

# **DRAFT**

## **HOUSING AND COMMUNITY DEVELOPMENT THIRD YEAR ACTION PLAN (2017)**

---

*Including:*

2017 Community Development Block Grant Action Plan for the  
City of South Bend

2017 HOME Investment Partnership Program Action Plan for the  
St. Joseph County Housing Consortium

2017 Emergency Solutions Grant Action Plan for the  
City of South Bend

## Executive Summary

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

#### 1. Introduction

The 2017 Action Plan represents Year Three of the 2015-2019 five-year Housing and Community Development Plan (HCD Plan) of the St. Joseph County Housing Consortium. This plan indicates the PY2017 priority needs and related objectives to support strong neighborhood revitalization activity in St. Joseph County. The priority needs and objectives are outlined in the HCD Plan under the following categories: Housing, Non-Housing Community Development, Homeless, and Non-Homeless Special Needs.

The City of South Bend anticipates receiving an estimated \$2,560,000 in federal resources for Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) in PY2017. The St. Joseph County Housing Consortium anticipates receiving an estimated \$740,000 in HOME Investment Partnerships Program (HOME) funding in PY2017.

#### 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.**

All 2017 CDBG-funded activities will coordinate with geographic priorities of the Vacant and Abandoned Housing Initiative and the West Side Corridors Plan. The City of South Bend has targeted specific portions of the Near Northwest (Census Tract 6), the Near West Side including the Lincoln Park neighborhood (Census Tract 19), and the Southeast Neighborhood (Census Tracts 29 and 30) for programs that promote first time homebuyers, renovate quality rental properties, create affordable single-family homes, and remove vacant and abandoned structures. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see redevelopment activity by local non-profit housing organizations and private developers.

A portion of the Rum Village Neighborhood, bounded by Indiana Avenue, Miami Street, Ewing Avenue, and Michigan Street, will be targeted for owner-occupied housing rehab activity. The neighborhood includes two (2) low-mod income census tracts (30 and 33).

The 2017 CDBG funding plan follows the basic parameters of previous plans, with emphasis on the physical nature of revitalization activities as they relate to affordable housing and strong communities. An emphasis on neighborhood revitalization through partnerships with community development corporations, rehabilitation of owner-occupied homes, homeownership opportunities, and public facility improvements will occur.

The HOME Program anticipates an estimated \$740,000 for housing programs that include tenant-based rental assistance, new home construction, housing acquisition-rehab, and homeownership opportunities throughout St. Joseph County in 2017. The HOME program will exceed the 25 percent match requirements through private funding, project sponsors and banked match.

The ESG Program in the City of South Bend is allocated an estimated \$210,000 yearly for emergency shelter and rapid rehousing activities that serve the community's homeless population. ESG grant matching requirements will be satisfied using funds from other federal, state, and private dollars.

Numerous sources of funding are expected to be available to supplement the federal dollars for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG and HOME funds, private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the pool of assistance to those facing foreclosure. These sources fund the counseling activity that supports the efforts to assist homeownership. Over 200 households are expected to attend a counseling session and or class in 2017.

### **3. Evaluation of past performance**

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

CDBG funds are used to ameliorate the impact of foreclosed, vacant and/or abandoned homes in South Bend's low-moderate income neighborhoods through a demolition program. In 2017, demolitions will continue to be funded with CDBG.

The City has a long history of successfully partnering with Community Development Corporations (CDCs) to create affordable housing, both rental and owner-occupied. This partnership also provided the means to create community meeting spaces and improve public facilities in low-mod income

neighborhoods. In addition, the City administers an owner-occupied home rehab program, and annually provides additional homeowner assistance with CDBG funds to Rebuilding Together for home rehabs. Direct homeownership assistance was provided to low-mod income first-time homebuyers through the Community Homebuyers Corporation homebuyer assistance program.

Public facilities improvements are a high priority, and will be funded with CDBG in 2017.

To ensure compliance with applicable requirements, every CDBG, HOME and ESG subrecipient is desktop-monitored multiple times throughout the year. This monitoring occurs with each claim for reimbursement and each application for funding that is submitted to the Department of Community Investment (DCI). All subrecipients receive feedback and/or guidance via email and phone communication, and in-person meetings with DCI staff. In addition, DCI staff conduct at least eight (8) on-site monitoring visits of sub-grantees every year to review their internal systems. As part of the monitoring visit, DCI staff meets with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. Any new sub-recipient is monitored in their first year of funding.

Promoting Quality Rental Property is realized with the PHA's Section 8 vouchers, CDBG funds for rehab of existing rental units, as well as HOME funds for Tenant Based Rental Assistance.

Efforts to prevent homelessness and assist the homeless are supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. ESG funding has been allocated for operations of emergency shelters, outreach, rapid re-housing, homeless prevention and program administration. The FUSE project, which addresses housing/supportive services needs of homeless individuals with mental illness and addiction issues, will be funded in part with HOME funds.

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

##### **Summary from citizen participation section of plan.**

On July 7, 2016 the notice of the public hearings to start the 2017 Action Plan process was published in the South Bend Tribune and El Puente, and was also available on the City of South Bend website. The notice of the public hearings was also sent to all organizations on the HCD mailing list. Two public meetings were held on July 20, 2016 at different locations and at different times to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also discussed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2017 Action Plan schedules and processes.

The proposed 2017 Housing and Community Development Plan will be available for review September 30, 2016, for a thirty (30) day period, ending October 31, 2016. Two public hearings (one in Mishawaka and one in South Bend) will be held October 12, 2016, during the public comment period. Notice of the public hearings will be published in the South Bend Tribune and El Puento.

**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.**

A summary of public comments will be included in the Final 2017 Action Plan.

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

A summary of public comments not accepted and the reasons for not accepting them will be included in the Final 2017 Action Plan.

**7. Summary**

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

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

The following are the agencies/entities 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	SOUTH BEND	
CDBG Administrator	SOUTH BEND	Department of Community Investment
HOME Administrator	SOUTH BEND	Department of Community Investment
ESG Administrator	SOUTH BEND	Department of Community Investment

Table 1 – Responsible Agencies

### Narrative

The St. Joseph County Housing Consortium represents three jurisdictions: St. Joseph County, and the cities of South Bend and Mishawaka. The City of South Bend's Department of Community Investment serves as the lead agency and administrator for the Consortium HOME funds. The cities of South Bend and Mishawaka administer their own Community Development Block Grant (CDBG) programs. Only the City of South Bend receives Emergency Solutions Grant (ESG) program funding.

### Consolidated Plan Public Contact Information

Questions, comments and concerns regarding the 2017 Action Plan may be directed to:

Pamela Meyer, Director of Neighborhood Engagement  
City of South Bend Department of Community Investment  
227 W. Jefferson Blvd.  
South Bend, IN 46601  
(574) 235-5845 or pmeyer@southbendin.gov

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The 2017 Action Plan is prepared in consultation with community, governmental, public housing authorities, and nonprofit service and neighborhood organizations. Several federal, state and regional sources for information on economic, health, assisted housing, and social service issues are utilized. Dialogue with local sub-grantees and the Continuum of Care (CoC) is on-going.

### **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(l)).**

The City of South Bend has a seat on the CoC and attends regular monthly meetings. The Continuum continues to be very active in working cooperatively to apply for relevant grants, and to assess its funding opportunities/challenges. State policy to exclude St. Joseph County agencies from applying for State ESG funds is a recognized issue that has impacted the community and the agencies. The Continuum continues to advise local and state elected officials as to the real impact of this decision.

Regular CoC participants include:

- Oaklawn Psychiatric Center, which works primarily with mental illness issues;
- AIDS Ministries/AIDS Assist, which provides services to HIV/AIDS patients;
- Youth Service Bureau, which services unaccompanied youth under the age of 25;
- YWCA, a domestic violence shelter;
- Dismas House, which serves ex-offenders;
- Brightpoint, which serves to eliminate conditions of poverty;
- The Center for the Homeless which provides services to homeless persons/families;
- Life Treatment Centers, which treats persons with substance addictions; and,
- The Veterans Administration, serving the veteran population. In addition, regular meetings and/or discussions with representatives of local housing authorities, Bridges out of Poverty, and the St. Joseph County Health Department take place.

On behalf of efforts related to the St. Joseph County CoC, the City of South Bend contracted with the Corporation for Supportive Housing's (CSH) National Consulting Team to explore the action steps needed to bring the CoC into compliance with current federal guidance and regulations. In addition to requesting analysis of current administrative and oversight compliance, the St. Joseph County CoC expressed interest in exploring the option of joining the Indiana Balance of State CoC. After review and consultation with CSH, the St. Joseph County CoC unanimously approved reaching out and pursuing the process to join the Balance of State. An official request was submitted May 2016 and planning efforts are underway.

