

City of Gary, Indiana

Karen Freeman-Wilson, Mayor

2017 Annual Action Plan

Department of Community Development

Arlene Colvin, Director



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Executive Summary

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

1. Introduction

The 2017 Action Plan describes activities which will be undertaken by the City of Gary for the year beginning January 1, 2017. The City will use funds granted by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG) programs.

The City of Gary began preparing its five year Consolidated Plan in 2015. This plan was submitted to HUD and approved in 2016. The 2017 Action Plan is the second year implementation of this five year plan. The Action Plan details the activities the City of Gary will undertake to address housing, homeless and community development needs and local objectives using CDBG, HOME and ESG funds. Programs and activities funded in the Plan intend to primarily benefit low and moderate income residents of the City of Gary. The activities that are funded meet the objectives established by the Consolidated Plan and support its priorities. The City's Division of Community Development is the lead agency in implementing the 2017 Action Plan.

2. Summarize the objectives and outcomes identified in the Plan

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

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

During the five-year Plan period, the City expects to receive approximately \$3.8 million annually in CDBG, HOME and ESG funding, for a five-year total of \$17.4 million. In 2017 the City will fund a variety of housing and community development activities aimed at expanding availability, maintaining affordability, improving quality of housing, and stabilize neighborhoods. Existing homeowners will receive assistance to maintain or upgrade their homes. Affordable housing needs of the homeowners and renters will be addressed in a collaborative effort between the City, the neighborhood

organizations, private investors as well as direct support for home repairs and rental assistance. Lastly, the City will fund several organizations that will provide services to a variety of population groups ranging from infants to the youths and the elderly.

The needs of the homeless and those at risk of becoming homeless will be provided by nine activities aimed at creating a comprehensive approach to address the needs and meet the goal of eliminating homelessness in the City.

3. Evaluation of past performance

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

In 2016, the City did not receive its release of its funds until July of 2016. During this period, the City relied on prior years and other funds to implement several programs and continue its overall program objectives. During the previous program year, the City has utilized about \$3,017,491 CDBG, HOME and ESG funds for a variety of different housing and community development activities utilizing funds remaining from prior years.

Specific accomplishments included:

- **Housing:** The City operated several affordable housing and housing rehabilitation programs. Collectively 54 households were assisted utilizing funds from 2014 and 2015 fiscal years. Through the HOME program, the City continued its assistance for 747 Broadway LLC, an eighteen unit mixed use affordable senior rental development currently under construction. Similarly the City assisted Habitat for Humanity to complete three single family homes of which two were completed and start three new homes in 2017. The HOME funds were also used to assist one homeowner with down payment assistance and provided assistance to about thirty nine individual with the rental assistance.
- **Housing Counseling:** The City assisted 41 individuals with pre-purchase home ownership counseling and post-purchase counseling.
- **Homeless:** The City of Gary continued to utilize CDBG and ESG funds to support the Continuum of Care (CoC) and homeless prevention efforts. These efforts resulted in about 619 individuals with the risk of homelessness receiving assistance using funds from 2014 and 2015 fiscal years' funds.
- **Public Facility Improvements:** The City of Gary continued its efforts towards completion of two public facilities namely Hudson Campbell Sports Complex improvement and Pittman Square Fire Station.
- **Public Services:** The City of Gary utilized CDBG funds to continue to provide funding assistance to local agencies that provided a variety of services to low and moderate income persons, including day care, homeless prevention, housing counseling, fair housing services, and

homeless services and assistance. Some accomplishments for these programs were reported in previous years.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In development of the 2017 Action Plan, the City completed several tasks to assure input from different agencies, groups, stakeholders and the residents. The outreach and citizens' involvement in the Plan consisted of three different activities. These activities include:

- **Announcement of Availability of Funds;** where the City informed previous subrecipients and potential interested agencies to apply for funds. The City also announced availability funds by advertising on August 17, 2016. The City made Application for funding available to interested citizens, local and regional institutions, the Continuum of Care, other organizations (including nonprofit, philanthropic and faith-based); interested agencies, and groups. Applications were accepted by the City during the month of September. A total of 21 applications were received.
- **Neighborhood and Agency Needs Survey:** A survey questionnaire was prepared to get input from all subrecipients, residents and stakeholders. The survey was widely distributed and posted online. Returned responses were reviewed and considered in determination of needs.
- **Consultation with Continuum of Care and shelter providers;** in which the City discussed funding needs and priorities. This meeting was held on February 16, 2017.
- **Community Meeting;** where the citizens were afforded to submit suggestions makes comments about the funded projects, priorities and objectives. This meeting was held on July 11, 2017.
- **Public Review of Draft Documents:** A summary of the draft Action Plan and a full listing of the activities proposed for 2017 were made available at the public meeting. Copies of the draft Action Plan were made available for the public review at the following locations:
 - City of Gary Community Development Department, 839 Broadway Suite 302N, Gary, IN 46402
 - City of Gary Library, Du Bois Branch, 1835 Broadway, Gary, Indiana 46407
 - City of Gary Library, Woodson Branch, 501 South Lake Street, Gary, Indiana 46403
 - City of Gary Library, Kennedy Branch, 3953 Broadway, Gary, Indiana 46409

5. Summary of public comments

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

The City did not receive any written comments during the comment period that would require formal response from the City. In the public meeting, the City received several questions and comments from residents related to diverse subjects and needs ranging from parks and code enforcement to efficiency of the funded programs. The City responded to these comments verbally in the meeting. The City also received several comments related to the demolition activities. Several requests were made for specific demolition of abandoned properties. The City took the suggested demolition sites addresses which will be forwarded to the Redevelopment Department for consideration. None of the comments received during the public meeting required specific action by the City that would impact proposed activities for 2017. Please refer to the "Minutes of Meetings" in Appendix for detailed description of the comments.

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

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

7. Summary

The 2017 Action Plan represents the second year progress of a five year plan adopted by the City and approved by HUD in 2016. In 2017, the City will continue its priorities and will aim to further its goals by proposing 26 different activities. In development of the second year plan, the City has consulted stakeholders, community groups and citizens. The second year activities aim to benefit low and moderate income individuals and families and expand opportunities for a wide range of residents consisting of infants and youth to the elderly. As a whole, the plan is expected to benefit more than 7,300 low and moderate income individuals and families.

