## CR-05 - Goals and Outcomes

### Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

For Program Year 2025, the City of Gary continued implementing the priorities established in its 2021–2025 Consolidated Plan and annual Action Plan through targeted investments in affordable housing, community development, homelessness assistance, public services, and economic development. Across the five-year strategic period, the City programmed approximately $20.8 million in CDBG, HOME, ESG, and other funding sources to address local housing and community development needs. Affordable housing activities were supported by more than $9.0 million in CDBG, HOME, and other resources to promote housing rehabilitation, homeownership opportunities, rental assistance, and preservation of the housing stock. Community development initiatives received approximately $4.7 million in CDBG funding to improve public facilities and infrastructure, provide public services, support code enforcement, demolition activities, and strengthen neighborhood conditions. The City also dedicated more than $2.8 million in CDBG, HOME, and ESG funding to address homelessness through emergency shelter operations, rapid rehousing, homelessness prevention, and related supportive services. Additional investments supported housing activities, economic development initiatives, and the planning and administrative functions necessary to effectively implement HUD-funded programs.

### Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

| **Goal** | **Category** | **Source / Amount** | **Indicator** | **Unit of Measure** | **Expected – Strategic Plan** | **Actual – Strategic Plan** | **Percent Complete** | **Expected – Program Year** | **Actual – Program Year** | **Percent Complete** |
|---|---|---|---|---|---|---|---|---|---|---|
| Affordable Housing | Affordable Housing Public Housing Non-Homeless | CDBG: $ / HOME: $ / America n Rescue | Rental units rehabilitated | Household Housing Unit | 100 | 59 | 59.00% | 170 | 0 | 0.00% |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Affordable Housing | Affordable Housing Public Housing Non-Homeless | CDBG: $ / HOME: $ / American Rescue | Homeowner Housing Added | Household Housing Unit | 10 | 7 | 70.00% | | | |
| Affordable Housing | Affordable Housing Public Housing Non-Homeless | CDBG: $ / HOME: $ / American Rescue | Homeowner Housing Rehabilitated | Household Housing Unit | 40 | 54 | 135.00% | | | |
| Affordable Housing | Affordable Housing Public Housing Non-Homeless | CDBG: $ / HOME: $ / American Rescue | Direct Financial Assistance to Homebuyers | Households Assisted | 0 | 0 | | | | |
| Affordable Housing | Affordable Housing Public Housing Non-Homeless | CDBG: $ / HOME: $ / American Rescue | Tenant-based rental assistance / Rapid Rehousing | Households Assisted | 60 | 4 | 6.67% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit | Persons Assisted | 50000 | 203610 | 407.22% | 85000 | 0 | 0.00% |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Community Development | Non-Housing Community Development | CDBG: $ | Public Facility or Infrastructure Activities for Low/Moderate Income Housing | Households Assisted | 100 | 16 | 16.00% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Public service activities other than Low/ Moderate Income Housing Benefit | Persons Assisted | 5000 | 0 | 0.00% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Public service activities for Low/Moderate Income Housing | Households Assisted | 100 | 0 | 0.00% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Businesses assisted | Businesses Assisted | 0 | 16 | | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Buildings Demolished | Buildings | 150 | 83 | 55.33% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Housing Code Enforcement/ Foreclosed Property | Household Housing Unit | 5000 | 3357 | 67.14% | | | |
| Community Development | Non-Housing Community Development | CDBG: $ | Other | Other | 0 | 0 | | | | |
| Economic Development | Non-Housing Community Development | CDBG: $ | Jobs created/retained | Jobs | 50 | 0 | 0.00% | | | |
| Economic Development | Non-Housing Community Development | CDBG: $ | Businesses assisted | Businesses Assisted | 10 | 0 | 0.00% | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Homeless | Homeless | CDBG: $ / HOME: $ / ESG: $ | Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit | Persons Assisted | 0 | 2 | | | | |
| Homeless | Homeless | CDBG: $ / HOME: $ | Tenant-based rental assistance / Rapid Rehousing | Households Assisted | 60 | 9 | 15.00% | | | |
| Homeless | Homeless | CDBG: $ / HOME: $ | Homeless Person Overnight Shelter | Persons Assisted | 1000 | 364 | 36.40% | 204 | 0 | 0.00% |
| Homeless | Homeless | CDBG: $ / HOME: $ | Overnight/Emergency Shelter/Transitional Housing Beds added | Beds | 0 | 0 | | | | |
| Homeless | Homeless | CDBG: $ / HOME: $ | Homelessness Prevention | Persons Assisted | 500 | 21 | 4.20% | | | |
| Housing | Housing | CDBG: $ / HOME: $ | Public service activities other than Low/ Moderate Income Housing Benefit | Persons Assisted | 0 | 0 | | 20 | 0 | 0.00% |
| Housing | Housing | CDBG: $ / HOME: $ | Public service activities for Low/Moderate Income Housing | Households Assisted | 0 | 0 | | | | |
| Housing | Housing | CDBG: $ / HOME: $ | Rental units constructed | Household Housing Unit | 40 | 0 | 0.00% | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Housing | Housing | CDBG: $ / HOME: $ | Homeowner Housing Added | Household Housing Unit | 10 | 1 | 10.00% | | | |
| Housing | Housing | CDBG: $ / HOME: $ | Homeowner Housing Rehabilitated | Household Housing Unit | 0 | 0 | | | | |
| Housing | Housing | CDBG: $ / HOME: $ | Direct Financial Assistance to Homebuyers | Households Assisted | 10 | 6 | 60.00% | | | |
| Planning and Administration | Planning and Administration | CDBG: $ / HOME: $ | Other | Other | 5 | 3 | 60.00% | | | |
| Public Services | Non-Homeless Special Needs Non-Housing Community | CDBG: $ | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 2500 | 3370 | 134.80% | 1310 | 57 | 4.35% |
| Public Services | Non-Homeless Special Needs Non-Housing Community | CDBG: $ | Public service activities for Low/Moderate Income Housing Benefit | Households Assisted | 100 | 0 | 0.00% | | | |
| Public Services | Non-Homeless Special Needs Non-Housing Community | CDBG: $ | Homeless Person Overnight Shelter | Persons Assisted | 1000 | 0 | 0.00% | | | |