**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 and Continuum discussed and agreed that ESG funds would be used to assist nonprofit organizations that provide assistance to homeless individuals and families by supporting the following:

- Broadening existing shelter activities;
- Emphasizing Rapid Re-housing (helping individuals and families who are literally homeless [in a shelter or sleeping in a place not meant for human habitation]) to quickly access permanent housing;
- Helping people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness;
- Aligning the ESG program with other HUD programs; and,
- Supporting more coordinated and effective data collection, performance measurement, and program evaluation.

**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**

The proposed performance standards are based on the regulations, desired outcomes, and experience with HPRP. The Center for the Homeless has been and continues to be the Continuum's lead agency with regard to HMIS. The Center maintains an individual as the lead point person who can assist with training and any HMIS issues, and contracts directly with Client Track for HMIS service. All HMIS users follow confidentiality and privacy requirements.



2. Agencies, groups, organizations and others who participated in the process and consultations:

Table 2 – Agencies, groups, organizations who participated

1	<p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p>	<p>NEAR NORTHWEST NEIGHBORHOOD, INC.</p> <p>Housing Neighborhood Organization</p>
<p><b>What section of the Plan was addressed by Consultation?</b></p> <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Housing Need Assessment Market Analysis</p> <p>Consultation occurred through: monthly meetings between NNN and DCI staff; St. Joseph County Housing Consortium meetings; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the NNN to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.</p>	
2	<p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p>	<p>SOUTH BEND HERITAGE FOUNDATION</p> <p>Housing Neighborhood Organization</p> <p>Housing Need Assessment Market Analysis</p>

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through: monthly meetings between SBHF/NNRO and DCI staff; St. Joseph County Housing Consortium meetings; participation in the Supportive Housing Institute; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations. In addition, SBHF will serve as developer of the proposed Frequent Users Systems Engagement (FUSE) project.</p>
<p><b>Agency/Group/Organization</b></p>	<p>HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Housing</p>
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Market Analysis</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through: monthly meetings between Habitat and DCI staff; St. Joseph County Housing Consortium meetings; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow Habitat to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.</p>
<p><b>Agency/Group/Organization</b></p>	<p>466 Works</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Housing</p>
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Market Analysis</p>

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through: meetings between 466 Works and DCI staff; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow 466 Works to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.</p>
5	<p><b>Agency/Group/Organization</b></p>	<p>Center for the Homeless, Inc</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing Services-homeless</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Continuum of Care</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.</p>
6	<p><b>Agency/Group/Organization</b></p>	<p>YWCA North Central Indiana</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing Services-Victims of Domestic Violence Services-homeless</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Homelessness Strategy Continuum of Care</p>

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.</p>
<p>7</p>	<p>Agency/Group/Organization</p>
<p>Agency/Group/Organization Type</p>	<p>Youth Service Bureau Housing Services-homeless</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Continuum of Care</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.</p>
<p>8</p>	<p>Agency/Group/Organization</p>
<p>Agency/Group/Organization Type</p>	<p>OAKLAWN PSYCHIATRIC CENTER, INC. Housing Health Agency</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Continuum of Care</p>

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. Oaklawn also engaged in discussions regarding a proposed Frequent Users Social Engagement project. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.</p>
9	<p><b>Agency/Group/Organization</b></p>	<p>Housing Authority of South Bend</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>PHA</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Public Housing Needs Lead-based Paint Strategy</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through Continuum of Care Meetings and one-on-one discussions between HASB and DCI staff. Improved communication regarding projects that impact both HASB and City resources, and continued collaborations such as the Lead Hazard Control Grant, the City's Home Repair program and Environmental Reviews are anticipated outcomes.</p>
10	<p><b>Agency/Group/Organization</b></p>	<p>Housing Assistance Office Inc</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through one-on-one discussions between HAO and DCI staff. Continued education and better understanding of program regulations will allow HAO to have the greatest impact with limited funds and to best respond to the application process.</p>

11	Agency/Group/Organization	LIFE TREATMENT CENTERS
	Agency/Group/Organization Type	Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
12	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
13	Agency/Group/Organization	Bridges out of Poverty
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through group and one-on-one meetings between Bridges, DCI and City staff. It is anticipated that initiatives will be developed to assist individuals out of poverty.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

All relevant agencies were consulted.

**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	The Center for the Homeless, Inc.	The goals of the Continuum of Care are included in the St. Joseph County Housing Consortium's 2015-2019 Housing & Community Development (HCD) Plan.
Vacant and Abandoned Housing Initiative	City of South Bend	Geographic priorities for CDBG funding coordinate with those of the Vacant and Abandoned Housing Initiative.
West Side Corridors Plan	City of South Bend	Geographic priorities for CDBG funding coordinate with those of the West Side Corridors Plan.

Table 3 -- Other local / regional / federal planning efforts

**Narrative**

**AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

**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	Email	Non-targeted/broad community Previous and current CDBG, HOME and ESG subrecipients	No email comments were received.	No email comments were received.	No email comments were received.	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	No comments were received.	No comments were received.	No comments were received.	
3	Newspaper Ad	Non-targeted/broad community	No comments were received.	No comments were received.	No comments were received.	



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)
4	Public Meeting	Non-targeted/broad community	The public meeting held 7/20/16 at Mishawaka City Hall was attended by a Continuum of Care member and a St. Joseph County employee.	No comments were received.	No comments were received.	
5	Public Meeting	Non-targeted/broad community	The public meeting held 7/20/16 at the County-City Building was attended by a member of the public.	No comments were received.	No comments were received.	

Table 4 – Citizen Participation Outreach

## **Expected Resources**

### **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

#### **Introduction**

As an entitlement community, the City of South Bend annually receives approximately \$2,349,000 in Community Development Block Grant (CDBG) funds, approximately \$740,000 in Home Investment Partnerships Program (HOME) funding and approximately \$211,000 in Emergency Solutions Grant (ESG) funds. In addition, CDBG and HOME program income and prior year resources are incorporated into annual budgets.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,349,108	100,000	494,000	2,943,108	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2017 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, and Habitat for Humanity. The Southeast Neighborhood will be targeted for housing activities via a partnership with a newly formed not-for-profit entity. A portion of the Southeast Neighborhood (CT 30 & 33) will also be targeted for an owner-occupied home repair program. These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also neighborhoods that are seeing increased redevelopment activity and have greater market potential. Programs that assist existing owner-occupants with repairs and
						0	Expected Amount Available Reminder of ConPlan \$

Annual Action Plan  
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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	740,901	172,758	360,434	1,274,093	0	<p>promote homeownership for first time homebuyers will help support housing throughout the City of South Bend.</p> <p>2017 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction and tenant-based rental assistance throughout St. Joseph County. The HOME program will exceed the 25 percent match requirements through private funding, project sponsors and banked match.</p>

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	211,014	0	0	211,014	0	Based on agreement with the St. Joseph County Continuum of Care, 2017 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 1 - 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 private investment by Community Homebuyers Corporation for forgivable 2nd mortgages to low-mod income households in South Bend.

CDBG funds will leverage local investment of EDIT funds by the City of South Bend for demolition activities.

CDBG and HOME funds will leverage private donations to the Near Northwest Neighborhood, Inc. for affordable housing efforts.

CDBG and HOME funds will leverage material and labor donations to Habitat for Humanity to construct new homes. Private grants will also be utilized to lower homebuyer costs for Habitat partner families.

CDBG will leverage discounted materials and services, volunteer labor, and private donations to Rebuilding Together.

HOME funds will leverage support services provided by Oaklawn Psychiatric Center, Inc.'s staff for its TBRA program.

The required 100% match for ESG is projected to be in the form of in-kind/volunteer labor, cash and materials donations and United Way funding.

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

Not applicable.

**Discussion**

The funding recommendations detailed in this document are an estimate based on historical HUD funding to the City of South Bend. Changes in the amounts of actual grant awards from HUD will result in the following activity adjustments:

CDBG: The amounts allocated to the DCI Administration, DCI Activity Delivery, and/or Code Enforcement Demolitions activities will be increased/decreased as necessary per actual 2017 CDBG funding.

HOME: The amounts allocated to the Mortgage Subsidy and/or TBRA activities will be increased/decreased as necessary per actual 2017 HOME funding.