The plan was made available for 14 days for public comment beginning July 11, 2017 until July 26, 2017. Draft copies of the document were available in the Department of Community Development offices and electronically via the City of Gary website.

No public comments were received during public review period.

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

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

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

Agency Role		Name	Department/Agency
Lead Agency		GARY	
CDBG Administrator	GARY		Department of Commerce, Community Development Div.
HOPWA Administrator			
HOME Administrator	GARY		Department of Commerce, Community Development Div.
ESG Administrator	GARY		Department of Commerce, Community Development Div.
HOPWA-C Administrator			

Table 1 – Responsible Agencies

Narrative (optional)

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

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

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

In preparation of the 2017 Annual Plan, the City engaged in a variety of consultation activities with residents, social service agencies, neighborhood groups and housing provider organizations. The City of Gary also continued its efforts through the Continuum of Care Network to ensure coordination with a variety of service providers and agencies involved in housing, homeless and public health activities. Through an online questionnaire, the City continued to receive input from the stakeholders and residents to identify needs and gaps for program delivery. The input the City received through these efforts have all influenced funding decisions for the proposed 2017 activities.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Gary consulted with public housing, governmental health, mental health, private non-profits, and other community stakeholders throughout 2016 on issues related to housing, homeless and general community development. All consultations were conducted through one on one meetings, group conversations or community gatherings for project development and implementation. Specifically the City engaged in the following activities to enhance coordinated between the City and assisted housing, health services providers, and mental health agencies.

- The City has engaged with the Gary Housing Authority (GHA) in several redevelopment and housing transformation projects to ensure sustainability and revitalization of the public and assisted housing in the City. In 2017, the City is involved with GHA in University Park Choice Neighborhood Implementation Grant as well as providing assistance for other activities of GHA.
- The City funded Continuum of Care in 2017. Through the efforts of this agency, the City ensures coordination among service providers including those for health services.
- The City continues to fund or be a resource for several public and health services agencies to create a minimum social safety net in the City. In 2017, the City will fund three agencies which provide social and health services to infants, children and youth.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City funded Continuum of Care Network annually to coordinate homeless related activities which includes Rapid Rehousing and HMIS reporting. The Continuum of Care Network is the local agency for development, planning, and coordinating the homeless needs, including those with chronic

homelessness. It also serves as the local coordinating body for the annual Homeless Point-in-Time Count for Sheltered and Unsheltered residents. Through the efforts of the Continuum of Care Network, the City ensures coordination among more than 60 different services providers including those for families, veterans and unaccompanied youth. The agency's coordination activities in 2017 is expected to include:

- The Monthly Meetings with all member agencies
- The Bi-Monthly Meetings of the Executive Officers, Directors, and Liaisons.
- Quarterly Information Exchange Meetings for members
- Technical support and assistance to the membership, including (a) HMIS support training through the Statewide Balance of State (Continuum of Care), and (b) Super NOFA technical project support and workshops
- Point-In-Time Count
- Coordination of funding requests for member agencies (2017 NOFA)
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers
- The Continuum of Care Network is currently 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 also regularly participates in meetings, committees and work groups of the Continuum of Care Network. These activities further expand opportunities to better coordinate housing and support services needs of the Gary's most vulnerable populations such as chronically homeless individuals and families, homeless families with children and veterans. Lastly, the City makes efforts to align its annual objectives with the goals of the Continuum of Care to address the needs in a most effective manner.

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

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

For ESG funded projects, the City's project review committee schedules one or two review meetings with the Continuum of Care Network to review all requests for funding. Continuum of Care Network representatives, typically consist of the Executive Director and a homeless or formerly homeless person,

are requested to participate in review of all applications for funding. The joint committee reviews all applications for eligibility and other program requirements. Eligible applicants are then selected and further reviewed for their level of needs and impact. The committee selects a list of potential agencies for funding and makes recommendation to the Department for final approval. In 2017, the City elected to issue about 46% of its funds to shelter operations and the remaining to homeless prevention and rapid rehousing.

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Commission was consulted to address the homeless needs. Outcome: Protection of homeless families and children
6	Agency/Group/Organization	Gary Health Department
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Health Department was consulted to address social and health needs of families and children
7	Agency/Group/Organization	Gary Youth Services Bureau
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Youth Services Bureau was consulted to address recreational needs of the youths in the City of Gary.
8	Agency/Group/Organization	Gary Literacy Coalition, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Literacy Coalition was consulted to address educational needs of the students in the City of Gary.
9	Agency/Group/Organization	CRISIS CENTER
	Agency/Group/Organization Type	Services-homeless

What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Crisis Center was consulted to address homeless needs of the runaways and unaccompanied children.

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

Agencies consulted for this plan are identifies in previous section.

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

AP-12 Participation – 91.105, 91.200(c)

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

In 2017, the City made strong effort to broaden the outreach to gain input on housing and community development needs and priorities and to set annual goals to be met with HUD funding. The efforts consisted of the following activities:

- A Neighborhood survey was posted online to reach the community at large. In addition, the City used different occasions to distribute the survey to get input from agencies or citizens. These surveys were used to establish funding priorities.
- A mass mailing of notices of the public hearing were sent out to approximately 270 addresses which included churches and apartment complexes in the City of Gary.
- The City announced availability of funds and sent requests for proposals (RFP's) for CDBG, HOME, and ESG funding to agencies to encourage participation.
- The City offered technical assistance and meetings with agencies/organizations on how to complete the Application and submit forms.
- Interviews and community discussions with various stakeholders and interested agencies to encourage participation.
- A public hearing to request comments on the draft Action Plan during the public comment period. This meeting was held on July 11, 2017. About 24 individuals attended this meeting.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of Gary held its Public Hearing on Tuesday, July 11, 2017. There were 24 people in attendance at the Public Hearing. See Public Hearing comments and sign-in sheets in the Attachments Section.	See public hearing comments in the Attachments Section of the Action Plan.	All comments were accepted and incorporated into the Action Plan.	https://www.cityofgary.in.gov

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	None.	None.	None.	
3	Internet Outreach	Non-targeted/broad community	No responses received	No comments received	No comments received	https://www.cityofgary.in.gov

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Action Plan is the annual plan which the City prepares pursuant to the goals outlined in the 2016-2020 Consolidated Plan. The Action Plan details the activities the City will undertake to address the housing, homeless and community development needs and local objectives using CDBG, HOME, ESG and Section 108 Loan funds received during program year 2017.

