lead clearance will be performed by a certified risk assessor, certified lead-based paint inspector or clearance technician before the rehabilitation project can be completed. During program year 2021, the City estimated that up to sixteen (16) housing units will be treated for lead abatement or removal through Housing Repair, Neighborhood Rehabilitation and

CHDO programs.

The Gary Health Department Lead Poisoning program will further continue to provide the required monitoring and screening of children in 2021. Children identified at risk of poisoning or already exposed will be reported and followed up for treatment and observation. The Department will typically report incident data to appropriate agencies and the City of Gary. In 2021, up to 200 children are expected to be tested and assisted.

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

The City of Gary aims to foster conditions by which reduction in the number of poverty-level individuals and families can be realized. According to most recent data from Census Bureau, 2019, the City continues to have a very high poverty rate with about 30% of the population (21,059) live below poverty. The poverty level for families is reported by the Census Bureau as being about 23%. A large portion of these families are families with related children where poverty rates are about 37.8%. It should be noted that the poverty level in the City, after COVID 19, has probably increased significantly, but such data are currently remained to be estimates.

In 2021, the City will target CDBG and other local resources to activities that provide support services and affordable housing to reduce cost burden. The City will fund three activities at about \$260,101. These activities will help reduce poverty or create opportunity for economic well-being. Collectively these activities are expected to assist more than 1,008 individuals or families. The City's housing programs also impact poverty as they reduce cost burden particularly for seniors and low-income families. Rental assistance will reduce poverty level for those in desperate need of housing assistance.

- Gary Health Department (Sexually Transmitted Diseases) \$41,101.
- Senior Rehab Program \$200,000.
- Rental Assistance Program (TBRA) \$19,000.

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

The Department of Community Development has developed cooperative relationship with local not-for-profit agencies, neighborhood organizations, businesses, and private entities in the City as well as regionally. These relationships exist in the areas of planning, housing, homelessness, redevelopment, brownfields, job training, business development, and in social services. In 2021, the City will rely on several agencies and organizations to carry out its activities. These organizations range from public and non-profit agencies to private development entities involved in a variety of housing, social services and community development activities.

Housing assistance to lower income persons and special populations is provided through several

organizations. The activities that will be carried out in 2021 include:

- City of Gary Housing programs receive funds annually to deliver a variety of housing rehabilitation services to lower-income households.
- HOME funds are made available for use by nonprofit organizations and private entities to construct or purchase/rehabilitate homes for resale and occupancy by lower-income persons.
- Neighborhood improvement projects, including demolition and spot demolition are carried out throughout the City by the Redevelopment Department.
- Public housing revitalization activities are carried out by the Gary Housing Authority. The City will continue to collaborate with GHA to expand affordable housing.
- The City maintains strong relationships with many agencies that are members of the Continuum of Care Network. In 2021 the City will fund this agency to ensure coordination of homeless activities and availability of resources. The CoC will further be funded to implement the Homeless Prevention program. In addition, the City will fund four other homeless and shelter services agencies that serve the homeless with shelter and essential services through the Emergency Solutions Grant, CDBG funds and other resources.

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

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

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

In 2021, the City will continue to work with the local developers, financial institutions, non-profits, and other entities to ensure that new, affordable housing units are produced on a regular basis. Similarly, the City will work with six different agencies that provide a variety of social and support services. The City's primary goal in these efforts will be to encourage partnership, enhance collaboration, and improve service delivery. To this end, the City will engage in the following activities:

- Through public meetings and hearings on projects and applications for funding, the City will encourage a forum where private and public entities can discuss comprehensive planning, community development, housing, and other issues.
- Conduct annual survey to get input from funded agencies, the residents and identify

opportunities and needs.

- Conduct networking meeting with all subrecipients to encourage partnership and collaboration. (Annually)
- Provide regular technical assistance to agencies in order to insure orderly progress for the activities.
- Through the efforts of the Gary Human Relations Commission, maintain communications with private housing providers and financial institutions.
- Participate and interact with community groups (i.e. CDC's) and others that provide housing and supportive services to low income residents.
- Continue collaboration with the Gary Housing Authority to preserve and expand affordable housing particularly for those with low income. These efforts will particularly focus in Downtown and Emerson areas.
- Meet with shelter providers to get input about needs and distribution of funds (Annually)
- Through the efforts of the Continuum of Care Network, the City will coordinate homeless activities on a regional basis to assure availability of shelter and homeless services and to reduce gaps in the system.
- Through an expanded HMIS program, integrate activities of homeless shelter and those providing assistance to the homeless or at-risk families.
- Meet with other social and community groups to discuss activities on a regular basis.

During the 2021 program year, the City further will collaborate with different organizations and other City agencies to address neighborhood conditions, code enforcement, brownfields, demolition as well as issues of the neighborhood revitalization.

**Discussion:**

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

## Program Specific Requirements

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

#### Introduction:

Community Development Block Grant Funds will be used for Housing, Affordable Housing, Public Services, Community Development and Administration.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

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

Not Applicable

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

The HOME funds provide for purchase or rehab assistance to homebuyers, homeowners, or investors. The resale of all HOME assisted properties during the required affordability period will be governed by the recapture guidelines in accordance to provisions of CFR 24, Section 92.253(a)(5) of HUD. This provision allows participating jurisdictions to impose either resale or recapture requirements on properties sold that have been assisted with HOME funds. The City of Gary will utilize the recapture method. A full copy of the guidelines that will be used are attached as Exhibit 2, Resale/Recapture.

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

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

In determination of the maximum value of purchased properties, the City of Gary will utilize 95% of the maximum value permitted as determined by HUD for 2020 as outlined in the following Table.

**Purchase Price Limits, 2020, Effective April 15, 2020**

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

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

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

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

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

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

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

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Gary funding application process is open to all entities including non-profits and faith-based organizations. The City publicly announced on October 19, 2020 availability of funding and the application process. Supplementing this announcement, the City published public notices in two local news media outlets. The City further emailed notifications to previous recipients, non-profit organizations, community centers, faith-based organizations and potential stakeholders using its large email bank, to inform these organizations of availability of funds.

A total of five applications were received by the City. The applications were reviewed by the Community Development Application Committee for eligibility, conformance with the program's requirements, qualifications of applicants, availability of matching funds and related factors. The City further seeks input from stakeholders and Continuum of Care Network, including a homeless or formerly homeless person before the public meeting for the selected applications.

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

The Consolidated Plan's ESG goals and priorities were developed in consultation with the Continuum of Care of Network. The Network includes both homeless and formerly homeless individuals in its membership. In addition, the Network members and staff were asked to participate on the review committee for 2020 ESG funding recommendations. The consultation meeting occurred on November 5, 2020.



5. Describe performance standards for evaluating ESG.

The City of Gary's has adopted written performance standards for providing ESG assistance. The performance standards were developed in collaboration with the Continuum of Care Network which is the coordinating body for the State's region 1a. The document containing the performance standards and policies are attached as Exhibit 3.

The needs of the homeless during the COVID-19 Pandemic has substantially been challenging for the City, both in terms of demand for housing as well challenges imposed by social distancing requirements, which reduced capacity of many of shelter providers.