ESG: The grant percentages allocated to Shelter Operations, Rapid Rehousing and TBRA will be increased/decreased proportionately to actual 2017 ESG funding.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Operating Costs of Homeless/AIDS Patients Programs	2015	2019	Homeless	City of South Bend	Shelter Operations	ESG: \$70,308	Homeless Person Overnight Shelter: 1100 Persons Assisted HIV/AIDS Housing Operations: 45 Household Housing Unit
2	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Rapid Re-Housing	ESG: \$18,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
3	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$85,321	Buildings Demolished: 6 Buildings
4	Public Services (General)	2015	2016	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 43000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Services	2015	2016	Homeless	City of South Bend	Rapid Re-Housing Shelter Operations	ESG: \$60,800	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 170 Persons Assisted
6	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Rapid Re-Housing Shelter Operations Tenant-Based Rental Assistance	ESG: \$59,906	Tenant-based rental assistance / Rapid Rehousing: 7 Households Assisted Homeless Person Overnight Shelter: 600 Persons Assisted
7	Construction of Housing	2015	2016	Affordable Housing	Northeast Neighborhood City of Mishawaka Census Tract 6 Rum Village Neighborhood	New Construction	CDBG: \$420,000 HOME: \$836,666	Homeowner Housing Added: 9 Household Housing Unit
8	Direct Homeownership Assistance	2015	2016	Affordable Housing	City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$253,125	Direct Financial Assistance to Homebuyers: 15 Households Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Tenant-Based Rental Assistance	2015	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance	HOME: \$50,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
10	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	Northeast Neighborhood Census Tract 6 Census Tract 19 Lincoln Park Neighborhood	Acquisition / Rehab	CDBG: \$825,000 HOME: \$89,302	Homeowner Housing Added: 6 Household Housing Unit
11	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$347,000 HOME: \$45,000 ESG: \$1,506	Other: 3 Other
12	Rehabilitation Administration	2015	2016	Affordable Housing	Census Tract 6 Census Tract 19 Lincoln Park Neighborhood	Acquisition / Rehab	CDBG: \$180,000	Other: 2 Other
13	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$16,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other
15	Housing Counseling	2015	2016	Affordable Housing	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 200 Other
16	Historic Preservation Administration	2015	2016	Administration	City of Mishawaka City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
17	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend Rum Village Neighborhood	Owner-Occupied Rehabilitation	CDBG: \$450,000	Homeowner Housing Rehabilitated: 48 Household Housing Unit
18	Public Facilities Improvements	2015	2019	Non-Housing Community Development	Census Tract 6	Public Facilities Improvements	CDBG: \$75,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	Production of New Rental Units	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Census Tract 19	Production of New Rental Units	CDBG: \$165,000	Rental units constructed: 1 Household Housing Unit

**Table 2 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Operating Costs of Homeless/AIDS Patients Programs
	<b>Goal Description</b>	CENTER FOR THE HOMELESS: Operating costs for facility that houses homeless individuals and families. LIFE TREATMENT CENTERS: Operating costs for the facility that houses substance-dependent homeless individuals. AIDS MINISTRIES/AIDS ASSIST: Operating costs for the facility that houses individuals with HIV/AIDS.
<b>2</b>	<b>Goal Name</b>	Rapid Re-Housing
	<b>Goal Description</b>	Case management and rent/utility assistance for individuals and families transitioning out of homelessness.
<b>3</b>	<b>Goal Name</b>	Clearance and Demolition
	<b>Goal Description</b>	Clearance and Demolition of substandard structures in low-moderate income neighborhoods for the purpose of remediating blight.
<b>4</b>	<b>Goal Name</b>	Public Services (General)
	<b>Goal Description</b>	The South Bend Police Department will provide a non-threatening presence in targeted low-mod income South Bend neighborhoods via bike/foot patrols.

5	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Youth Service Bureau of St. Joseph County will provide emergency shelter and support services for homeless, unaccompanied youth.
6	<b>Goal Name</b>	Battered and Abused Spouses
	<b>Goal Description</b>	Operating costs for the YWCA's facility that houses battered spouses and children; utility/rent deposits and tenant-based rental assistance for DV victims transitioning out of homelessness.
7	<b>Goal Name</b>	Construction of Housing
	<b>Goal Description</b>	466 WORKS: Development subsidies for the construction of new homes in the Southeast neighborhood in South Bend. HABITAT FOR HUMANITY: Development subsidies for the construction of new homes in South Bend and Mishawaka. NEAR NORTHWEST NEIGHBORHOOD, INC: Development subsidies for the construction of new homes in CT 6 in the Near Northwest Neighborhood. NORTHEAST REVITALIZATION ORGANIZATION: Development subsidy for the construction of a new home in the Northeast Neighborhood.
8	<b>Goal Name</b>	Direct Homeownership Assistance
	<b>Goal Description</b>	COMMUNITY HOMEBUYERS CORPORATION: Down payment and/or closing cost assistance to low-mod income first-time homebuyers in South Bend. NORTHEAST NEIGHBORHOOD REVITALIZATION ORGANIZATION: Down payment assistance for new construction homes in the Triangle Neighborhood Development.
9	<b>Goal Name</b>	Tenant-Based Rental Assistance
	<b>Goal Description</b>	Rental assistance for up to 10 severely mentally ill households.
10	<b>Goal Name</b>	Rehab; Single-Unit Residential
	<b>Goal Description</b>	NEAR NORTHWEST NEIGHBORHOOD INC, SOUTH BEND NEIGHBORHOOD FOUNDATION and NORTHEAST NEIGHBORHOOD REVITALIZATION ORGANIZATION will acquire and rehab vacant properties in the City of South Bend for resale to income-eligible buyers.

<b>11</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	The DEPARTMENT OF COMMUNITY INVESTMENT will administer and/or manage programs and activities funded thorough HUD grants.
<b>12</b>	<b>Goal Name</b>	Rehabilitation Administration
	<b>Goal Description</b>	NEAR NORTHWEST NEIGHBORHOOD, INC: Planning activities in support of affordable housing and neighborhood development projects. SOUTH BEND HERITAGE FOUNDATION: Planning activities and homebuyer counseling in support of affordable housing and neighborhood development projects.
<b>13</b>	<b>Goal Name</b>	Technical Assistance
	<b>Goal Description</b>	NEIGHBORHOOD RESOURCES CORPORATION will provide assistance to neighborhood associations and their members with leadership training and capacity building.
<b>14</b>	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Support for SOUTH BEND HUMAN RIGHTS COMMISSION'S Fair Housing investigation/education efforts.
<b>15</b>	<b>Goal Name</b>	Housing Counseling
	<b>Goal Description</b>	Homebuyer pre-purchase, foreclosure and credit counseling to low-mod income residents of St. Joseph County.
<b>16</b>	<b>Goal Name</b>	Historic Preservation Administration
	<b>Goal Description</b>	Subsidize the St. Joseph County Historic Preservation Commission for assistance with environmental reviews of federally-funded activities.
<b>17</b>	<b>Goal Name</b>	Owner-Occupied Rehab
	<b>Goal Description</b>	SOUTH BEND HOME IMPROVEMENT PROGRAM: Major repairs to low-mod income owner-occupied homes throughout the City of South Bend. REAL SERVICES, INC: Home repairs to low-mod, senior citizen owner-occupied homes throughout the City of South Bend. REBUILDING TOGETHER: Repairs to low-mod income owner-occupied homes in the Rum Village neighborhood (CT 30& 33)

18	Goal Name	Public Facilities Improvements
	Goal Description	FAITH BAPTIST CHURCH will improve its food pantry to be ADA accessible.
19	Goal Name	Production of New Rental Units
	Goal Description	SOUTH BEND HERITAGE FOUNDATION will rehab a portion of an existing building to create a rental unit.

Table 3 – Goal Descriptions

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Given the significant vacant property issues and the desire to more substantially effect physical change in neighborhoods, the City of South Bend made a policy decision to utilize federal resources for physical improvements/neighborhood revitalization activities.

In addition, the City will use federal funds for housing counseling, fair housing, historic preservation environmental reviews, neighborhood foot patrols, technical assistance, public facility improvements, shelter/services for the homeless and severely mentally ill, and creation of housing for chronically homeless individuals with substance abuse issues.