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The City of Gary continued to use CDBG, HOME, and ESG funds to advance the priorities and objectives identified in the 2021–2025 Consolidated Plan, with a particular emphasis on affordable housing, neighborhood revitalization, public services, and homelessness assistance. CDBG funding remained the primary resource for addressing community development needs by supporting public infrastructure improvements, housing rehabilitation, code enforcement, demolition of blighted structures, and essential public services benefiting low- and moderate-income residents throughout the city.

Affordable housing remained a high priority through HOME-funded activities that expanded homeownership opportunities by providing direct assistance to first-time homebuyers, supporting the development of new affordable housing units, and meeting the required Community Housing Development Organization (CHDO) set-aside. CDBG funds also supported emergency and senior home repair programs to preserve the existing housing stock and improve housing conditions for income-eligible homeowners.

Neighborhood stabilization efforts focused on improving the safety and livability of Gary's neighborhoods through investments in street and fire infrastructure improvements, redevelopment demolition, and code enforcement activities targeting deteriorated and vacant properties. These investments complemented the City's broader revitalization strategy by addressing blighting conditions and improving public infrastructure in low- and moderate-income areas.

Public services funding supported programs serving vulnerable populations, including youth services, fair housing activities, food assistance, and meals for senior citizens. These activities helped address the needs of low- and moderate-income households while promoting access to essential community services.

The City also continued to prioritize homelessness by utilizing ESG funds to support emergency shelter operations, rapid rehousing, homelessness prevention, street outreach, and Homeless Management Information System (HMIS) activities. These investments were carried out through partnerships with local service providers, including the Crisis Center, Rebuilding the Breach Ministries, Anna's Angels Women's Shelter, and Co-Action, helping individuals and families experiencing or at risk of homelessness obtain emergency shelter, housing stabilization services, and pathways to permanent housing.

## CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)**

| | CDBG | HOME |
|---|---|---|
| White | 9 | 0 |
| Black or African American | 67 | 3 |
| Asian | 0 | 0 |
| American Indian or American Native | 0 | 0 |
| Native Hawaiian or Other Pacific Islander | 0 | 0 |
| | | |
| **Total** | **76** | **3** |
| | | |
| Hispanic | 3 | 0 |
| Not Hispanic | 73 | 3 |

**Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)**

| | **HESG** |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| Asian or Asian American | 0 |
| Black, African American, or African | 0 |
| Hispanic/Latina/e/o | 0 |
| Middle Eastern or North African | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| White | 0 |
| Multiracial | 0 |
| Client doesn't know | 0 |
| Client prefers not to answer | 0 |
| Data not collected | 0 |
| **Total** | **0** |

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

**Narrative**

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

| Source of Funds | Source | Resources Made Available | Amount Expended During Program Year |
|---|---|---|---|
| CDBG | public - federal | 3,210,180 | 2,727,001 |
| HOME | public - federal | 89,671 | |
| ESG | public - federal | 286,232 | |
| Other | public - federal | 0 | |