During the second year of the Plan (Program Year 2017), Gary is expected to receive an allocation of \$3,025,987 in CDBG funding for housing, public services and community development activities. The anticipated funds from HOME Program is expected to be about \$573,363. Emergency Solutions Grant (ESG) is planned at \$270,715 for 2017 program year. Section 108 Loan funds were received in 2017 in the amount of \$6,000,000

for the rehabilitation of the Hudson-Campbell Fitness Center and the construction of a new fire station.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,025,987	0	0	3,025,987	7,571,944	Expected amount available to City based on Allocation. All projects have been funded on this basis

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	573,363	0	0	573,363	1,468,336	Expected amount available to City based on Allocation. All projects have been funded on this basis.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	270,715	0	0	270,715	703,910	Expected amount available to City based on Allocation. All projects have been funded on this basis.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 108	public - federal	Public Improvements	6,000,000	0	0	6,000,000	1,000,000	Section 108 Loan funds will be used for the rehabilitation of the Hudson-Campbell Sports and Fitness Center and the construction of a new fire station. Contract awarded to Powers and Sons Construction - \$2,620,900 for the rehabilitation of Hudson Campbell Fitness Center - Start Date: 3/25/17 - Anticipated Complete Date: 9/17. Construction on the fire station should begin before the end of 2017.

Table 5 - Expected Resources – Priority Table

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

CDBG funds will leverage other federal funds from Equal Employment Opportunity Commission and Fair Housing and Equal Opportunity for fair housing efforts. CDBG funds will leverage state investment of Victims of Crime Act (VOCA), Family Violence Prevention (FVP), Social Services Block Grant, (SSBG), Indiana Housing and Community Development Authority (IHCDA), Indiana State Department of Health (ISDH) funds for public services activities. CDBG fund will leverage local investment of City of Gary funds, billing fees, and Workforce Development Services funds for public services. CDBG funds will leverage Hardest Hit Funds by the Indiana Housing and Community Development Authority and Tax Increment Financing (TIF) funds for demolition activities. HOME funds will leverage individual and in-kind donations to Habitat for Humanity to construct new homes.

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

Continuum of Care Program, TANF Rapid Re-Housing Program, and Domestic Violence Prevention and Treatment (DVPT).

The CDBG and HOME programs do not require a match, however ESG funds require match funding. The City of Gary often makes attempts to augment federal funds with local, private and other sources. In 2017, the City will partner with seven (7) agencies using CDBG funds. Similarly the City will partner with at least one agency using HOME funds to develop new housing in Midtown Neighborhoods. The total investment of these organizations is estimated at about \$ 6.7 million.

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

ESG Match Sources

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City typically sell or make available publicly owned land for development or redevelopment. All properties sold through the City's programs typically benefit low or moderate income family or must support one of primary goals of the City's for affordable housing or economic development. The City further continues to use prior funds through the Hardest Hit program, received in 2015, to demolish and acquire properties in the community. The City typically acquire these properties from the County at no or limited costs. The properties are land banked by the Redevelopment Commission for future development of housing, commercial or industrial uses.

The recent passage of Indiana land banking statute, gives the City additional authority to acquire properties and to create larger parcels for new development. The City plans to use this authority as a tool for redevelopment in 2017 and in the coming years.

Discussion

The City of Gary plans to invest available resources in 2017 in projects that can maximize impact in the community by creating synergy and leveraging other funding resources. The City of Gary primary focus will be to address the needs of low and moderate income families and support activities that garner additional resources and partnerships to implement the program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$902,775 HOME: \$126,548	Homeowner Housing Rehabilitated: 44 Household Housing Unit
2	HS-2 Housing Construction	2016	2020	Affordable Housing	Citywide	Housing Priority	HOME: \$311,010	Homeowner Housing Added: 3 Household Housing Unit
3	HS-3 Home Ownership	2016	2020	Affordable Housing	Citywide	Housing Priority		
4	HS-4 Fair Housing	2016	2020	Affordable Housing	Citywide	Housing Priority	CDBG: \$70,151	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
5	HO-1 Operation/Support	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$130,344 ESG: \$124,798	Homeless Person Overnight Shelter: 526 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HO-2 Prevention and Housing	2016	2020	Homeless	Citywide	Homeless Priority	HOME: \$80,805 ESG: \$100,615	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted Homelessness Prevention: 125 Persons Assisted
7	HO-4 Continuum of Care	2016	2020	Homeless	Citywide	Homeless Priority	CDBG: \$30,000 ESG: \$25,000	Other: 1 Other
8	SN-2 Housing	2016	2020	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$200,000	Homeowner Housing Rehabilitated: 13 Household Housing Unit
9	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$208,862	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6585 Persons Assisted
10	CD-3 Public Services	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$182,230	Public service activities other than Low/Moderate Income Housing Benefit: 1840 Persons Assisted
11	CD-5 Code Enforcement	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$220,000	Housing Code Enforcement/Foreclosed Property Care: 600 Household Housing Unit
12	CD-6 Revitalization	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$377,345	Buildings Demolished: 30 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	ED-2 Financial Assistance	2016	2020	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$110,000	Businesses assisted: 48 Businesses Assisted
14	AM-1 Overall Coordination	2016	2020	Administration	Citywide	Administration, Planning, and Management Priority	CDBG: \$571,406 HOME: \$55,000 ESG: \$20,302	Other: 3 Other
15	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$22,874 Section 108: \$5,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 66160 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to rehabilitate the existing residential housing stock for homebuyers and tenants in the City to correct code violations, promote energy efficiency, weatherization, and accessibility improvements.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction for home owners and rental housing.