#	Project Name
1	DCI Administration
2	HPC 106 Reviews
3	Human Rights Commission Fair Housing
4	DCI Activity Delivery
5	NNN Activity Delivery
6	SBHF Activity Delivery
7	V & A Demolitions
8	Faith Baptist Church Food Pantry Improvements
9	Community Homebuyers Corporation
10	South Bend Home Improvement Program
11	Rebuilding Together
12	NNN Acquisition-Rehab
13	SBHF Acquisition-Rehab
14	NNRO Acquisition-Rehab
15	NRC Capacity Building
16	SBPD Neighborhood Foot Patrols
17	SBHF Rental Rehab
18	466 Works New Construction
19	Oaklawn TBRA
20	REAL Services Aging in Place Program
21	NNRO Mortgage Investment Program
22	NNRO New Construction
23	NNN HOME New Construction
24	Habitat New Construction South Bend
25	Habitat New Construction Mishawaka
26	DCI HOME Administration
27	2017 ESG Shelter Operations-Rapid Rehousing

#	Project Name
28	SBHF Acquisition-Rehab

Table 3 – Project Information

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

Specific to CDBG funding, activities coordinate with the geographic priorities of the Vacant and Abandoned Housing Initiative and the West Side Corridors Plan. A preference was given to activities targeting the Lincolnway West Corridor and neighborhoods to the north and south of Lincoln Way West in order to complement the corridors plan. The City of South Bend targeted the specific portions of the Near Northwest (Census Tract 6) and Near West Side (Census Tract 19) for programs that support existing owner occupants, promote first time homebuyers, create quality rental housing, and allow for the demolition of vacant and abandoned structures. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, located close to downtown, are also areas that have begun to see some redevelopment activity by local non-profit housing organizations and private developers.



# AP-38 Project Summary

## Project Summary Information

Table 4 – Project Summary

1	<b>Project Name</b>	DCI Administration
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$347,000
	<b>Description</b>	Subsidize costs of administering the City of South Bend's CDBG program.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	227 W. Jefferson Blvd., Suite 1400S, South Bend 46601 (Department of Community Investment)
	<b>Planned Activities</b>	CDBG planning and administration
2	<b>Project Name</b>	HPC 106 Reviews
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Historic Preservation Administration
	<b>Needs Addressed</b>	Historic Preservation Administration
	<b>Funding</b>	CDBG: \$5,000

<b>Description</b> Subsidize staff costs for the St. Joseph County Historic Preservation Commission to complete environmental reviews of federally-funded activities.	
<b>Target Date</b> 12/31/2017	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	Throughout St. Joseph County
<b>Planned Activities</b>	Complete the Historic 106 Review portion of environmental reviews for federally-funded activities.
<b>Project Name</b>	Human Rights Commission Fair Housing
<b>Target Area</b>	City of South Bend
<b>Goals Supported</b>	Fair Housing
<b>Needs Addressed</b>	Fair Housing
<b>Funding</b>	CDBG: \$10,000
<b>Description</b>	Subsidize staff costs for the South Bend Human Rights Commission to provide fair housing training and education, and to conduct investigations of fair housing complaints.
<b>Target Date</b>	12/31/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households in South Bend will receive assistance with fair housing concerns.
<b>Location Description</b>	City of South Bend
<b>Planned Activities</b>	Fair housing training and education; housing discrimination investigations.
<b>Project Name</b>	DCI Activity Delivery

3

4

<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
<b>Goals Supported</b>	Housing Counseling
<b>Needs Addressed</b>	Housing Counseling
<b>Funding</b>	CDBG: \$74,787
<b>Description</b>	Subsidize DCI staff costs for housing counseling activities.
<b>Target Date</b>	12/31/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 low-moderate income families
<b>Location Description</b>	227 W. Jefferson Blvd., Suite 1400S, South Bend, IN, 46601 (Department of Community Investment)
<b>Planned Activities</b>	Housing counseling
<b>Project Name</b>	NNN Activity Delivery
<b>Target Area</b>	Census Tract 6
<b>Goals Supported</b>	Rehabilitation Administration
<b>Needs Addressed</b>	Acquisition / Rehab
<b>Funding</b>	CDBG: \$80,000
<b>Description</b>	Subsidize NNN staff costs directly related to CDBG activities.
<b>Target Date</b>	12/31/2018
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	1007 Portage Avenue, South Bend 46616 (NNN Offices)
<b>5</b>	

	<b>Planned Activities</b>	Planning, marketing, outreach, application processing
6	<b>Project Name</b>	SBHF Activity Delivery
	<b>Target Area</b>	Northeast Neighborhood Census Tract 19 Lincoln Park Neighborhood
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	Acquisition / Rehab Production of New Rental Units
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Subsidize SBHF staff costs directly related to CDBG activities.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	803 Lincolnway West, South Bend 46616 (South Bend Heritage Foundation offices)
	<b>Planned Activities</b>	
7	<b>Project Name</b>	V & A Demolitions
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Clearance and Demolition
	<b>Needs Addressed</b>	Public Improvements - Demolition
	<b>Funding</b>	CDBG: \$85,321
	<b>Description</b>	Hard costs associated with demolitions of vacant/abandoned properties in South Bend.
	<b>Target Date</b>	12/31/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Demolition of substandard vacant/abandoned buildings
8	<b>Project Name</b>	Faith Baptist Church Food Pantry Improvements
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Public Facilities Improvements
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Construction costs for making Faith Baptist Church's food pantry ADA accessible.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	350 low-mod households
	<b>Location Description</b>	925 Blaine Avenue, South Bend 46616 (Faith Baptist Church food pantry)
	<b>Planned Activities</b>	Public facility rehabilitation to improve ADA accessibility
9	<b>Project Name</b>	Community Homebuyers Corporation
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Direct Homeownership Assistance
	<b>Needs Addressed</b>	Homeownership Assistance
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Direct homebuyer assistance in the form of down payment and/or closing cost assistance.
	<b>Target Date</b>	12/31/2018

10	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p> <p><b>Location Description</b></p> <p><b>Planned Activities</b></p> <p><b>Project Name</b></p> <p><b>Target Area</b></p> <p><b>Goals Supported</b></p> <p><b>Needs Addressed</b></p> <p><b>Funding</b></p> <p><b>Description</b></p> <p><b>Target Date</b></p>	<p>10 low-moderate income first-time homebuyers</p> <p>City of South Bend</p> <p>Down payment and/or closing cost assistance</p> <p>South Bend Home Improvement Program</p> <p>City of South Bend</p> <p>Owner-Occupied Rehab</p> <p>Owner-Occupied Rehabilitation</p> <p>CDBG: \$150,000</p> <p>Major repairs for low-mod income homeowners in South Bend.</p> <p>12/31/2018</p>
11	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p> <p><b>Location Description</b></p> <p><b>Planned Activities</b></p> <p><b>Project Name</b></p> <p><b>Target Area</b></p> <p><b>Goals Supported</b></p> <p><b>Needs Addressed</b></p> <p><b>Funding</b></p> <p><b>Description</b></p> <p><b>Target Date</b></p>	<p>10 low-moderate income homeowners</p> <p>City of South Bend</p> <p>Major home repairs</p> <p>Rebuilding Together</p> <p>Rum Village Neighborhood</p> <p>Owner-Occupied Rehab</p> <p>Owner-Occupied Rehabilitation</p> <p>CDBG: \$150,000</p> <p>Major repairs for low-mod income homeowners in the Rum Village neighborhood.</p> <p>12/31/2017</p>

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low-moderate income households in CT 30 & 33
	<b>Location Description</b>	Census tracts 30 and 33 in South Bend (Rum Village Neighborhood)
	<b>Planned Activities</b>	Major home repairs
12	<b>Project Name</b>	NNN Acquisition-Rehab
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$330,000
	<b>Description</b>	A vacant home in CT 6 will be acquired and rehabbed for resale to income-eligible buyers.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-moderate income homebuyers
	<b>Location Description</b>	Census Tract 6 in South Bend (Near Northwest Neighborhood)
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
13	<b>Project Name</b>	SBHF Acquisition-Rehab
	<b>Target Area</b>	Census Tract 19
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$330,000
	<b>Description</b>	One vacant home will be acquired and rehabbed for resale to low-mod income buyers.
	<b>Target Date</b>	12/31/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-moderate income homebuyers
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
14	<b>Project Name</b>	NNRO Acquisition-Rehab
	<b>Target Area</b>	Northeast Neighborhood
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$165,000
	<b>Description</b>	One vacant home in CT 10 will be acquired and rehabbed for resale to low-mod income buyers.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One (1) low-moderate income household
	<b>Location Description</b>	Hill Street (Northeast Neighborhood, CT 10)
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
15	<b>Project Name</b>	NRC Capacity Building
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Technical Assistance
	<b>Needs Addressed</b>	Technical Assistance
	<b>Funding</b>	CDBG: \$16,000