**Table 3 - Resources Made Available**

### Narrative

### Identify the geographic distribution and location of investments

| Target Area | Planned Percentage of Allocation | Actual Percentage of Allocation | Narrative Description |
|---|---|---|---|
| CITYWIDE | 74 | | |

**Table 4 – Identify the geographic distribution and location of investments**

### Narrative

**Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

| Fiscal Year Summary – HOME Match | |
|---|---|
| 1. Excess match from prior Federal fiscal year | 0 |
| 2. Match contributed during current Federal fiscal year | 0 |
| 3. Total match available for current Federal fiscal year (Line 1 plus Line 2) | 0 |
| 4. Match liability for current Federal fiscal year | 0 |
| 5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4) | 0 |

**Table 5 – Fiscal Year Summary - HOME Match Report**

| Match Contribution for the Federal Fiscal Year | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Project No. or Other ID | Date of Contribution | Cash (non-Federal sources) | Foregone Taxes, Fees, Charges | Appraised Land/Real Property | Required Infrastructure | Site Preparation, Construction Materials, Donated labor | Bond Financing | Total Match |
| | | | | | | | | |

**Table 6 – Match Contribution for the Federal Fiscal Year**

## HOME MBE/WBE report

| **Program Income** – Enter the program amounts for the reporting period | | | | |
|---|---|---|---|---|
| **Balance on hand at beginning of reporting period $** | **Amount received during reporting period $** | **Total amount expended during reporting period $** | **Amount expended for TBRA $** | **Balance on hand at end of reporting period $** |
| 0 | 0 | 0 | 0 | 0 |

**Table 7 – Program Income**

**Minority Business Enterprises and Women Business Enterprises –** Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

| | Total | Minority Business Enterprises | | | | White Non-Hispanic |
|---|---|---|---|---|---|---|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| **Contracts** | | | | | | |
| | | | | | | |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| **Sub-Contracts** | | | | | | |
| | | | | | | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

| | Total | Women Business Enterprises | Male |
|---|---|---|---|
| **Contracts** | | | |
| | | | |
| Dollar Amount | 0 | 0 | 0 |
| Number | 0 | 0 | 0 |
| **Sub-Contracts** | | | |

| | | | |
|---|---|---|---|
| | | | |
| Number | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 |

**Table 8 - Minority Business and Women Business Enterprises**

**Minority Owners of Rental Property** – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

| | Total | Minority Property Owners | | | | White Non-Hispanic |
|---|---|---|---|---|---|---|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 9 – Minority Owners of Rental Property**

**Relocation and Real Property Acquisition –** Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

| | | |
|---|---|---|
| Parcels Acquired | 0 | 0 |
| Businesses Displaced | 0 | 0 |
| Nonprofit Organizations Displaced | 0 | 0 |
| Households Temporarily Relocated, not Displaced | 0 | 0 |

| Households Displaced | Total | Minority Property Enterprises | | | | White Non-Hispanic |
|---|---|---|---|---|---|---|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Cost | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 10 – Relocation and Real Property Acquisition**

## CR-20 - Affordable Housing 91.520(b)

**Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.**

| | One-Year Goal | Actual |
|---|---|---|
| Number of Homeless households to be provided affordable housing units | 0 | 0 |
| Number of Non-Homeless households to be provided affordable housing units | 0 | 0 |
| Number of Special-Needs households to be provided affordable housing units | 0 | 0 |
| **Total** | **0** | **0** |

**Table 11 – Number of Households**

| | One-Year Goal | Actual |
|---|---|---|
| Number of households supported through Rental Assistance | 0 | 0 |
| Number of households supported through The Production of New Units | 0 | 0 |
| Number of households supported through Rehab of Existing Units | 0 | 0 |
| Number of households supported through Acquisition of Existing Units | 0 | 0 |

| | One-Year Goal | Actual |
|---|---|---|
| **Total** | **0** | **0** |

**Table 12 – Number of Households Supported**

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

**Discuss how these outcomes will impact future annual action plans.**

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

| Number of Households Served | CDBG Actual | HOME Actual |
|---|---|---|
| Extremely Low-income | 0 | 0 |
| Low-income | 0 | 0 |
| Moderate-income | 0 | 0 |
| **Total** | **0** | **0** |

