



EDDIE
MELTON
— FOR —
MAYOR
GARY 2023

Housing Policy Plan

April 2023

A Housing Plan FOR GARY, INDIANA

INTRODUCTION

“As a state senator, I’ve worked closely with statewide stakeholders to address these issues. As Mayor, I will continue to collaborate with state and federal partners as well as ensure Gary has a strategic plan to address housing in our city.”

— Senator Eddie Melton

America faces a dire housing crisis, ravaging cities small and large alike. Rent prices continue to soar, while incomes remain stagnant. Here in Gary, our city harbors hundreds of deserted properties that need to be torn down or repurposed. Quality, affordable, sustainable housing is at the top of our city’s needs. Further, the average American city collects more than half of its revenue from residential property taxes and local income tax distributions, making it critical for the City of Gary to grow our current housing stock and strategically retain and grow what has historically trended as a decreasing population.

As a state senator, I’ve worked closely with statewide stakeholders to address these issues. As Mayor, I will continue to collaborate with state and federal partners as well as ensure Gary has a strategic plan to address housing in our city.

A Strategic Housing Plan

The following actions will assist us in addressing housing in our city:

- 1. Launching a Homeownership and Financial Literacy Council:** I will create a local advisory council to equip homeowners and potential homeowners with tools to navigate the homeownership process. This entity will collaborate with organizations like the Lake Area United Way and Habitat for Humanity, ensuring efforts are truly community-centered and that we don't reinvent or replicate efforts in areas where local programming has made progress.
- 2. Conducting a Commercial and Residential Land Use Assessment:** The City of Gary, Gary Housing Authority and Gary Community School Corp. are the largest landowners in the city. As Mayor, I will lead a team of representatives from these entities in a comprehensive study of available land in Gary. With this information, we will make data-led decisions on how to repurpose vacant land for housing, commercial and economic development purposes.



- 3. Creating a Strategic Housing Plan:** Through an official Land Use Assessment and with the help of external partners, we will work with local stakeholders to develop a Strategic Housing Plan. This will include determining timelines, partners, specific action steps and funding approaches for increasing Gary's quality housing stock. All of our decisions will be data-driven as we set a 10-year target housing production goal to address our community's needs.

Goals of the Housing Plan for Gary, Indiana

The Strategic Housing Plan will focus on several goals, which will include:

1. Increasing housing options for groups and circumstances such as:
 - a. Seniors Citizens seeking to age in place and live independently
 - b. Assisted Living for the disabled population
 - c. College students attending Indiana University Northwest
 - d. Veterans and their families
 - e. Homeless or temporarily displaced citizens
 - f. Local workforce (municipal workers, local industry, educators, artists, etc.)
2. Establishing public-private partnerships to develop a 10-Year Funding Plan
3. Removing government barriers that hinder future housing development
4. Increasing affordable housing production and rehabilitation
5. Protecting and promoting our historic and individual neighborhood characteristics
6. Identifying funding to support brownfield remediation and redevelopment
7. Seeking methods to freeze property taxes for senior citizens



4. Developing a Gary Land Bank: Land banks are given ownership of tax delinquent properties, abandoned properties or properties deemed undesirable. Once identified, a land bank will then restore those properties to purposeful use. The Gary Land Bank will curtail abandonment and increase the tax base at a more efficient rate than local governing entities tend to offer. Once a property is inspected to identify whether or not it will be renovated or demolished, a decision is made on what to do with the property. When that step is complete, we will promptly initiate the appropriate process to return the property to productive use.



5. Strategic Banking Partnerships: As Gary seeks to improve our economic conditions, we must consider ways to address the growing inequities that our city and citizens experience. As we set a path for the economy, we must also consider our relationships with our financial partners as another means toward eliminating economic inequities caused by institutional racism and financial exclusion. As Mayor, I will work with local financial institutions to create strategic partnerships to increase access to capital for people looking to purchase a new home, minority contractors and developers seeking to build new residential subdivisions.

6. Transit-Oriented Development District Planning: The success of our public transit system (South Shore Train and GPTC) is vital to the economic health and sustainable growth of Gary. We must ensure our transit systems address the needs of everyone and help people get to jobs, school and healthcare as well as to visit friends and family. With the expansion of the South Shore Double Tracking project and the potential development of a new downtown Metro Station. We will increase our ability to implement transit-oriented development in both downtown Gary and in the Miller neighborhood. It is my vision that we build a more dense, walkable, mixed-use development near both stations.

7. Partnering with the Federal Government: President Biden recently released a Housing Supply Action Plan to ease the burden of housing costs over time by boosting the supply of quality housing in every community. His plan includes legislative and administrative actions that will help close America's housing supply shortfall in 5 years, starting with the creation and preservation of hundreds of thousands of affordable housing units in the next 3 years. As Mayor, we will align the City of Gary with this plan to reduce housing costs and ensure affordability with programs such as rental assistance and downpayment assistance. Closing the gap will mean more affordable rent payments and more attainable homeownership for Americans in every community. This is the most comprehensive government effort to close the housing supply shortfall in American history, and we will take advantage of the opportunity.

EDDIE
MELTON 
— FOR —
MAYOR
eddiemelton.com GARY 2023

3669 Broadway
Gary, Indiana 46407
(219) 413-2021
info@eddiemelton.com
eddiemelton.com



PAID FOR BY MELTON FOR MAYOR OF GARY

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