	<b>Description</b>	Costs associated with operating Neighborhood Leadership Academy; subsidize Executive Director's salary.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Low-moderate income neighborhoods in South Bend
	<b>Planned Activities</b>	Neighborhood Leadership Academy; subsidize Executive Director's salary; technical assistance to neighborhood groups
16	<b>Project Name</b>	SBPD Neighborhood Foot Patrols
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Public Services (General)
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	Subsidize salary costs of police department foot patrols in neighborhood reclamation areas.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	43,000 residents of low-moderate income South Bend neighborhoods
	<b>Location Description</b>	SBPD Neighborhood Reclamation Area (low-mod income neighborhoods in South Bend)
	<b>Planned Activities</b>	SBPD foot and bicycle patrols
17	<b>Project Name</b>	SBHF Rental Rehab
	<b>Target Area</b>	Census Tract 19
	<b>Goals Supported</b>	Production of New Rental Units

	<b>Needs Addressed</b>	Production of New Rental Units
	<b>Funding</b>	CDBG: \$165,000
	<b>Description</b>	South Bend Heritage Foundation will rehab a portion of an existing building into one (1) rental unit.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One (1) low-moderate income tenant
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	Rehabilitation
<b>18</b>	<b>Project Name</b>	466 Works New Construction
	<b>Target Area</b>	Rum Village Neighborhood
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	CDBG: \$420,000
	<b>Description</b>	Development subsidy for the construction of two homes in the Southeast neighborhood.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-moderate income homebuyers
	<b>Location Description</b>	Indiana Avenue, South Bend 46613
	<b>Planned Activities</b>	Construction of single-family homes
<b>19</b>	<b>Project Name</b>	Oaklawn TBRA

<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
<b>Goals Supported</b>	Tenant-Based Rental Assistance
<b>Needs Addressed</b>	Tenant-Based Rental Assistance
<b>Funding</b>	HOME: \$50,000
<b>Description</b>	Subsidize rents for severely mentally ill Oaklawn clients.
<b>Target Date</b>	12/31/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 severely mentally ill Oaklawn Psychiatric Center clients
<b>Location Description</b>	South Bend, Mishawaka, unincorporated St. Joseph County
<b>Planned Activities</b>	Rental assistance
<b>Project Name</b>	REAL Services Aging in Place Program
<b>Target Area</b>	City of South Bend
<b>Goals Supported</b>	Owner-Occupied Rehab
<b>Needs Addressed</b>	Owner-Occupied Rehabilitation
<b>Funding</b>	CDBG: \$150,000
<b>Description</b>	REAL Services will provide home modifications to low-income, senior citizen homeowners within South Bend.
<b>Target Date</b>	12/31/2018
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	18 low-moderate income, senior citizen homeowners
<b>Location Description</b>	City of South Bend
<b>20</b>	

	<b>Planned Activities</b>	Moderate home repairs
21	<b>Project Name</b>	NNRO Mortgage Investment Program
	<b>Target Area</b>	Northeast Neighborhood
	<b>Goals Supported</b>	Direct Homeownership Assistance
	<b>Needs Addressed</b>	Homeownership Assistance
	<b>Funding</b>	HOME: \$253,125
	<b>Description</b>	NNRO will provide mortgage subsidies to low-mod homebuyers purchasing new construction homes in the Triangle Development Area.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five (5) low-moderate income homebuyers
	<b>Location Description</b>	Triangle Development Area (Northeast Neighborhood)
	<b>Planned Activities</b>	Homeownership assistance
22	<b>Project Name</b>	NNRO New Construction
	<b>Target Area</b>	Northeast Neighborhood
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	HOME: \$210,000
	<b>Description</b>	The NNRO will build a new construction single-family home in the Northeast Neighborhood (CT 10) to sell to an income-eligible buyer.
	<b>Target Date</b>	12/31/2018

	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>One (1) low-moderate income homebuyer</p>
<p><b>Location Description</b></p>		<p>Hill Street, South Bend (Northeast Neighborhood)</p>
<p><b>Planned Activities</b></p>		<p>New construction of single-family home</p>
<p><b>Project Name</b></p>		<p>NNN HOME New Construction</p>
<p><b>Target Area</b></p>		<p>Census Tract 6</p>
<p><b>Goals Supported</b></p>		<p>Construction of Housing</p>
<p><b>Needs Addressed</b></p>		<p>New Construction</p>
<p><b>Funding</b></p>		<p>HOME: \$420,000</p>
<p><b>Description</b></p>		<p>The NNN will build new construction single-family homes in the Near Northwest Neighborhood (CT 6) for resale to income-eligible buyers.</p>
<p><b>Target Date</b></p>		<p>12/31/2018</p>
	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>Two (2) low-moderate income homebuyers</p>
<p><b>Location Description</b></p>		<p>Census Tract 6 (Near Northwest Neighborhood)</p>
<p><b>Planned Activities</b></p>		<p>New construction of single-family homes</p>
<p><b>Project Name</b></p>		<p>Habitat New Construction South Bend</p>
<p><b>Target Area</b></p>		<p>City of South Bend</p>
<p><b>Goals Supported</b></p>		<p>Construction of Housing</p>
<p><b>Needs Addressed</b></p>		<p>New Construction</p>
<p><b>Funding</b></p>		<p>HOME: \$103,333</p>

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	<b>Description</b>	Habitat for Humanity will build new construction single-family homes in South Bend for resale to eligible Habitat Partner Families.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-moderate income Habitat Partner Families
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Construction of new single-family homes
25	<b>Project Name</b>	Habitat New Construction Mishawaka
	<b>Target Area</b>	City of Mishawaka
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	HOME: \$103,333
	<b>Description</b>	Habitat for Humanity will build new construction single-family homes in Mishawaka for resale to eligible Habitat Partner Families.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-moderate income Habitat Partner Families
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Construction of new single-family homes
26	<b>Project Name</b>	DCI HOME Administration
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend

	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	HOME: \$45,000
	<b>Description</b>	DCI staff will administer the St. Joseph County Housing Consortium's HOME grant.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	227 W Jefferson Blvd, Suite 1400S, South Bend 46601 (Department of Community Investment)
	<b>Planned Activities</b>	Planning and administration
27	<b>Project Name</b>	2017 ESG Shelter Operations-Rapid Rehousing
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Administration Rapid Re-Housing Tenant-Based Rental Assistance
	<b>Needs Addressed</b>	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing Administration
	<b>Funding</b>	ESG: \$211,014

<p><b>Description</b></p>	<p>Subsidize the costs of operating emergency homeless shelters; provide case management and rent/utility assistance for individuals and families transitioning out of homelessness.</p>
<p><b>Target Date</b></p>	<p>3/31/0018</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>1,942 homeless individuals</p>
<p><b>Location Description</b></p>	<p>City of South Bend, City of Mishawaka, unincorporated St. Joseph County</p>
<p><b>Planned Activities</b></p>	<p>Shelter operations, case management, housing relocation and stabilization, rent/utility assistance, tenant-based rental assistance</p>
<p><b>Project Name</b></p>	<p>SBHF Acquisition-Rehab</p>
<p><b>Target Area</b></p>	<p>Census Tract 19</p>
<p><b>Goals Supported</b></p>	<p>Rehab; Single-Unit Residential</p>
<p><b>Needs Addressed</b></p>	<p>Acquisition / Rehab</p>
<p><b>Funding</b></p>	<p>HOME: \$89,302</p>
<p><b>Description</b></p>	<p>South Bend Heritage Foundation will acquire a short-sale property and resell it to an income-eligible buyer.</p>
<p><b>Target Date</b></p>	<p>12/31/2018</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>One (1) low-moderate income homebuyer</p>
<p><b>Location Description</b></p>	<p>1120 W. Jefferson Blvd., South Bend 46601</p>
<p><b>Planned Activities</b></p>	<p>Acquisition-resale of property at 1120 W. Jefferson, South Bend to an income-eligible buyer.</p>

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## AP-50 Geographic Distribution - 91.420, 91.220(f)

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

While 66% of federal funds will be directed to other sites across the City, it is anticipated that 31% of the City of South Bend 2017 Action Plan-related funds will be allocated to census tracts 6 and 19. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

#### Geographic Distribution

Target Area	Percentage of Funds
River Park Neighborhood	0
Northeast Neighborhood	14
City of Mishawaka	3
St. Joseph County - Not South Bend or Mishawaka	0
City of South Bend	34
Census Tract 6	20
Census Tract 19	11
Lincoln Park Neighborhood	5
Olive Street - Lincolnway West Neighborhood	0
Rum Village Neighborhood	13
Western Avenue Neighborhood	0

Table 5 - Geographic Distribution

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

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as Census Tracts 6, 4, 21, and 5, four of which are located in the Near Northwest and Near West Neighborhoods. The City also identified Census Tracts 19 and 20 as areas of greatest need based on the data and foreseen likelihood of foreclosures. Census Tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. For 2017 the City of South Bend will focus funds for housing activities in Census Tracts 6 and 19.