**Table 13 – Number of Households Served**

**Narrative Information**

## CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

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

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

**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**

## CR-30 - Public Housing 91.220(h); 91.320(j)

### Actions taken to address the needs of public housing

During 2025, the Gary Housing Authority (GHA) continued advancing its mission to provide safe, decent, and affordable housing while supporting broader neighborhood revitalization and economic opportunity throughout the City of Gary. Through implementation of its 2025–2029 Five-Year PHA Plan and Annual Plan, GHA prioritized preserving existing affordable housing assets, improving operational efficiency, and expanding access to quality housing for low- and moderate-income residents. A significant focus of GHA's efforts was the continued modernization and redevelopment of its public housing portfolio. Planned capital improvements and redevelopment activities are intended to preserve the long-term viability of affordable housing, improve living conditions, enhance accessibility, and increase energy efficiency. GHA also continued planning for a new maintenance facility and administrative offices to strengthen its ability to efficiently manage and maintain housing developments, respond more quickly to resident maintenance needs, and improve the delivery of resident services. To improve access to affordable housing, GHA updated its Admissions and Continued Occupancy Policy (ACOP) and Housing Choice Voucher Administrative Plan to reflect current HUD regulations and local housing market conditions. The Housing Choice Voucher Program also adopted updated payment standards based on Small Area Fair Market Rents, helping voucher holders better compete in the private rental market and increasing housing choice in neighborhoods throughout Gary and surrounding communities. Recognizing the continued demand for affordable housing, GHA reopened its Family Housing Waiting List during 2025, providing additional low-income households the opportunity to apply for rental assistance. The Authority continues to administer public housing and Housing Choice Voucher programs that reduce housing cost burdens, prevent displacement, and provide stable housing for seniors, families with children, persons with disabilities, and other vulnerable populations. Beyond housing assistance, GHA continues to support self-sufficiency and community development by connecting residents with supportive services, employment and workforce development opportunities, educational resources, and programs designed to increase economic mobility. These initiatives help residents improve financial stability while strengthening neighborhoods and supporting long-term community revitalization.

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

During PY2025, the Gary Housing Authority (GHA) continued to encourage resident participation in housing management through its Resident Advisory Board (RAB) and resident council engagement activities. The RAB provides residents with an opportunity to review and comment on the Authority's Annual and Five-Year PHA Plans, Capital Fund Program activities, and other significant policy updates before Board approval and submission to HUD. GHA continued making planning documents available for public review and encouraged resident councils and assisted households to provide input on proposed policies, capital improvements, and redevelopment initiatives.

### Actions taken to provide assistance to troubled PHAs

N/A

## CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

**Actions taken 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. 91.220 (j); 91.320 (i)**

During PY2025, the Gary Redevelopment Department continued to encourage the productive reuse of vacant land and underutilized properties to support neighborhood revitalization, economic development, and the expansion of affordable housing opportunities. The City continued to prioritize the disposition of publicly owned land for residential, commercial, and mixed-use development while supporting zoning and land use decisions that facilitate redevelopment. Consistent with its redevelopment strategy, the City promotes the development of smaller residential lots for single-family housing, creating opportunities to increase the supply of affordable homeownership while returning vacant properties to productive use.

The City also continued efforts to market vacant buildings and surplus properties for redevelopment and adaptive reuse. Through the Gary Redevelopment Commission, the City evaluates redevelopment proposals, supports rezoning where appropriate, and works with public and private partners to assemble land, eliminate blight, and create shovel-ready development sites. These activities help transform long vacant and underutilized properties into productive assets that support housing, commercial investment, employment opportunities, and neighborhood stabilization. The Melton Administration continued advancing its vision for a more walkable, vibrant, and mixed-use downtown by encouraging residential density, commercial investment, and placemaking initiatives that strengthen the urban core. Recognizing that a thriving downtown requires both residents and businesses, the City continued implementing redevelopment strategies designed to attract new housing while supporting restaurants, retail establishments, entertainment venues, and neighborhood-serving businesses. This coordinated approach seeks to increase foot traffic, improve quality of life, and create a more sustainable downtown environment that benefits residents of all ages. During 2025, redevelopment planning also continued for several catalytic projects intended to stimulate long-term private investment. The City and Gary Redevelopment Commission continued advancing redevelopment efforts for the historic Palace Theatre property, working with the selected development team to move the proposed mixed-income residential redevelopment project forward. The proposed redevelopment would preserve a significant historic landmark while creating approximately 250 mixed-income housing units, commercial space, and public amenities that contribute to downtown revitalization. The project represents one component of the City's broader strategy to increase housing supply, preserve historic assets, attract private investment, and expand economic opportunities for Gary residents. Additionally, in 2025 the City expanded its focus on catalytic redevelopment opportunities by issuing a Request for Interest (RFI) for the redevelopment of the Genesis Convention Center. The City is seeking innovative redevelopment concepts that transform the site into a vibrant mixed-use destination capable of supporting economic development, tourism, employment, and community activity while complementing ongoing downtown revitalization efforts.