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

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

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Gary proposes to fund 26 different activities in 2017. All these activities aim to advance fourteen goals identified in the previous section (AP-20), and to address housing and community development and homeless needs of the community for Program Year 2017. The following Table, lists proposed Program Year 2017 activities (projects).

Projects

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

Table 7 - Project Information

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

In allocation of funds for 2017 projects, the City considered a variety of reasons, including project readiness, and support for continuation of previously started projects. Perhaps the most important consideration for allocation of funds were the needs and the impact on the community. As such, housing improvements continue to receive the highest funding in the City.

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Gary Commission for Women - The Rainbow Shelter
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$130,344
	Description	CDBG funds will be used for the operation of the Rainbow Shelter, an emergency facility for victims and their children of domestic violence, sexual assault and homelessness. Services provided are 24-hour hotline, advocacy, needs assessment, information and referral, safety planning, individual and group support services, housing assessment and assistance, clothing, food, and furnishings bank. Victims of domestic violence can stay up to 45 days and the length of stay for homeless clients can stay up to 15 days with extensions granted on an as-needed basis.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	80 low income persons will be benefit
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05G, Battered and Abused Spouses.
2	Project Name	Gary Health Dept. - Maternal Child Health Clinic-Infant Mortality
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$34,300
	Description	CDBG funds will be used for healthcare services and support for pregnant and parenting women, their children and families regardless of their ability to pay. Approximately 200 persons will be assisted.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
3	Project Name	Gary Health Department - Sexually Transmitted Diseases
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,310
	Description	CDBG funds will be used for the promotion of healthy living through education, prevention, protection, and intervention of sexually transmitted diseases.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M, Health Services.
4	Project Name	Gary Human Relations - Fair Housing and Employment
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Housing Priority
	Funding	CDBG: \$70,151

	Description	CDBG funds will be used for human rights counseling services to Gary residents who feel that they have been discriminated against in areas of housing, employment, education, and public accommodation. Also, promotion of fair housing awareness to housing service providers and community leaders with specific emphasis on the disadvantages and barriers in housing for disabled persons, veterans, and homeless individuals.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05J, Fair Housing Activities.
5	Project Name	City of Gary Youth Services Bureau - Out of School Time Program
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$67,620
	Description	CDBG funds will be used for the operation of an after school program that will provide education, recreation, nutrition, food, exercise, leadership, mentoring, sports, employment and supervision activities to Gary's low to moderate income youth during after and outside of school time, throughout the year.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.

6	Project Name	Gary Literacy Coalition - Learning Partner Project
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$15,000
	Description	CDBG funds will be used to provide low to moderate income elementary school students with a "Learning Partner" mentoring program, which engages volunteers from diverse sectors of the community to take responsibility for enhancing the effective domain of 4th, 5th, & 6th grade students at the Dr. Bernard C. Watson Academy for Boys, 2065 Mississippi St. and the Frankie Woods-McCullough Academy for Girls, 3757 W. 21st Ave.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05D, Youth Services.
7	Project Name	Homeownership Opportunity Network (HON)
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$25,000
	Description	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.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05U, Housing Counseling.
8	Project Name	Housing Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$286,638
	Description	CDBG funds will provide rehabilitation grants in target areas for low to moderate income, single-family owner-occupied Gary homeowners. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and enable them to remain living in their home for as long as possible. The amount of the total cost of repairs cannot exceed \$25,000. Eligible repairs (but not an all-inclusive list) include: Roof, plumbing, HVAC, and electrical. Target Areas are: Aetna, Emerson, Horace Mann, and University Park.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	11 low to moderate income households will benefit
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
9	Project Name	Emergency Repair Program
	Target Area	Citywide

	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$135,104
	Description	CDBG funds will provide grants to eliminate conditions that cause an immediate threat to the health and safety of low to moderate-income single family owner-occupied Gary homeowners. Assistance through this program is provided to correct the immediate safety concerns only and will be limited to only one item per household not to exceed \$10,000. Eligible items will include: furnace replacement, water heater replacement, or potentially hazardous electrical or plumbing systems.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
10	Project Name	Senior Rehab Program
	Target Area	Citywide
	Goals Supported	SN-2 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$200,000
	Description	CDBG funds will provide rehabilitation grants city-wide for low to moderate income, single-family owner-occupied Gary senior homeowners 62 yrs. of age or older. A rehabilitation GRANT, up to a maximum of \$25,000, may be awarded to income eligible senior homeowners for the purpose of making needed repairs to their residential properties to bring them into code compliance, eliminate violations that threaten the health and safety of the occupants of the home, and/or provide disabled accessibility to those seniors with disabilities to enable them to remain living in their home for as long as possible. The 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.

	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	8 low to moderate income households will benefit from this activity
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
11	Project Name	Neighborhood Rehabilitation Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	CDBG funds will be used for the rehabilitation of two properties acquired under the Neighborhood Stabilization Programs (NSP1 and NSP3) to be sold to low to moderate income persons.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
12	Project Name	Housing Services Administration
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$381,033
	Description	CDBG funds will be used for costs associated with the administration and operation of the Community Development housing programs.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14H, Rehab Administration.
13	Project Name	Gary Department of Commerce Redevelopment Division - Demolition
	Target Area	Citywide
	Goals Supported	CD-6 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$377,345
	Description	CDBG funds will be used for the operation of the demolition of unsafe structures throughout the City.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Slum/blight Spot Benefit (SBS). The project matrix code is 04, Clearance and Demolition.
14	Project Name	Gary Small Business Development and Expansion Initiative
	Target Area	Citywide
	Goals Supported	ED-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$110,000

	Description	CDBG funds will be used for instructor-led, classroom training, technical assistance (one-on-one and small group business counseling) and access to capital resources for nascent, new, expanding, and high-growth potential small businesses owned by Gary residents, including resident/entrepreneurs classified as low-to-moderate income and/or small business owners who create jobs for low-to-moderate income Gary residents, including the "hard-to-employ" as a result of long-term unemployment, ex-offender status, etc.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 18B, Economic Development Technical Assistance.
15	Project Name	Neighborhood Conservation/Code Enforcement
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$220,000
	Description	CDBG funds will be used for support of the removal of blighting conditions in the City of Gary in designated areas where neighborhoods are significantly deteriorated, on-going redevelopment efforts are in place, or revitalization opportunities exist.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 15, Code Enforcement.
16	Project Name	Payment of Interest for Section 108 Loan
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$22,874
	Description	CDBG funds will be used for interest payment for a 108 Loan repayment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 24A, Payment of Interest on Section 108 Loans
17	Project Name	General CDBG Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$571,406
	Description	CDBG funds will be used for the overall program administration of the CDBG program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration.

