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# HOUSING & COMMUNITY DEVELOPMENT

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## FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan

*For Submission to HUD for the  
Community Development Block Grant Program HOME  
Investment Partnership Program & Emergency Solutions  
Grant Program*

**City of South Bend  
St. Joseph County**



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## Executive Summary

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of South Bend is the county seat of St. Joseph County, Indiana, on the St. Joseph River near its southernmost bend. As of the 2020 census, the city had a total of 103,453 residents; its Metropolitan Statistical Area had a population of 324,501 and Combined Statistical Area of 812,199. It is the fourth-largest city in Indiana, serving as the economic and cultural hub of Northern Indiana. The University of Notre Dame is located just to the north in the unincorporated neighborhood known as Notre Dame, Indiana, and is an integral contributor to the region's economy.

Today, the largest industries in the City of South Bend are health care, education, small business, and tourism. Remaining large corporations include Crowe LLP, Honeywell, and AM General.

The City of South Bend, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) for the following Federal programs:

- Community Development Block Grant (CDBG) Program and
- Emergency Solutions Grant (ESG) Program.

In addition, the City of South Bend is also the HOME Participating Jurisdiction (PJ) of the St. Joseph County Housing Consortium. St. Joseph County Housing Consortium consist of the following members: the City of South Bend, the City of Mishawaka, and the unincorporated part of St. Joseph County.

In compliance with the HUD regulations, the City of South Bend has prepared this FY 2025-2029 Five-Year Consolidated Plan for the period of January 1, 2025 through December 31, 2029. This Five-Year Consolidated Pan is a strategic plan for the implementation of the City's Federal Programs for housing, community and economic development, and homeless populations within the City of South Bend.

The Five-Year Consolidated Plan establishes the City's priority needs for the next five (5) year period, including:

- Housing Priority;
- Homeless Priority;
- Other Special Needs Priority;
- Community Development Priority;
- Economic Development Priority; and
- Administration & Planning Priority.

The Five-Year Consolidated Plan for the City of South Bend outlines the specific initiatives the City will undertake to address its needs and objectives by promoting:

- the rehabilitation and construction of decent, safe and sanitary housing;
- creating a suitable living environment;
- removing slums and blighting conditions;
- promoting fair housing;
- promoting affordable housing;
- improving public services;
- expanding economic opportunities; and
- principally benefitting low- and moderate-income persons.

This Five-Year Consolidated Plan is a collaborative effort of the:

- City of South Bend
- City of Mishawaka
- St. Joseph County Housing Consortium
- the community at large
- social service agencies and providers
- housing providers

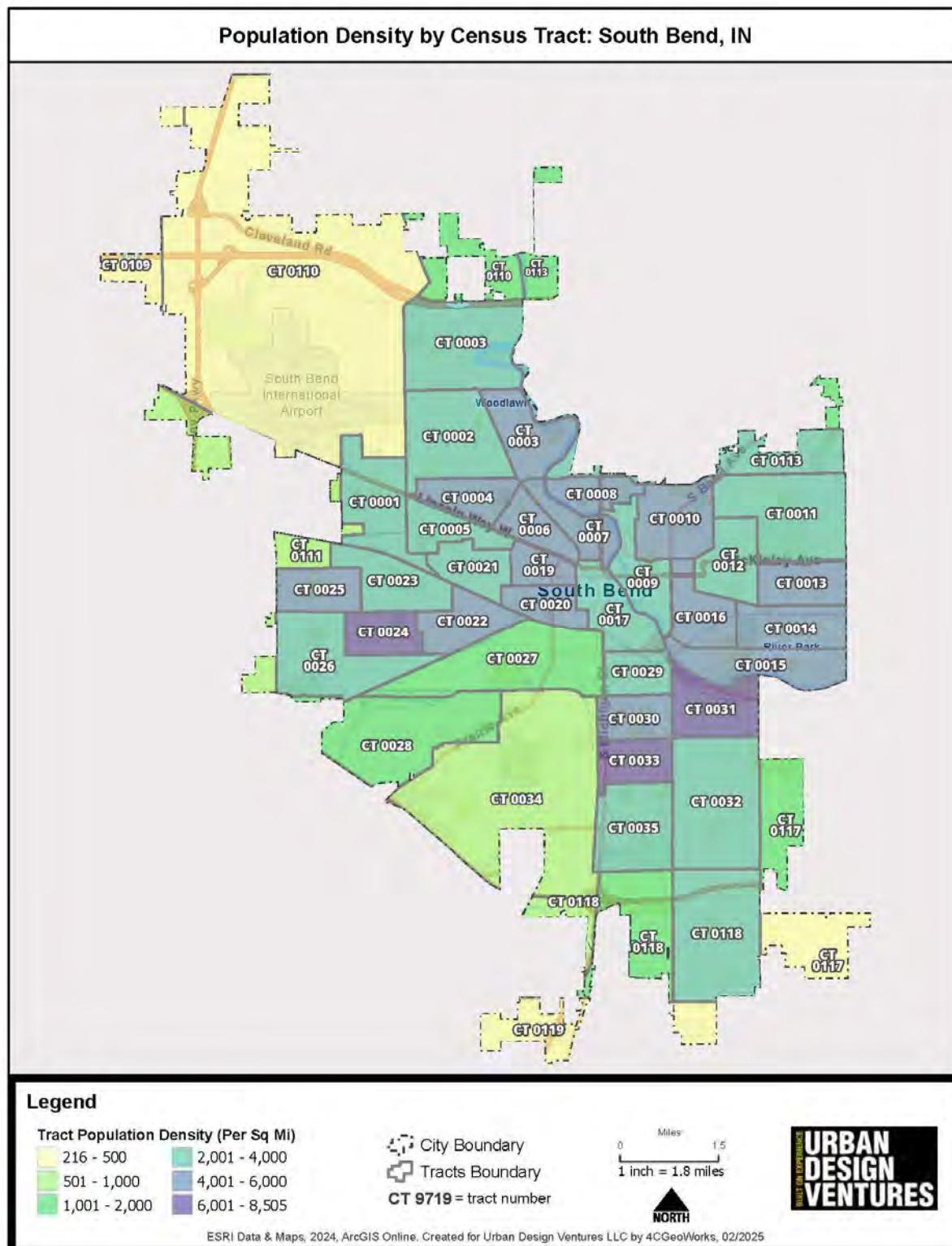
- community development agencies
- economic development groups