**Actions taken to address obstacles to meeting underserved needs.  91.220(k); 91.320(j)**

This year, Redevelopment implemented revitalization projects in covering previously blighted or underdeveloped land. Through strategic planning and partnerships with local governments and private local sectors developers, the department facilitated projects aimed at improving the economic viability and attractiveness of neighborhoods.  Highlights were: Mixed-use developments combining affordable housing with commercial spaces, public parks, and community centers and Public infrastructure upgrades such as road improvements, sidewalks, and street lighting in key redevelopment areas. These projects not only improved the physical landscape of the neighborhoods but also attracted private investments, which stimulated further economic activity and created new business opportunities in the revitalized areas. Through targeted investments in commercial corridors and business incubators, Redevelopment has played a pivotal role in stimulating economic growth. In collaboration with local governments and community-based organizations, the department provided technical assistance to small businesses across the City. These initiatives helped to create new jobs for local residents. Highlights were: Small business development grants provided to start-ups and existing businesses, leading to local job creation; Workforce training programs conducted in partnership with local technical colleges, equipping individuals with skills in high-demand industries, such as construction, technology, and healthcare; and Commercial corridor improvements that enhanced the visibility and accessibility of local businesses. Redevelopment prioritized community engagement to ensure redevelopment initiatives align with the needs of local residents. In partnership with local organizations, the department organized public forums and community meetings to gather feedback on ongoing projects and future plans. Highlights: Engaged community members in project planning through surveys and workshops and partnered with local non-profits and resident councils to develop new community-driven redevelopment projects. Over the past year, efforts of Redevelopment have led to substantial improvements in neighborhood revitalization and economic growth in underserved communities. The department remains committed to expanding affordable housing, ensuring fair and equitable access to housing opportunities, and fostering inclusive community development. In the coming fiscal year, the department will focus on: Expanding partnerships with private and public sectors to accelerate housing production; Enhancing sustainability efforts in redevelopment projects; and continuing to address housing discrimination and inequity in urban development.

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

During PY2025, the City of Gary continued implementing measures to reduce residents' exposure to lead-based paint hazards through compliance with HUD's Lead Safe Housing Rule (24 CFR Part 35) and by integrating environmental health considerations into its housing rehabilitation, demolition, and redevelopment activities. All federally assisted rehabilitation projects involving residential properties constructed prior to 1978 were required to undergo the appropriate lead hazard evaluation and mitigation procedures, including lead-based paint inspections, risk assessments, interim controls, or abatement, as applicable. Contractors performing rehabilitation activities were required to utilize EPA-certified lead-safe work practices and comply with all applicable federal and state regulations governing lead hazard control.

During 2025, the City continued to provide educational information to homeowners, landlords, contractors, and program participants regarding the health risks associated with lead-based paint, required disclosure requirements, and safe renovation practices. These outreach efforts are intended to increase awareness among property owners while reducing the likelihood of lead exposure for children and other vulnerable populations residing in older housing. The City also continued its aggressive neighborhood stabilization strategy by removing blighted and unsafe residential structures that present significant public health and safety concerns, including potential exposure to deteriorated lead-based paint. In March 2025, the City launched the second year of its targeted Aetna Neighborhood Stabilization Initiative, completing the demolition of more than 20 additional unsafe structures following the demolition of 35 blighted structures in 2024. Prior to demolition, each structure underwent environmental review and assessment for hazardous building materials, including asbestos and other regulated materials. Certified environmental contractors completed the required abatement activities before demolition commenced, while dust suppression measures, debris removal, and proper disposal procedures were implemented to protect nearby residents and minimize environmental exposure.

## Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

PY2025, the City of Gary continued implementing a comprehensive strategy to reduce poverty by expanding employment opportunities, increasing access to workforce development, improving neighborhood conditions, supporting affordable housing, and attracting new private investment. The City recognizes that reducing poverty requires both immediate employment opportunities and long-term investments that increase household stability and economic mobility One of the City's most significant workforce initiatives launched during 2025 was the Work B.I.G. (Beauty in Gary) program, a partnership between the City of Gary, the Center of Workforce Innovations (CWI), Goodwill Industries of Michiana, Ivy Tech Community College, and WorkOne Northwest Indiana. The 15-week paid workforce training program provides participants with hands-on experience in blight removal and neighborhood improvement while earning $15 per hour. The program specifically targets unemployed and underemployed residents, including justice-involved individuals and residents without a high school diploma, while preparing participants for careers in construction, logistics, manufacturing, and other high-demand industries. The City also continued pursuing economic development initiatives designed to create permanent employment opportunities for residents. During 2025, Mayor Eddie Melton announced continued progress on major private-sector investments, including the planned FedEx distribution facility near the Gary/Chicago International Airport. Expected to create approximately 600 new jobs, the project includes a goal that 20 percent of positions be filled by Gary residents, providing new employment opportunities for local households and supporting long-term economic growth.

## Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City’s Community Development Department is the lead agency in the administration of the Consolidated Plan. Throughout the year, the Department coordinated with other city departments, community development agencies and non-profits serving the community to best serve the needs of its residents. These organizations include the Gary Housing Authority, Broadway Lofts, Serenity Lake Apartments, Gary Health Department, Gary Human Relations Commission, Gary Commission for Women, Habitat for Humanity of NWI, Broadway Area CDC, Meals on Wheels of NWI, and the Food Bank of NWI to name a few.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City constantly engages the community in an effort to build new partnerships with local non-profits, faith-based groups, for-profits, and other governmental institutions through the Annual Action Plan application process, public hearings, neighborhood meetings, meetings with local businesses, and special events. The Mayor conducts Community Meetings on a regular basis, community clean up events, and other special events to gather the public along with all community organizations.

The Community Development Department also strengthens existing relationships

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The City also continued implementing targeted neighborhood stabilization efforts through demolition of dangerous and abandoned structures, particularly within the Aetna neighborhood. Removing unsafe structures reduces environmental hazards, eliminates blighting influences, improves neighborhood safety, and creates redevelopment opportunities for new housing and compatible land uses. These investments support fair housing by improving the quality of neighborhoods where many low- and moderate-income households reside and by encouraging reinvestment throughout the community. Recognizing that economic opportunity is closely tied to housing choice, the City expanded workforce development initiatives during 2025 through the Work B.I.G. (Beauty in Gary) program, which provides paid employment, workforce training, and career pathways for unemployed and underemployed residents while simultaneously improving neighborhood conditions through blight removal. In addition, the City continued supporting major economic development projects expected to create new employment opportunities for Gary residents, including development near the Gary/Chicago International Airport. These investments strengthen residents' ability to obtain and maintain safe, affordable housing by improving household economic stability. The City also continued ensuring compliance with federal fair housing requirements in all HUD-assisted housing activities. Housing programs were administered without discrimination based on race, color, religion, sex, national origin, disability, or familial status, and all federally assisted housing rehabilitation projects remained subject to HUD's Lead Safe Housing Rule, environmental review requirements, and applicable accessibility standards.

## CR-40 - Monitoring 91.220 and 91.230

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

All programs are monitored based on the annual risk analysis. These procedures mandate compliance and timely implementation of the projects by all subrecipients. The monitoring procedures are primarily driven by detailed evaluation of all proposals for compliance with strategies set forth in the Consolidated Plan; completion of risk analysis once AAP projects are finalized; execution of a grant agreement which clearly sets forth description of the activities to be carried out by the subrecipient, time schedule for completion, and reporting requirements; review of progress reports within 10 days after due date; review of progress reports to evaluate goals v. accomplishments; review of financial and/or IDIS reports to determine if subrecipient is on track with expenditures; and determine if subrecipient needs corrective action.

The new Compliance Specialist is now performing desk reviews and attempting to understand the monitoring process. The Compliance Division has been overwhelmed with grant application reviews, assistance with the preparation of the Annual Action Plan, preparation for and handling of public hearings, preparation of environmental reviews, and conducting desk and monitoring reviews.

Each monitor is assigned a subrecipient and assists in answering questions or concerns, if any. Desk reviews are completed for those activities with outstanding performance and no issues. Outstanding performance would be considered as on time with reports, expenditures, and accomplishments. Desk reviews require a review of contracts, reimbursement requests, claims processed, drawdowns, monitoring reports, and prior reviews.

On-site reviews are completed for those funded projects that are new or are experiencing issues such as late and/or inaccurate reporting, declining statistics and/or slow moving. The process involves telephone contact, written communication including e-mails, and monthly or quarterly analysis. Inspections of completed HOME rental projects have been delayed due to the termination of the inspector's contract. It is anticipated that the City Building Department Inspectors will take over those duties.