18	Project Name	Continuum of Care Network of NWI, Inc./Drug Free Gary Coalition
	Target Area	Citywide
	Goals Supported	HO-4 Continuum of Care
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$30,000
	Description	CDBG funds will be used for the operation of the Continuum of Care Network of NWI. The network is designed to reduce the negative effects of homelessness.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration Patients Program.
19	Project Name	Administrative Reserve
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$55,000
	Description	HOME funds will be used for the operation and administration of the HOME Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project matrix code is 21A, General Program Administration.
	Project Name	CHDO SET-A-SIDE

20	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$86,010
	Description	Funding will provide for the development of affordable housing that will be made available to low to moderate income households within the City of Gary.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.
	21	Project Name
Target Area		Citywide
Goals Supported		HS-2 Housing Construction
Needs Addressed		Housing Priority
Funding		HOME: \$225,000
Description		Funding will be used towards the new construction of 3 homes in the 1800 block of Adams St. to be sold to eligible low-income households (30-80% MFI).
Target Date		
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		
Planned Activities		The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 12, Construction of Housing.

22	Project Name	Owner-Occupied Rehabilitation Program
	Target Area	
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$126,548
	Description	HOME funds will be provided as a grant to owner-occupied Gary residents with income at or below 80% of the AMI. The eligible improvements include code and safety items, cladding and weatherproofing (e.g. electrical, plumbing, and heating). The property must meet the City of Gary's code requirements upon completion. A grant up to a maximum of \$40,000 per home may be awarded to qualified homeowners. The amount of the total cost of repairs, which may include lead remediation, cannot exceed \$40,000. Residents of University Park will receive first preference for repairs under this program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 14A, Rehab; Single-Unit Residential.
23	Project Name	Rental Assistance Program (TBRA)
	Target Area	Citywide
	Goals Supported	HO-2 Prevention and Housing
	Needs Addressed	Homeless Priority
	Funding	HOME: \$80,805
	Description	Funding will provide direct rental assistance payments on a short-term basis (up to 12 months) to very low-income families/individuals (0-50% MFI) with critical and/or emergency housing needs who reside in Gary. The RAP program aims to encourage families to participate in a self-sufficiency program as a condition of assistance (i.e. GED program, job training, and/or job seeking).

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The project matrix code is 05S, Rental Housing Subsidies
24	Project Name	City of Gary Emergency Solutions Grant Projects
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support HO-2 Prevention and Housing HO-4 Continuum of Care AM-1 Overall Coordination
	Needs Addressed	Homeless Priority Administration, Planning, and Management Priority
	Funding	ESG: \$270,715
	Description	Emergency Solutions Grant funds will be provided to: City of Gary Commission for Women and the Crisis Center, Inc. for Shelter Operations; Catholic Charities for Homeless Prevention; Continuum of Care of NWI for Rapid Re-Housing and Data Collection; and Department of Community Development for Administration.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	<p>Planned Activities</p>	<ul style="list-style-type: none"> • City of Gary Commission for Women - The Rainbow Shelter Operations: ESG funds will be used for emergency shelter, food, clothing, and other essential support services to women and their children who are homeless. (ESG: \$20,698) Project Matrix Code is 03T, Operating Costs of Homeless/AIDS Patients Programs • Crisis Center, Inc. - Shelter Operations: ESG funds will be used for emergency shelter and essential services to boys and girls ages 10 to 18 who are homeless, runaways, or unaccompanied youth for up to 20 days. (ESG: \$104,100) Project Matrix Code is 03T, Operating Costs of Homeless/AIDS Patients Programs • Catholic Charities - Homeless Prevention: ESG funds will be used for assistance to individuals and families who are at imminent risk of homelessness or seeking shelter. (ESG: \$56,000) Project Matrix Code is 05Q, Subsistence Payments • Continuum of Care Network - Rapid Re-Housing: ESG funds will be used for financial assistance, housing relocation and stabilization services to eligible households. (ESG: \$44,615) Project Matrix Code is 05S, Rental Housing Subsidies • Continuum of Care Network - Data Collection HMIS: ESG funds will be used for data collection and entry into the HMIS. (ESG: \$25,000) Project Matrix Code is 05, Other Public Services • ESG Administration: ESG funds will be used for the overall administration of the ESG program including planning, monitoring, fiscal management, accounting, and auditing services. (ESG: \$20,302) Project Matrix Code is 21A, General Program Administration
<p>25</p>	<p>Project Name</p> <p>Target Area</p> <p>Goals Supported</p> <p>Needs Addressed</p> <p>Funding</p> <p>Description</p>	<p>Infrastructure Improvements - Curbs and Sidewalks</p> <p>Citywide</p> <p>CD-2 Infrastructure</p> <p>Community Development Priority</p> <p>CDBG: \$208,862</p> <p>CDBG funds will be used for the installation of curbs, sidewalks and/or tree removal and replanting only in the University Park and/or Emerson target areas as part of a beautification project where the Owner-Occupied Rehabilitation Program activity will be conducted.</p>