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of the Community Development Corporations (CDCs) complementing previous investment
- Areas of need per NSP determinations
- Location of most vacant and abandoned structures
- High foreclosure rate (NSP)
- Age of housing stock
- High cost loans (NSP)

Completing the 5-year plan as outlined in the 2015-2019 Housing and Community Development (HCD) Plan

## **Discussion**

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

For the City of South Bend, priority areas include housing needs for low-mod income homeowners, persons with mental disabilities, unaccompanied youth, battered spouses and persons with HIV/AIDS.

One Year Goals for the Number of Households to be Supported	
Homeless	27
Non-Homeless	73
Special-Needs	10
Total	110

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	37
The Production of New Units	10
Rehab of Existing Units	52
Acquisition of Existing Units	7
Total	106

Table 7 - One Year Goals for Affordable Housing by Support Type

#### Discussion

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Housing Authority of South Bend (HASB) continues to provide the residents of South Bend high quality services, despite being labeled as “troubled”. In early 2015, a new Board of Commissioners was appointed to the Housing Authority. The Board is guiding the HASB toward financial and performance stability. For the first time since 2012, the HASB has a Board approved annual budget. The Housing Authority scored 80% on its recent physical inspections by HUD.

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

The HASB is meeting the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction and is actively seeking to expand its capacity to assist more families on a continual basis. The HASB has 110 Veterans Affairs Supportive Housing (VASH) families in the HCV Program and expects that number will increase by at least 11 during 2017. The Public Housing Program has 814 units and is regularly 97% + leased. The HASB added three additional single-family homes to the Public Housing inventory.

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

The HASB participates in the Family Self-Sufficiency Program (FSS). The FSS Program is a voluntary Program for Section 8 participants. Additionally, for the past 12 years residents of public housing have participated in a similar Program that combines the Public Housing Authority Section 32 Program with an Indiana State Program of Individual Development Accounts (IDAs). The FSS Program requires that the head of household enter a five-year contract with the PHA during which time the family will receive supportive services through a case worker. The goal is that the family will eventually not require public assistance of any type. In return, any rent increases from increased income earnings that the participant experiences are placed in an interest bearing escrow account which the participant receives when they complete their five-year contract. This escrow account can be used for a down payment on a home, education costs, or medical expenses. Since the Section 32 program (initially titled Turnkey III), was first implemented at the Housing Authority, well over 100 families have moved from public housing to homeownership.

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

The HASB was rated a troubled Public Housing Authority in 2015 and continues to carries that status. Currently, the HASB awaits the scoring of its 2015 Financial Assessment Submission as well its Management Assessment (directly tied to the Financial Assessment). The HASB currently has 40 out of 50 points in the Public Housing Assessment System’s 100 point scoring system. With 50 points remaining

on the Financial and Management areas, the HASB needs only 20 of 50 points to move out of the troubled range. However, even if this should occur, HUD could continue treating the HASB as a troubled PHA.

## **Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

**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 Continuum of Care (CoC) agencies have worked together to design and implement a collaborative process based on referrals and complementary programs and services.

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

The CoC continues to discuss and work on strategies that will result in the following priorities:

- Restructuring the traditional shelter system toward the Housing First model and meeting Hearth Act priorities
- Focusing on rapid re-housing activities
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them
- Reducing the unsheltered or precariously housed population
- Reducing the time spent in transitional housing

**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 chronically homeless, severely mentally ill, veterans, persons with HIV/AIDS, victims of domestic violence, and youth will be moved into rapid re-housing options rather than the traditional shelter system whenever possible; the chronic substance abuse homeless subpopulation will use a traditional shelter model with expanded services and programs. The Center for the Homeless established a homeless veteran facility. Low income housing tax credits were awarded for a facility for the chronically homeless with substance abuse issues who typically stay outside of the shelter system.

**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.**

Discharge planning within the community continues to be extremely difficult. While the hospitals and community mental health centers have coordinated plans with the emergency shelter facilities, they are still less than ideal for an individual just released from their care. Additionally, county and state correctional facilities are not coordinating their releases; it is not uncommon to have an individual arrive at a facility with paperwork ordering them into residence when there is no available bed. With the support of the Indiana Housing and Community Development Authority, the CoC has been working with the State Department of Correction and the Department of Child Services to improve the coordination of discharge policies.

The St. Joseph County CoC developed the following discharge coordination policies for foster care, health care, and mental health systems of care.

Foster Care: The Indiana Division of Child Services case managers are responsible for creating individualized plans for each youth being discharged from foster care. They are responsible for case planning, and reunification conferences with providers including foster parents, birth parents, children (when age appropriate), and Court Appointed Special Advocates. Youth aging out of foster care receive independent living services that cover areas such as financial independence, educational needs, vocational needs, mental health and substance abuse treatment. The Division of Child Services has a written protocol and partners with appropriate community providers to ensure that youth discharged from foster care are not discharged into the streets.

Health Care: Memorial Hospital and Health Care Systems and St. Joseph Regional Medical Center are the two major health care centers in the community. Both have written protocols concerning the Discharge Planning and Process in place. Discharge planning begins at the time of admission. The protocols state that the social worker/case manager shall provide assistance when identified or requested.

Mental Health: Oaklawn Psychiatric Center has numerous written policies, protocols, and Memorandums of Understanding involving discharge of homeless or potentially homeless individuals. When an individual is considered potentially homeless, the protocol instructs the social worker to contact the Center for the Homeless and/or other shelters to determine whether the individual is banned, timed-out or needs to go to the grievance board.

## **Discussion**

## **AP-75 Barriers to affordable housing - 91.420, 91.220(j)**

### **Introduction**

The following public policies could negatively impact affordable housing and residential investment in St. Joseph County:

Property Tax Rate - Homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. To address this problem, South Bend has implemented a residential tax abatement program. In addition, the County Property Tax Rate for St. Joseph County is the second highest in the State.

Design Standards - South Bend and Mishawaka require design improvements such as curbs, sidewalks and drainage. The areas within the unincorporated county do not require these infrastructure improvements.

Building Codes and Local Historic Districts - Codes related to construction and development allow no special provision waivers for the construction of new, or rehab of existing, affordable housing. The lack of provision waivers for affordable housing could be considered a barrier to the development of affordable housing.

Local regulations for historic districts require exterior compatibility at the time of renovation or rehabilitation, possibly imposing costs which could make the development of affordable housing within those districts more expensive.

Regulatory Barriers in the Rural and Suburban Areas - Roughly sixty percent of the land in the unincorporated areas of St. Joseph County is zoned agricultural, meaning a home built in the district must have a minimum of a twenty acre lot. This requirement limits the development of affordable housing in areas zoned agricultural.

**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**

Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. People returning to the community from prison often need assistance in securing jobs and affordable housing.

The Residential Tax Abatement program is available to potential homeowners for consideration when thinking about homeownership. This allows a phasing in the costs that can lessen the immediate



financial burden and, coupled with the legislative property tax cap, could be critical to new homeowners.

The City of South Bend will continue its Housing Counseling and Homebuyer Education programs. Although not a financial mechanism, being better educated and understanding the costs and risks of homeownership can direct individuals where their situation best suits them. Understanding if and when a home purchase is a viable option is most critical.

In an effort to expand the jurisdiction of the South Bend Human Rights Commission, the Chair of the Commission and the Executive Director met with the Mishawaka Common Council in October 2013. There has been no movement on this issue.

## **Discussion**

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

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

1. The City of South Bend continues to work on developing creative solutions and possible resources to address the issue.
2. Continuing the emphasis on homeowner rehab support to assist owners with being able to remain in their homes.
3. The City has budgeted funding for its Vacant & Abandoned housing initiative.
4. City's continuing support of housing counseling, successful renewal of Indiana Foreclosure Prevention Network (IFPN) and Hardest Hit Funds (HHF) awards, and outreach efforts for Making Home Affordable will ultimately assist those facing foreclosure.
5. The City of South Bend supports a tax credit project that will create affordable housing for chronically homeless individuals with substance abuse issues (FUSE project).
6. Continuum of Care strategic planning to strengthen the structure, communication and efforts to support the homeless and special needs populations through the following actions:
  - Broaden existing shelter and homelessness prevention activities.
  - Emphasize Rapid Re-housing (helping individuals and families who are literally homeless [in a shelter or sleeping place not meant for human habitation]) to quickly access permanent housing.
  - Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
  - Align the ESG program with other HUD programs.
  - Support more coordinated and effective data collection, performance measurement, and program evaluation.

