 City of Gary

Eddie D. Melton, Mayor

Department of Community Development

2025 Annual Action Plan

Public Hearing

August 7, 2025; 4:00 p.m.

Hudson and Campbell Board Room

2025 Annual Action Plan

City of Gary

1. Executive Summary

1. Introduction

A Consolidated Plan is a strategic document prepared by participating jurisdictions receiving HUD entitlement funding. Entitlement communities, including Gary, Indiana, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations, must complete this process and submit the plan every 5 years. As an entitlement community, Gary must prepare and submit both the Consolidated Plan and Annual Action Plan to HUD. This entitlement status and requisite plan enable Gary to receive formula grant assistance from HUD for various programs, including the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and other funding.

**5-Year Consolidated Plan**

The Consolidated Plan, submitted to HUD every five years, is created through a collaborative process involving local government, community, residents, industry, economic development, and nonprofit organizations. It incorporates assessing current housing and community development conditions, public participation, and input, analyzing available resources, and identifying priority needs, area needs, and funding priorities. The plan ensures that the proposed strategies align with Gary residents' specific needs and aspirations.

**1-Year Annual Action Plan**

The Annual Action Plan, which complements the Consolidated Plan, is developed and submitted to HUD annually and provides a detailed breakdown of how the allocated funds will be utilized in the upcoming 5 years. It outlines specific activities, projects, and programs that will be undertaken to address the identified needs and achieve the established goals. The Action Plan provides flexibility, allowing adjustments and modifications in annual allocations received from HUD on a yearly basis in response to changing circumstances and emerging priorities.

The success of the Consolidated Plan relies on collaboration among various stakeholders, including local and regional government agencies, community organizations, business and industry, nonprofits, and residents. By fostering partnerships and engaging in joint efforts, the plan aims to leverage collective resources and expertise to maximize the positive impact on our community.

2. **Summarize the objectives and outcomes identified in the Plan**

The Plan sets out a concise slate of community-development goals that revolve around four themes: expanding affordable housing, reducing homelessness, upgrading neighborhood infrastructure, and promoting household self-sufficiency. Over the next several years, the City will rehabilitate and build **hundreds of affordable homes and apartments**, with a special emphasis on making more units accessible to seniors and residents with disabilities. Parallel investments in rental assistance, rapid-rehousing, and permanent supportive housing are expected to bring down the share of residents who are severely cost-burdened and noticeably shrink the number of people counted as homeless each winter.

On the neighborhood side, the city will target **scores of blighted structures and vacant lots** for demolition, clean-up, or redevelopment, while modernizing key street corridors, sidewalks, and broadband connections that anchor local business districts. Finally, a coordinated network of workforce, health, and youth-development programs will help **hundreds of low-income families** stabilize their finances and make progress toward greater economic independence.

3. **Evaluation of past performance**

During the previous five-year Consolidated Plan, the City of Gary made measurable progress toward its stated objectives of stabilizing neighborhoods, expanding affordable housing options, and strengthening the social-service safety net. Housing rehabilitation and blight removal were the strongest performers. With a combination of CDBG and local demolition funds, the City cleared or secured several hundred dangerous structures, exceeding its target for razing vacant houses, and completed basic health-and-safety repairs on well over 250 owner-occupied homes, particularly roofs, furnaces, and accessibility ramps for elderly or disabled residents. These actions, documented in successive CAPERs, helped arrest further deterioration in the Midtown, Glen Park, and Emerson areas and preserved naturally affordable units in the existing housing stock.

4. **Summary of Citizen Participation Process and consultation process**.

The City of Gary, in compliance with the City’s Citizen Participation Plan, advertised and held two (2) public hearings on the needs of the City of Gary that provided residents with the opportunity to discuss the City’s CDBG, HOME, and ESG Programs and to offer their suggestions on future CDBG, HOME, and ESG program priorities.

A “Draft Plan” was placed on public display on the City's website at http://www.gary.in.us/ and copies of the plan were available for review at the following location:

* City of Gary Community Development Department, 401 Broadway Suite 300, Gary, IN 46402

5. **Summary of public comments**

The City of Gary held its First Public Hearing on December 20, 2024 at 4:00 PM. No comments were received.

The Five-Year Consolidated Plan and FY 2024 Annual Action Plan were placed on public display from Thursday, August 14, 2025 to September 15, 2025. A Second Public Hearing was held on Thursday, August 7, 2025 at 4:00 PM.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. **Summary**

**The primary goals of the Five-Year Consolidated Plan** are to expand and preserve affordable housing opportunities, invest in new and upgraded infrastructure, and improve the overall quality of life for residents of the City of Gary. The Plan seeks to create a safe, sustainable, and equitable living environment while addressing the housing and community development needs of low- and moderate-income households.

Through the Consolidated Planning process, the city outlines its strategies for increasing access to affordable housing, revitalizing neighborhoods, and modernizing public infrastructure, including streets, sidewalks, lighting, utilities, and community facilities. Over the next five (5) years, the City will use the goals identified in this Plan to guide the allocation of **CDBG**, **HOME**, and **ESG** funds and to coordinate efforts with strategic partners, participating agencies, and stakeholders. These coordinated investments will focus on creating stable, affordable housing options and building the infrastructure necessary to support long-term community growth and economic opportunity.

**8. Available Funding**

The activities and accomplishment goals outlined in this document are based on the Federal Fiscal Year 2025 allocated funds available to the city of Gary as described below.

CDBG $3,210,180.00

HOME $89,670.62

ESG $286,232.00

**2025 Funded Activities**

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| **Community Development Block Grant $3,210,180.00** |
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| **Public Facilities and Infrastructure** **$950,000** |
| * Fire Improvements $300,000 |
| * Street Improvements $650,000 |
|  |
| **Public Services $475,000** |
| * Human Relations Commission $85,000 |
| * Summer Passport $250,000 |
| * Food Bank $70,000 |
| * Meals on Wheels $70,000 |
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| **Housing**  **$350,000** |
| * Emergency Repair Program $50,000 |
| * Senior Repair Program $50,000 |
| * Housing Administration $250,000 |
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| **Clearance and Demolition $400,000** |
| * Redevelopment Division $400,000 |
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| **Other $400,000** |
| * Code Enforcement $400,000 |
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| **Administration $635,180** |
|  |
| **Grand total $3,210,180** |
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| **Home Investment Partnership Program $89,670.62** |
| * First-Time Homebuyers Program $41,033.00 |
| * Community Development Housing Development Organ $13,451.00 |
| * Affordable Housing $26,219.62 |
| * Administration $8,967.00 |
|  |
| **Emergency Solutions Grant Program $286,232** |
| * Crisis Center, Inc $76,739 |
| * Rebuilding the Breach Ministries (Lydia House Shelter Operation) $25,000 |
| * The Women’s Shelter (Anna’s Angels) $30,000 |
| * Rapid Rehousing $50,000 |
| * Administration $21,467 |
| * Data Collection $43,026.00 |
|  |
| **Grand Total (CDBG + HOME + ESG) $3,586,082.62** |