	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	6,585 low to moderate income persons will benefit
	Location Description	
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA). The project matrix code is 03K, Street Improvements and 03N, Tree Planting.
26	Project Name	Section 108 Loan
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	Section 108: \$5,000,000
	Description	Section 108 Loan funds will be used for the rehabilitation of the Hudson-Campbell Sports and Fitness Center and the construction of a new fire station. Contract awarded to Powers and Sons Construction - \$2,620,900for the rehabilitation of Hudson Campbell Fitness Center - Start Date: 3/25/17 - Anticipated Complete Date: 9/17.Construction on the fire station should begin before the end of 2017.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation of the Hudson-Campbell Sports and Fitness Center which qualifies under the National Objective of Low/Mod Area Benefit and Matrix Code of 03E, Neighborhood Facilities Construction of a new fire station in the south Glen Park area of the City which qualifies under the National Objective of Low/Mod Area and Matrix Code of 03O, Fire Stations/Equipment

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

The City of Gary’s population mostly consists of low and moderate income families, (64%), and with the exception of one census tract (CT 101) the rest of City’s census tracts are primarily occupied by low and moderate income households. The City’s entitlement funds are typically available citywide but several areas have been identified as target areas in the Consolidated Plan. These areas are: Aetna, Emerson, Horace Mann, Midtown and University Park. In 2017, the City aims to provide funding for three (3) of these target areas, Emerson, Midtown and University Park. The City will support infrastructure improvements and housing rehabilitation in Emerson and University Park and new construction in Midtown.

In 2017 funds are allocated to twelve different organizations that provide low-income households with housing and supportive services on a citywide basis. All recipients will be low and moderate income families or individuals. The City also plans to use funds for infrastructure improvements, sidewalks, for one project that is 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 and to addressing homelessness. These activities are expected to benefit more than 44 families in 2017. The geographic distribution of activities are presented in Exhibit 1 shows the location of Census Tracts in the City of Gary with percentage of low and moderate income.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	88

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

The target neighborhoods also have in place demonstrated cooperation and collaboration with government, private, nonprofit agencies and private sector for other projects which make investment more conducive, i.e. Choice Neighborhood Grant for University Park. Nonetheless, regardless of the neighborhood, rehabilitation continues to be a priority in neighborhoods aging and possibly under

maintained housing stock. In-fill opportunity exists in some neighborhoods such as University Park and Horace Mann. In 2017 fiscal year, the City will create new homeownership opportunities in the University Park by rehabilitating and selling two affordable homes as well as the construction of three new homes in Midtown neighborhood.

The 2017 funding allocation will also address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.

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

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's need for affordable housing was determined during the consolidated planning process. The City will fund several projects all of which directly or indirectly impact provision of the affordable housing. In 2017, the City will fund the following activities.

The following Tables 11 and 12 show specific one year goals for the number of homeless, non-homeless, and special needs households that will be provided affordable housing during the 2017 program year. Also shown is the number of affordable housing units that will be provided with CDBG and HOME funds.

One Year Goals for the Number of Households to be Supported	
Homeless	660
Non-Homeless	47
Special-Needs	13
Total	720

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	9
The Production of New Units	8
Rehab of Existing Units	42
Acquisition of Existing Units	0
Total	59

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

Discussion

Affordable housing activities receive the highest portion of the City's allocation at about 40% of the total funds. In 2017, the City will continue to provide a variety of homeownership programs including the owner-occupied rehabilitation loans/grant programs and various homebuyer assistance programs. Activities supporting affordable housing are expected to include:

- The City of Gary will provide funding to about 40 families that are seeking homeownership education or seeking to finance a home or in need of homeownership counseling.
- Through the Housing Repair, Senior Repair, and Owner Occupied Rehab programs the City is

expected to assist up to 42 households with housing repair needs of their homes.

- The City will assist about 660 individuals or families in its homeless program. Some of these are expected to receive temporary housing assistance (25).
- The City will rehabilitate two (2) properties, acquired by NSP funds, for sale as affordable housing to low and moderate income families. The NSP program is designed to return foreclosed, vacant and blighted homes to owner occupancy by providing funds for acquisition and rehabilitation.
- The Emergency Repair program assist the needy families in urgent need of housing repair. This program is expected to assist 13 families with emergency repairs.
- CHDO set-aside funds will be used to rehabilitate three new housing units as rental or for sale homes.
- The City will collaborate with the Housing Authority in marketing of up to ten single family homes for homeownership.

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

AP-60 Public Housing – 91.220(h)

Introduction

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

The Gary Housing Authority is currently operating under the Administrative Receivership Contract (ARC) program of HUD. Administrative Receivership is a process whereby HUD declares a PHA in substantial default of its Annual Contributions Contract (ACC), and takes control of the PHA. Under this structure, GHA has prepared a five year plan to restore the agency to "Standard Performer" level. The plan aims to oversee and manage the recovery and turnaround of the Gary Housing Authority with eventual return of the agency to the local control and sustainability.

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

As a part of the Recovery Plan, GHA has taken steps to improve its operation, reduce its inefficiencies, upgrade its housing stock and reposition its assets. Part of this transformation efforts is demolition of many older and obsolete housing stock. In 2017, GHA will continue to develop and implement repositioning strategies and will use innovative techniques to leverage limited existing resources providing the greatest potential return on investment to the GHA. The specific actions for 2017 will include:

1. Operation and Management; Revision to organization chart and reduction in the staff
2. Implement a strategic plan for development, modernization and homeownership program with focus on Homeownership Program; GHA plans to sell 10 single family homes originally developed as a lease purchase program for homeownership to qualified families in 2017.
3. Completion of a housing replacement plan in anticipation of a Choice Neighborhood Implementation funding application for University Park.
4. Disposition of former Ivanhoe development property.
5. Disposition for mixed-finance development for three developments, Gary Manor, East Point and Concord.
6. Application for RAD funding for potentially a senior building.

In 2017, the Gary Housing Authority will continue to provide affordable housing to extremely low, very low and low-income families, seniors and disabled individuals through the public housing program. It will also continue to provide a full service approach to property management, transformation. Real estate development and repositioning of the assets will be a high priority of the agency. The agency has

received demolition approval from HUD for 438 units scattered through several developments. These units will be demolished as funds become available. Several other programs aim to improve housing quality and security for residents ranging for technology improvement to cooperation with the Gary Police Department.