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

The age of the housing stock in the inner cities creates certain challenges for neighborhoods particularly if the houses within it have not been properly been maintained. This sometimes occurs because low income homeowners may not have the means to keep up with the maintenance requirements of an older home. To assist these residents, South Bend supports the inclusion of the following activities:

- Grants to low-mod income owner occupied homes for rehabilitation/repair/purchase
- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Forgivable second mortgages and closing cost assistance to income-qualified first-time homebuyers
- Acquisition/rehab for resale to income-qualified homebuyers
- New construction of single-family homes for sale to income-qualified homebuyers
- Creation of new rental units for income-qualified tenants

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

The Housing Authority of South Bend maintains a Section 8 Landlord Assistance Program in which any resident living in a Section 8 unit that has been identified as lead contaminated and where the owner refuses to bring the home into a lead safe status, has an absolute preference on the Public Housing waiting list for the first available unit. Additionally, any pre-1978 Section 8 home that is identified during the Housing Authority's Annual Housing Quality Standards Inspection as having chipping, peeling or cracking paint must receive and pass a clearance test by a State certified inspection.

These policies have significantly increased the number of affordable housing units that are lead-safe in the City. The HASB also maintains an active list of current lead safe addresses at <http://www.hasbonline.com/docs/safe.pdf>

Additionally, from 2006 through 2016, the HASB received a Lead Based Paint Hazard Reduction Grant. In 2016, due in part to HUD reducing the amount of funds in this program by 50%, the HASB grant was not renewed. The HASB will continue to apply or support another application for additional lead hazard reduction funds to be available to St. Joseph County.

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

The Center for the Homeless STAR (Skilled, Trained, Able, and Ready) program addresses the root causes of poverty by assisting participants with job readiness, externships, job retention, and job search. Bridges Out of Poverty is a local program based on a nationally recognized model that educates both the low-income individual and the business community on working together to address issues that prevent people in poverty from becoming and remaining employed. In 2014, the City of South Bend, in conjunction with the City of Mishawaka, the St. Joseph County Chamber of Commerce, IVY Tech Community College, WorkOne Development, and a number of local businesses launched a new workforce training initiative, "Supporting Manufacturers and Regional Talent" (SMART). SMART assists residents in obtaining the necessary skills to participate in a wider range of employment opportunities. Participants are trained through IVY Tech as skilled workers in manufacturing. The program helps develop a skilled workforce to meet the needs of local manufacturers.

In 2015 the City and Bridges out of Poverty partnered on an Employer Resource Navigator (ERN) with local businesses. The City supports 50% of the cost of an ERN at a business, with the business supporting the other half. Geared toward assisting employees retain jobs while learning to cope and handle a myriad of issues, the ERN Program has served 56 employees in three businesses between January and May 31, 2016.

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

South Bend continues to utilize a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicates with all sub-grantees, and meets with those entities involved in the targeted areas. Regularly scheduled meetings with the CDCs occur due to the nature of the work and the amount of funds allocated.

The targeted geography approach meshes the efforts of the South Bend City departments, the CDCs, and other nonprofits such as Habitat for Humanity, to broadly plan and advance the City's efforts. The HOME, CDBG and NSP funds targeted to the Near Westside and Near Northwest neighborhoods offer an opportunity for all of these entities to work together using their various areas of expertise to support the successful conclusion of the plan.

Staff meets with an entity upon approval of a project and prior to contracting. In addition, desktop monitoring and on-site monitoring occur.

The Consortium members are continually informed as to project/program status at their meetings during the year. Scheduled in advance of the beginning of the year, sub-grantees are aware and plan for visual and verbal updates.

The Continuum of Care members, who include the City of South Bend, meet every month to discuss program status and funding opportunities, and to address the broader issues of homelessness in the community.

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

The Continuum of Care is formalizing their structure, Board and membership. Monthly, as well as special topic CoC meetings are held. The CoC seeks to expand membership to include developers, and others with diverse backgrounds.

1. The Public Housing Authority is a member of the CoC.
2. The City, through its partnership with the Urban Enterprise Association of South Bend, Inc., is in continued discussion with United Way and 1st Source Bank regarding the regional Bank On effort. Bank

On is one tool to help address the financial literacy of residents in the community. Bank On works to connect unbanked and underbanked residents with safe and affordable financial services.

## **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

#### Introduction

Projects planned with all CDBG funds that are expected to be available during 2017 are identified in the Projects Table.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>100,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	83.00%

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

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

Not applicable.

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

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED September 10, 2016".

- 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:**

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED September 10, 2016".

- 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.

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

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

The Continuum of Care agrees that any client is eligible to receive assistance up to 12 months within a 3 year period as determined by the certification process required for all ESG clients. In December 2014 the Continuum agreed to extend the time period for youth to a maximum of 24 months. The Continuum of Care anticipates this timeframe to be of assistance, and believes it supports the rapid re-housing emphasis of the program. It is the case manager's responsibility to document client need and ensure that ESG is the most appropriate assistance for the client. Any potential client must go through a detailed intake process in order to determine and document eligibility to participate in the program. Case managers will consistently reevaluate the need for assistance during the 12 month period. All sub-grantees are expected to provide support to clients for the full time necessary to stabilize that client and provide for the likelihood of a positive housing outcome after assistance.

Also approved by the Continuum in December 2014 was the option for an agency to tier the rent assistance over the 12 month period. For example, 100% assistance would be provided for the first 3 months, 75% for months four through six, 50% for months seven through nine, and 25% for the remaining three months of the period. This scale may be adjusted for youth that are eligible for 24 months of assistance.

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

Continuum of Care agencies participate in a coordinated assessment system, where client entry into homelessness prevention or rapid re-housing programs can begin at any point within the system. Service providers will use a common assessment tool that will allow providers to enter data on a client and provide transfer information when a client fits the services of another provider, without having to engage in another assessment. Reasons for client transfer can include better fit into a specialized program, the correct geographic service area, and available resources within the community.

**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 South Bend has the final decision making authority on the selection of proposals to be funded. Proposals will be evaluated and preference given to those which address the following:



- Top priority will be given to agencies that are actively involved in the Continuum of Care.
  - Allow for the most efficient and cost-effective use of ESG Program funds so that as many homeless individuals and families as possible will be assisted.
  - Demonstrate a commitment to the project in terms of time, effort, resources, etc.
  - Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained).
  - Describe the nature and extent of the (documented) unmet homeless need within the applicant's jurisdiction and detailed extent to which the proposed activities address the need.
  - Provide the ability of the applicant entity to carry out the proposed activities within the 2017 program year.
  - Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals.
  - Timeliness of reimbursement request/draw requests will be considered for currently or previously funded entities.
  - It is a HUD policy that, within the framework of constitutional church-state guidelines, faith-based organizations should be able to compete on an equal footing with other organizations for federal funding. Accordingly, organizations that are faith-based are eligible, on the same basis as any other organization, to participate in HUD programs and activities, and therefore the City of South Bend's HUD-funded programs and activities.
- 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 City, along with the Continuum of Care, has as their combined agenda, the development of a long term plan to include homeless participation on the Continuum. All sub-grantees are required to involve program participants in the operation of their ESG funded program. This involvement can be in the form of a program participants' employment or volunteering in program activities such as construction, renovation, maintenance, general operation of facilities, and provision of services. For example, a shelter might involve participants in ongoing maintenance tasks or other operations of the facility such as staffing the reception desk. This involvement can include paid and/or volunteer work.

**5. Describe performance standards for evaluating ESG.**

The City, like HUD, recognizes that performance standards will evolve over the next few years as ESG sub-grantees improve their program outcomes through evaluation of HMIS data and through the integration of ESG services into the Continuum of Care. Implementation of the Emergency Solutions Grant will allow the City to gain baseline data about specific performance measures and

performance standards. Information from FY 2012 through FY 2016 is used to further refine measures and standards for the FY 2017 ESG funds. When developing the performance standards, the City will also consider which data elements were required to be collected in HMIS for ESG, and additional data elements included in the March 2010 HMIS Data Standards. Discussion to date has included standards of housing stability; maintaining income/employment; access to other resources assistance; and the ability of a client to not fall back into a homeless situation. The CoC will continue to be a consulting partner as the ESG performance standards are finalized.

Performance Measures for Homelessness Prevention: A reduction in the number of homeless households involving families with children (a priority need for homeless assistance within the local Continuum of Care community)

Expected Outcome: At least 35% of participants assisted will remain in permanent housing six (6) months after the last assistance provided under ESG.