MBE/WBE Outreach Requirements: CHDOs, subrecipients, developers are required to keep information on efforts to recruit MBE and WBEs. The City will document a subcontractor list for each project on a form. The form will be completed by the general contractor prior to distribution of City funds and will be the responsibility of the general contractor to notify the City or the owner/sponsor/developer (who shall inform the City) with pertinent information or changes. Data on the form will be used to monitor and document the program benefit to MBE/WBE contractors, and such information will be made available to the City. Contracts require that CHDOs, subrecipients, developers agree to make every effort to meet this goal by ensuring that the business entities, labor surplus area businesses, and individuals or firms located in or owned in substantial part by persons residing in the area of the project are used when possible. Such efforts shall include, but not limited to: Placing qualified small, minority and women business enterprises on solicitation lists; Ensuring that small, minority and women business enterprises are solicited whenever they are potential sources; Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small, minority and women business enterprises; Establishing delivery schedules, where the requirements of the contract permit, which encourage participation by small, minority and women business enterprises; and Using the services and assistance of the U.S. Small Business Administration, the Minority Business Development Agency of the U.S. Department of Commerce, and State and local governmental small business agencies.

## Citizen Participation Plan 91.105(d); 91.115(d)

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The City of Gary provided citizens with reasonable notice and an opportunity to review and comment on the Consolidated Annual Performance and Evaluation Report (CAPER) in accordance with HUD requirements and the City's Citizen Participation Plan. A public notice was published in a newspaper of general circulation, posted on the City's official website, and made available at designated public locations to inform residents of the CAPER's availability for review and comment. Citizens were provided a 15-day public review and comment period prior to submission of the CAPER to HUD. During this period, copies of the report were available at the Community Development Department and electronically upon request. The public comment period remained open through August 20, 2026. The City also made the CAPER available in a format understandable to the general public and, upon request, provided reasonable accommodations such as translation services and large-print versions for individuals with disabilities or limited English proficiency. Citizens were invited to submit comments in writing, by email, or in person to the Community Development Department during the review period, and a public hearing was held to provide an opportunity for verbal comments. No public comments were received during the public review period.

## CR-45 - CDBG 91.520(c)

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

During PY2025, the City did not fundamentally alter its CDBG objectives, but several practical adjustments emerged from implementation experience that will shape how programs are delivered going forward.

Aging housing stock and inflationary construction costs continued to slow unit completions. The City will convert several "one-year" rehab goals to multi-year, phased pipelines and concentrate funds on fewer, higher-impact projects per year, with carryover built in by design. Street and public facility projects will remain focused in LMI areas (LMA), where 2025 activities (e.g., Street Improvements; Broadway corridor amenities) advanced neighborhood conditions and access to opportunity, reinforcing the City's "stabilize first" approach.

Front-loading contracting and performance management for public services: Several subrecipient accomplishments posted late because contracts began mid-year, which pushed beneficiary reporting into the latter half of the program year (e.g., Meals on Wheels accomplishments recorded to PY2024 after funding timelines shifted). Beginning in PY2026, the City will execute subrecipient agreements earlier, set quarterly output targets, and require mid-year PR-03 updates to reduce lags and ensure timely drawdowns and reporting.

Maintaining compliance with caps while rebalancing to economic opportunity: The City will continue to manage the public services cap and low/mod benefit tests via PR-26, while modestly increasing allocations to micro-enterprise technical assistance and start-up costs to support income growth among LMI residents.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## CR-50 - HOME 24 CFR 91.520(d)

### Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

### Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Affirmative marketing continues through the legitimate use of announcements including the use of Fair Housing Law and Equal Opportunity slogans, news releases, advertisements through publications, local cable network, radio, and onsite postings. To further certify compliance in administration of the HOME Program and in keeping with the requirements at 24 CFR 92.351, there is a continuing agreement with the Fair Housing Coordinating Council, Gary Human Relations Commission, and Department of Redevelopment to conduct seminars and other outreach efforts to inform the public through affirmative marketing procedures. The Gary Human Relations Commission has been instrumental through the years in organizing and conducting seminars to groups, sponsors, and developers as part of outreach procedures. Community Investment, under the Department of Redevelopment, serves as a gateway for expedited consideration of economic development opportunities and land-use management.

### Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

In PY 2025, under the HOME Investment Partnerships Program, the balance on hand at the beginning of the reporting period was $12,122.62 and the total amount received during the reporting period was $408,293.36. The program income was received from the Serenity Lake Senior Development project and the Madison Avenue Townhomes project. $13,205.86 was received from the Serenity Lake Project and $395,087.50 was received from the Madison Townhomes Project. No program income was expended during this reporting period, leaving a balance of $420,415.98. The HOME program provided loans to the Serenity Lake Senior Development project and the Madison Avenue Townhomes project for the construction of rental housing.

### Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination

**of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

To maintain affordable housing, the City of Gary will provide funding to Habitat for Humanity of Northwest Indiana for the development of newly constructed housing. The City anticipates the construction of four new housing units in the 1600 block of Jefferson Street. The City will continue to provide funding for the First Time Homebuyer's Program, which provides homebuyer assistance to qualifying first-time homebuyers with the purchase of a home.

## CR-58 – Section 3

### Identify the number of individuals assisted and the types of assistance provided

| Total Labor Hours | CDBG | HOME | ESG | HOPWA | HTF |
|---|---|---|---|---|---|
| Total Number of Activities | 0 | 0 | 0 | 0 | 0 |
| Total Labor Hours | | | | | |
| Total Section 3 Worker Hours | | | | | |
| Total Targeted Section 3 Worker Hours | | | | | |

**Table 15 – Total Labor Hours**

| Qualitative Efforts - Number of Activities by Program | CDBG | HOME | ESG | HOPWA | HTF |
|---|---|---|---|---|---|
| Outreach efforts to generate job applicants who are Public Housing Targeted Workers | | | | | |
| Outreach efforts to generate job applicants who are Other Funding Targeted Workers. | | | | | |
| Direct, on-the job training (including apprenticeships). | | | | | |
| Indirect training such as arranging for, contracting for, or paying tuition for, off-site training. | | | | | |
| Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching). | | | | | |
| Outreach efforts to identify and secure bids from Section 3 business concerns. | | | | | |
| Technical assistance to help Section 3 business concerns understand and bid on contracts. | | | | | |
| Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns. | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| Provided or connected residents with assistance in seeking employment including drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services. | | | | | |
| Held one or more job fairs. | | | | | |
| Provided or connected residents with supportive services that can provide direct services or referrals. | | | | | |
| Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation. | | | | | |
| Assisted residents with finding childcare. | | | | | |
| Assisted residents to apply for or attend community college or a four-year educational institution. | | | | | |
| Assisted residents to apply for or attend vocational/technical training. | | | | | |
| Assisted residents to obtain financial literacy training and/or coaching. | | | | | |
| Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns. | | | | | |
| Provided or connected residents with training on computer use or online technologies. | | | | | |
| Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses. | | | | | |
| Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act. | | | | | |
| Other. | | | | | |

**Table 16 – Qualitative Efforts - Number of Activities by Program**

## Narrative

## CR-60 - ESG 91.520(g) (ESG Recipients only)

**ESG Supplement to the CAPER in *e-snaps***

**For Paperwork Reduction Act**

### 1. Recipient Information—All Recipients Complete

<u>**Basic Grant Information**</u>

| | |
|---|---|
| **Recipient Name** | GARY |
| **Organizational DUNS Number** | 196116268 |
| **UEI** | |
| **EIN/TIN Number** | 356001040 |
| **Indentify the Field Office** | INDIANAPOLIS |
| **Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance** | Indianapolis CoC |

<u>**ESG Contact Name**</u>

| | |
|---|---|
| **Prefix** | Mrs |
| **First Name** | Yvette |
| **Middle Name** | R |
| **Last Name** | Williams |
| **Suffix** | |
| **Title** | Interim Director |

ESG Contact Address

| | |
|---|---|
| **Street Address 1** | 401 Broadway - Suite 100 |
| **Street Address 2** | |
| **City** | Gary |
| **State** | IN |
| **ZIP Code** | 46402-2419 |
| **Phone Number** | 2198815075 |
| **Extension** | 16752 |
| **Fax Number** | |
| **Email Address** | ywilliams@gary.gov |

ESG Secondary Contact

| | |
|---|---|
| **Prefix** | Ms |
| **First Name** | Wanda |
| **Last Name** | Pettigrew |
| **Suffix** | |
| **Title** | Special Programs Manager |
| **Phone Number** | 2198815075 |
| **Extension** | 16762 |
| **Email Address** | wpettigrew@gary.gov |

## 2. Reporting Period—All Recipients Complete

| | |
|---|---|
| **Program Year Start Date** | 06/01/2025 |

| | |
|---|---|
| **Program Year End Date** | 05/31/2026 |

## 3a. Subrecipient Form – Complete one form for each subrecipient

**Subrecipient or Contractor Name**

**City**

**State**

**Zip Code**

**DUNS Number**

**UEI**

**Is subrecipient a vistim services provider**

**Subrecipient Organization Type**

**ESG Subgrant or Contract Award Amount**