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

The Gary Housing Authority maintains continued consultation process with its residents and regularly receives input from the Resident Advisory Board (RAB). As a part of its 2017 Annual Plan, the Housing Authority solicited input from residents on the needs in the public housing communities, its operation and the community needs. GHA has taken steps to address the needs identified in these meetings.

In cooperation with other agencies, GHA also coordinates activities aimed at resident training for employment and homeownership. Through these programs the residents and Section 8 Voucher Program participants work with GHA staff to gain experience and acquire the requisite skills for full-time regular employment. GHA's Family Self-Sufficiency (FSS) program is designed to assist families receiving governmental assistance to improve their economic situation and reduce their dependence on public assistance and welfare. This program is voluntary and open to all families receiving Public Housing and Section 8 HCV assistance through GHA.

Other programs offered by GHA to support residents include:

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

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

The Recovery Plan, approved in 2015, has established a five year timeline to implement its goals and objectives for GHA and move towards becoming a "standard performer."

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

- The City will support efforts by GHA in its plan to disposition of several developments for

redevelopment.

- The City will cooperate with GHA in its Self Sufficiency Program to encourage more residents to become homeowners, at least 10 housing units is proposed.
- The City will support stronger public safety in all public housing developments. In these efforts the City will continue to augment public safety efforts to reduce a variety of concerns.
- The City will support development of mixed-use communities as GHA embarks in transformation of its housing developments, at least two developments are targeted in 2017.

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

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

Discussion

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

On the operation side of the agency, GHA continues to improve its administrative capacity to receive standard performance rating. The plan GHA has put together is broad and requires extensive partnership, both public and private, for transformation of its assets. GHA has received positive reception from the City and some private entities including participation of the City for a Choice Neighborhood Implementation Grant for University Park. The City also is assisting and expected to become partner for other redevelopment which GHA is currently soliciting developers. GHA is expected to drive these efforts forward during the 2017 fiscal year.

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

Introduction

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

In 2017, over \$460,000 or 12% of the City's entitlement funds are dedicated to directly assist the homeless programs. The following sources of funds will be used to address homeless issues in the City of Gary in 2017:

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

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

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

The goals and strategies outlined in the City's Consolidated Plan supports the NWI Continuum of Care Plan and consist of four general strategies, 1) Operation/Support, 2) Prevention and Housing, 3) Housing, and 4) Continuum of Care. In 2017, funded projects will support three of the identified goals through allocation of funds from, CDBG, HOME and ESG funds.

One Year Goals for the Number of Households to be Supported

The Homeless Prevention program, Catholic Charities, is expected to assist up one hundred households with a variety of services and program including emergency assistance. Gary Commission for Women, is expected to provide services to sixty families and provide assistance to 30 individuals in need of shelter. Similarly, Crisis Center provides assistance to run away and homeless youth in need of shelter. HOME funds will provide assistance to 9 families in need of housing and risk of homelessness. The City will also provide assistance to 13 Elderly households with needs to maintain their homes to prevent

homelessness

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

The NWI Continuum of Care Network, as the lead agency will continue to meet on a regular basis to coordinate how best to reach out to homeless persons and how to assess the needs. Part of this effort is Point in Time Count, which was done earlier this year on January 17, 2017. As the leading funding agency of Continuum of Care, the City regularly participates in discussions with other service providers to ensure adequate outreach and assessment. In 2017, the City is expected to assist 25 families with homeless prevention, stabilization and other support services.

The Network, further will continue its effort to provide a fully integrated system to address the needs including assessment. Homelessness prevention objectives in 2017 include: 1) support efforts to continue the Continuum of Care System for homeless through the provision of emergency shelters, transitional housing, and permanent supportive housing services; 2) provide community and supportive services for low- and moderate-income persons and those with special needs, including the homeless and persons living with HIV/AIDS; and 3) Coordinate Rapid Rehousing assistance activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

ESG funding along with funding from CDBG will continue to provide assistance for emergency and transitional housing needs of the homeless in the City. The Continuum of Care will further continue reassessing the programs that currently receive ESG funding to ensure proper allocation of funds among different activities. It is the goal of the City to align ESG and CoC funding in a seamless and integrated system. As noted above, in 2017 the City will fund eight different programs which address the homeless needs. These programs collectively are expected to benefit 698 of homeless families and individuals.

As part of the 2017 Action Plan, CDBG and ESG funding is expected to continue for established programs such as the shelter operation. However obstacle remain as adequacy of funding and the magnitude of demand continues to be a major concern.

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

The Continuum of Care Network continues to partner with its member organizations to develop an effective process for outreach and transition to independent living particularly for those with chronic

homelessness. Continuum of Care Network holds regular meetings with its member agencies to address the needs and coordinate activities which reduces shelter stay and provide support during transition. The annual activity of the Network in 2017 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 (2017 NOFA)
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers
- The Continuum of Care Network is currently 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.

As a leading member of the Network, the City, will support development of programs which provide assistance to individual and families experiencing homelessness, particularly those with children. The City will further funds two programs, Rapid Rehousing and Tenant Based Rental Assistance (TBRA) that will provide temporary assistance to those at risk of homelessness or are homeless. These programs are expected to assist 134 individuals or families in 2017. 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 assistance. 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 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.

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	\$	286,638
Tenant Based Rental Assistance Program (TBRA)	\$	80,805
Catholic Charities (Homelessness Prevention)	\$	56,000
Gary Human Relations Commission	\$	70,151

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

Discussion

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

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

Introduction:

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

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

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

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 2017 Annual Action Plan supports activities that aim to enhance home ownership, preserve the character of the City's neighborhoods, and provide quality owner housing in the City. In addition, the City will fund Gary Human Relations (Fair Housing) to coordinate Fair Housing and foreclosure prevention and provide counseling to Gary residents. The Homeownership Opportunity Network, further provides assistance and counselling to about 40 new homebuyers and existing homeowners with services relating to homeownership products and housing financing.