Performance Measure for Homeless Rapid Re-Housing: A reduction in the number of homeless households involving families with children, both sheltered and unsheltered (a priority need for homeless assistance within the local Continuum of Care community).

Expected Outcome: At least 35% of participants assisted will remain in permanent housing six (6) months after the last assistance provided under ESG.

## **Discussion**



**HCD Application Projected CDBG Recommendations for  
Program Year 2017  
CDBG - City of South Bend**

2017 Entitlement	\$2,349,108
Reprogrammable funds	\$494,000
Program income	\$100,000
<b>Total available for 2016</b>	<b>\$2,943,108</b>

Admin subject to 20% cap:	\$489,821.60
Public Services subject to 15% cap:	\$441,466.20

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2016 Allocation	2017 Requests	2017 Recommendations
<b>ADMINISTRATION (subject to 20% cap)</b>						
Department of Community Investment	General Admin C&ED ( includes 25,000 plan consultant/process)	570.205 & 570.206		300,000	347,000	347,000
Near Northwest Neighborhood, Inc	NNN Admin	570.206		40,000	0	0
South Bend Heritage Foundation	SBHF Admin	570.206		0	0	0
Historic Preservation Commisison	106 Reviews - ERRS	570.205		5,000	5,000	5,000
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)		10,000	10,000	10,000
<b>SUB-TOTAL</b>				<b>355,000</b>	<b>362,000</b>	<b>362,000</b>

**HOUSING**

**Homeownership Assistance**

Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/Mod Housing	200,000	300,000	200,000
Department of Community Investment	Activity Delivery	570.202(b)(9)&570.201(n)	Low/Mod Housing	74,787	74,787	74,787
South Bend Heritage Foundation	Activity Delivery- HO counseling/services	570.202(b)(9)&570.201(n)	Low/Mod Housing	87,500	150,000	100,000
Near Northwest Neighborhood, Inc	Activity Delivery - HO services	570.202(b)(9)	Low/Mod Housing	50,000	120,000	80,000
<b>SUB-TOTAL</b>				<b>412,287</b>	<b>644,787</b>	<b>454,787</b>

**Acquisition / Rehab / Resale**

Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale	570.201(a)(b)(d)(f(i))	Low/Mod Housing	390,000	495,000	330,000
South Bend Heritage Foundation	Acquisition / Rehab / Resale in	570.201(a)(b)(d)(f(i))	Low/Mod Housing	438,750	330,000	330,000
Habitat for Humanity	Acquisition / Rehab / Resale	570.201(a)(b)(d)(f(i))	Low/Mod Housing	209,360	0	0
Northeast Neighborhood Revitalization Organization Inc.	Acquisition / Rehab / Resale - 1 house		Low/Mod Housing	0	165,000	165,000
<b>SUB-TOTAL</b>				<b>1,038,110</b>	<b>990,000</b>	<b>825,000</b>

**Rental Rehab**

South Bend Heritage Foundation	Rehab and renting of 2 units		Low/Mod housing	0	330,000	165,000
<b>SUB-TOTAL</b>				<b>0</b>	<b>330,000</b>	<b>165,000</b>

**New Construction**

Near Northwest Neighborhood Inc.	New construction		Low/Mod Housing	0	630,000	0
466 Works	New construction		Low/Mod Housing	0	585,000	420,000
<b>SUB-TOTAL</b>					<b>1,215,000</b>	<b>420,000</b>

**Owner-Occupied Rehab**

Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/Mod Housing	100,000	242,000	150,000
SBHIP - Department of Community Investment	Homeowner Rehab - SBHIP	570.202(b)(2)	Low/Mod Housing	200,000	200,000	150,000
Rebuilding Together	Rebuilding Together	570.202(b)(2)	Low/Mod Housing	150,000	150,000	150,000
<b>SUB-TOTAL</b>				<b>450,000</b>	<b>592,000</b>	<b>450,000</b>

**SPOT BLIGHT CLEARANCE**

City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	150,000	75,000	85,321
<b>SUB-TOTAL</b>				<b>150,000</b>	<b>75,000</b>	<b>85,321</b>

**TECHNICAL ASSISTANCE**

NRC	Neighborhood Capacity Building	570.201(p)	Low/Mod Area Benefit	16,265	17,500	16,000
<b>SUB-TOTAL</b>				<b>16,265</b>	<b>17,500</b>	<b>16,000</b>

**PUBLIC SERVICES**

	Transportation Program			0		0
South Bend Police Department	Neighborhood Action Reclamation Patrols // Foot-Bike Patrols	570.201(e)	Low/Mod Area Benefit	90,000	90,000	90,000
<b>SUB-TOTAL</b>				<b>90,000</b>	<b>90,000</b>	<b>90,000</b>

**PUBLIC FACILITY IMPROVEMENTS**

Faith Baptist Church Food Pantry	ADA Accessibility entrance and restrooms		Low/Mod Area Benefit	0	150,751	75,000
<b>SUB-TOTAL</b>				<b>0</b>	<b>150,751</b>	<b>75,000</b>

<b>TOTAL</b>	<b>2,511,662</b>	<b>2,922,038</b>	<b>2,943,108</b>
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South Bend ESG	
2017 Entitlement projected	\$211,014
Shelter Operations (60%)	\$126,608
Rapid Rehousing + Admin (40%)	\$84,406

ESG		2016	2017	2017
Shelter Operations		Allocation	Requested	Recommended
AIDS Ministries/AIDS Assist	Comprehensive Hsing Assistance for people w/ AIDS-HIV-Operations	5,500	6,000	5,500
YWCA	Women's Shelter for Domestic Violence Operations	29,500	35,000	29,500
Youth Service Bureau	Safe Station Operations	26,800	28,000	26,800
The Center for the Homeless	Center operations	32,808	35,000	32,808
Life Treatment Centers	Detoxification Program-Emerg Shelter Operations	32,000	50,000	32,000
<b>Operations Sub-Total</b>		<b>126,608</b>	<b>154,000</b>	<b>126,608</b>
Rapid Rehousing				
AIDS Ministries/AIDS Assist	Rapid Re-Housing Housing Relocation and Stabilization	20,400	20,000	18,000
YWCA	Rapid Re-Housing Housing Relocation and Stabilization	18,200	20,945	16,000
YWCA	Rapid Re-Housing TBRA	15,000	32,400	14,406
Youth Service Bureau	Rapid Re-Housing Housing Relocation and Stabilization	17,806	28,000	16,000
Youth Service Bureau	Rapid Re-Housing TBRA	11,000	25,000	18,000
<b>Rapid Rehousing Sub-Total</b>		<b>82,406</b>	<b>126,345</b>	<b>82,406</b>
Department of Community Investment	General Admin	2,000	2,000	2,000
<b>Admin Sub-Total</b>		<b>2,000</b>	<b>2,000</b>	<b>2,000</b>
<b>Total South Bend ESG</b>			<b>282,345</b>	<b>211,014</b>

St. Joseph County Housing Consortium - HOME Funds	
2017 Entitlement	\$740,901
Unallocated HOME Funds	\$360,434
Program Income	\$172,758
<b>Total Available</b>	<b>\$1,274,093</b>

HOME		2016	2017	2017	
		Allocation	Requested	Recommendation	Jurisdiction
Northeast Neighborhood Revitalization Org. (NNRO)	Northeast Mortgage Subsidies	0	253,125	253,125	South Bend
Northeast Neighborhood Revitalization Org. (NNRO)	New Construction - Hill Street	0	210,000	210,000	South Bend
Near Northwest Neighborhood, Inc	NNN Revitalization Program New Construction	303,000	840,000	420,000	South Bend/CHDO
Near Northwest Neighborhood Inc.	Acquisition/Rehab/Resale	0	330,000	0	South Bend/CHDO
South Bend Heritage Foundaiton	New Construction in Lincoln Park &W. Washington Street	414,000	630,000	0	South Bend/CHDO
Habitat for Humanity (South Bend)	New Construction	0	206,666	103,333	South Bend
Habitat for Humanity (Mishawaka)	New Construction	165,000	258,333	103,333	Mishawaka
Oaklawn	Rental Assistance	40,000	50,000	50,000	South Bend
St. Joseph County Housing Authority	First Time Homebuyer Program in County	56,250	100,000	0	County
Consortium Staff	Consortium Admin	45,000	45,000	45,000	South Bend
Available for potential acquisition-resale activity	Acquisition/Rehab/Resale	0	0	89,302	South Bend
<b>TOTAL</b>		<b>1,023,250</b>	<b>2,923,124</b>	<b>1,274,093</b>	