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

some of the barriers to affordable housing:

Neighborhood Rehab Program	\$ 100,000
Homeownership Opportunity Network (HON)	\$ 25,000
Neighborhood Conservation/Code Enforcement	\$ 220,000
Gary Human Relations (Fair Housing & Public Education & Outreach)	\$ 70,151
Gary Dept. of Commerce Redevelopment Division (Demolition)	\$ 377,345

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

Discussion:

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

Despite the City's efforts, the conditions of housing stock and some neighborhoods remain a major negative influence on ability of the investors to realize a return on their investment. The City continues to support policies and funding which will make investments more financially feasible by supporting both local not-for-profit development organizations as well as providing incentives and gap financing to encourage private developments in the City. In 2017, the City will continue its effort by planning for a Choice Neighborhood Implementation Grant in the University Park as well as working with local not-for profits to develop housing for low and moderate income families.

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs of low and moderate income populations in Gary continues to be the availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of Gary's entitlement funding levels have also declined by 8% over the past five years. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, which have also been declining in recent years. Obstacles that can be identified for the underserve community in the City include:

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

Despite these challenges, the City of Gary in 2017 will address obstacles by focusing on programmatic and administrative opportunities such as utilizing other funds, i.e. NSP 3, for affordable housing. Second, the Community Development staff will continue to research the availability of funding resources and will use proactive approaches toward future applications for potential federal and state leverage funds; this will assist the City to strategically place future activities in line to address obstacles. A good example of this approach will be the Choice Neighborhood grant application, currently underway jointly with the Gary Housing Authority. Third, the City will seek additional private and public partners to leverage CDBG funds to create a larger pool of resources. In 2017, this pool consist of at least five different agencies.

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

Actions planned to foster and maintain affordable housing

As stated throughout this Plan, affordable housing will continue to be a high priority objective in 2017. Accordingly, the City prioritizes the use of its funds for the preservation and development of affordable housing that serve low-income households and to addressing homelessness. Over the course of program year 2017, the City anticipates providing direct financial assistance to six programs and benefiting approximately 63 households through the following housing programs.

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

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

Actions planned to reduce lead-based paint hazards

The City has addressed the issue of LBP hazards by making lead hazard information available to a variety of groups and families through several outreach and education activities. Additionally, all housing units that are substantially rehabilitated with CDBG or HOME funds are subject to LBP compliance requirements. During program year 2017, the City estimated that up to twelve housing units will be treated for lead abatement or removal through Housing Repair or Neighborhood Rehabilitation programs.

Actions planned to reduce the number of poverty-level families

The City of Gary aims to foster conditions by which reduction in the number of poverty-level individuals and families can be realized. According to most recent data from Census Bureau, 2015, the City continues to have more than 32% of its families living below poverty. A large portion of these families are female headed households with only one working person in the household.

Despite the challenge, the City will target CDBG and other local resources to activities that provide support services and affordable housing to reduce cost burden. In program year 2017, the City will fund seven activities that all help reduce poverty or create opportunity for economic well-being. The City's

housing programs also reduce poverty as it reduces cost burden particularly for seniors and low income families. Rental assistance will reduce poverty level for those in desperate need of housing assistance.

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

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

Actions planned to develop institutional structure

The Department of Community Development has developed cooperative relationship with local not-for-profit agencies, neighborhood organizations, businesses, and private entities in the City as well as regionally. These relationships exist in the areas of planning, housing, homelessness, redevelopment, brownfields, job training and business development and in social services. In 2017, the City will rely on several agencies and organizations to carry out its activities. These organizations range from public agencies to private development entities involved in a variety of housing, social services and community development activities.

Housing assistance to lower income persons and special populations is provided through several organizations. The activities that will be carried out in 2017 include:

- City of Gary Housing programs receive funds annually to deliver a variety of housing rehabilitation services to lower-income households.
- HOME funds are made available for use by nonprofit organizations and private entities to construct or purchase/rehabilitate homes for resale and occupancy by lower-income persons.
- Neighborhood improvement projects, including demolition and spot demolition are carried out throughout the City by the Redevelopment Division.
- Public housing and transformation activities are carried out by the Gary Housing Authority.
- The City maintains strong relationships with many agencies that are members of the Continuum of Care Network. In 2017 this agency will be funded to ensure coordination of homeless activities and availability of resources. In addition, the City will fund five homeless and shelter services agencies and programs that serve the homeless with shelter, essential services and homeless prevention through the Emergency Solutions Grant, CDBG funds and other resources.

In addition, the City annually invites different agencies to request participation in the City's 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 the public, private and nonprofit entities through which it will carry out the proposed programs.

In 2017, the City will continue to work with the local builders and 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 nine different agencies that provide a variety of social and support services. The City's primary goal in these efforts will be to encourage partnership, enhance collaboration, and improve service delivery. To this end, the City will engage in the following activities:

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

During the 2017 program year, the City further will collaborate with different organizations and other

City agencies to address neighborhood conditions, code enforcement, brownfields, demolition as well as issues of the neighborhood revitalization.

Discussion:

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

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

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.	93.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

Not Applicable

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

The HOME funds provide for purchase or rehab assistance to homebuyers, homeowners, or investors. The resale of all HOME assisted properties during the required affordability period will be governed by the recapture guidelines in accordance to provisions of CFR 24, Section 92.253(a)(5) of HUD. This provision allows participating jurisdictions to impose either resale or recapture requirements on properties sold that have been assisted with HOME funds. The City of Gary will utilize the recapture method. A full copy of policies and procedures are attached as Exhibit 2 and 3, Resale/Recapture.

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

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

In determination of the maximum value of purchased properties, the City of Gary will utilize 95% of the maximum value permitted as determined by HUD for 2017 as outlined in the following Table.

Purchase Price Limits, 2017

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 is working to update its plan aiming to establish a centralized coordinated assessment system. This work is expected to be completed in 2017.

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 August 17, 2016 availability of funding and the application process. Supplementing this announcement the City published public notices in two local news media outlets. The City further emailed notifications to previous recipients, non-profit organizations, community centers, faith-based organizations and potential stakeholders using its large email bank, to inform these organizations of availability of funds.

The applications received by the City will be 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 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 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, Network members and staff were asked to participate on the review committee for 2017 ESG funding recommendations. The consultation meeting occurred on

February 16, 2017.

5. Describe performance standards for evaluating ESG.

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