The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, agency surveys, statistical data, and review of previous community development plans. A separate Five-Year Consolidated Plan has been prepared for the City of Mishawaka which is also a Federal Entitlement Community and a member of the St. Joseph County Housing Consortium.

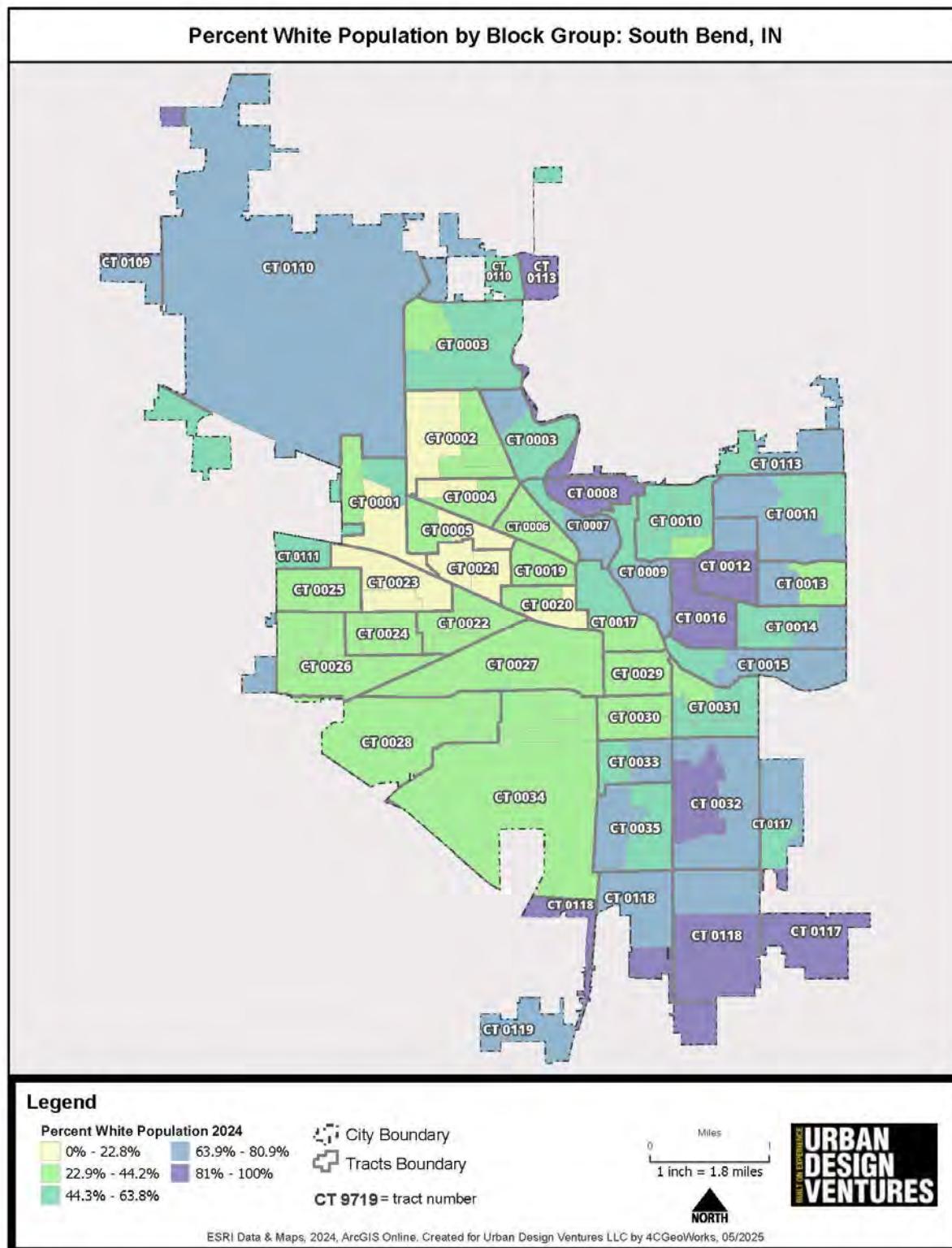
**Maps:**

The following maps illustrate the demographic characteristics of the City of South Bend and St. Joseph County:

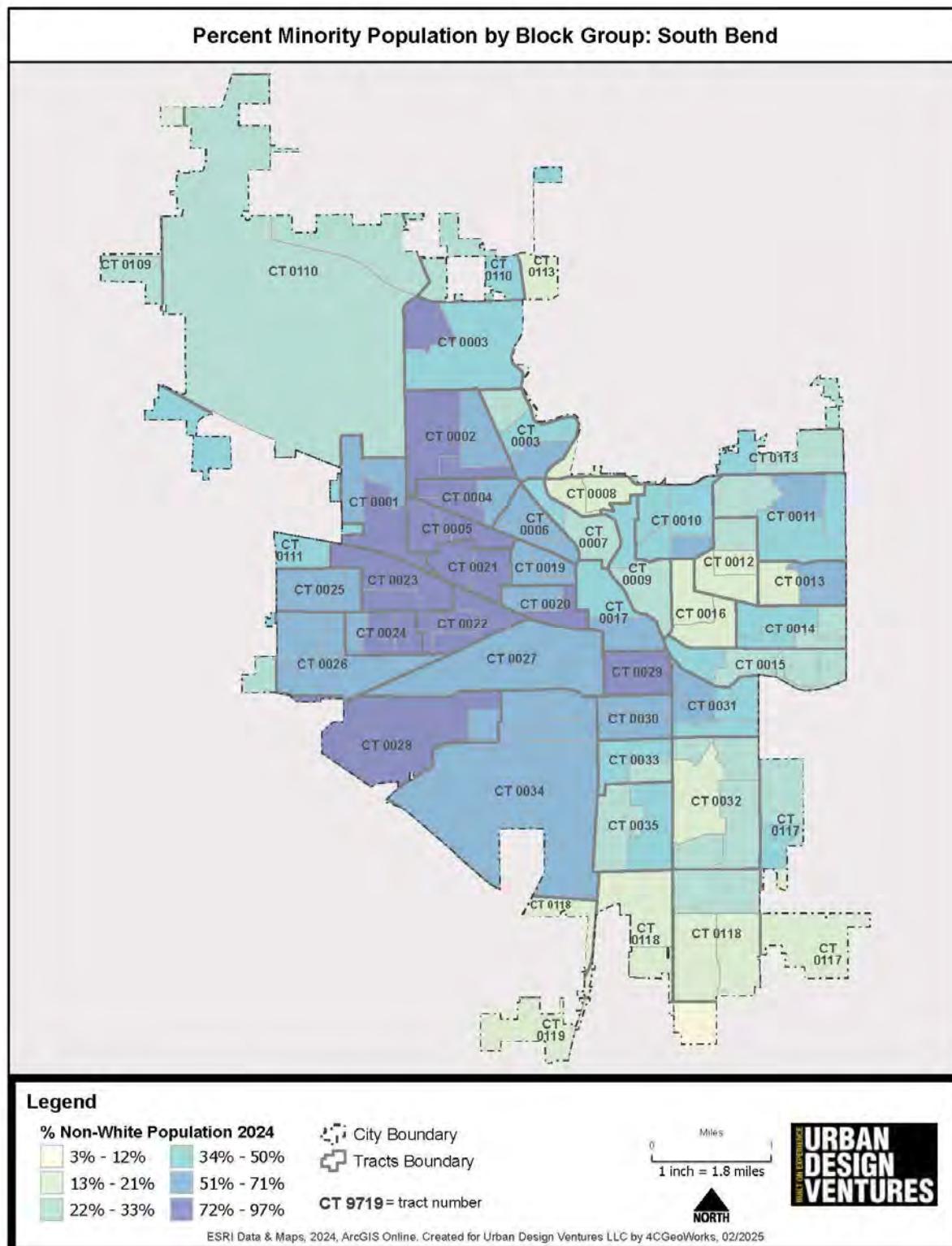
- Population Density by Census Tract – City of South Bend
- Percent White Population by Block Group – City of South Bend
- Percent Minority Population by Block Group – City of South Bend
- Percent Hispanic Population by Block Group – South Bend
- Percent Population Age 65 and Over by Block Group – City of South Bend
- Total Housing Units by Block Group – City of South Bend
- Percent Owner-Occupied Housing Units by Block Group – City of South Bend
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- Low/Moderate Income Percentage by Block Group – St. Joseph County
- Low/Moderate Income and High Minority Concentration by Block Group – St. Joseph County



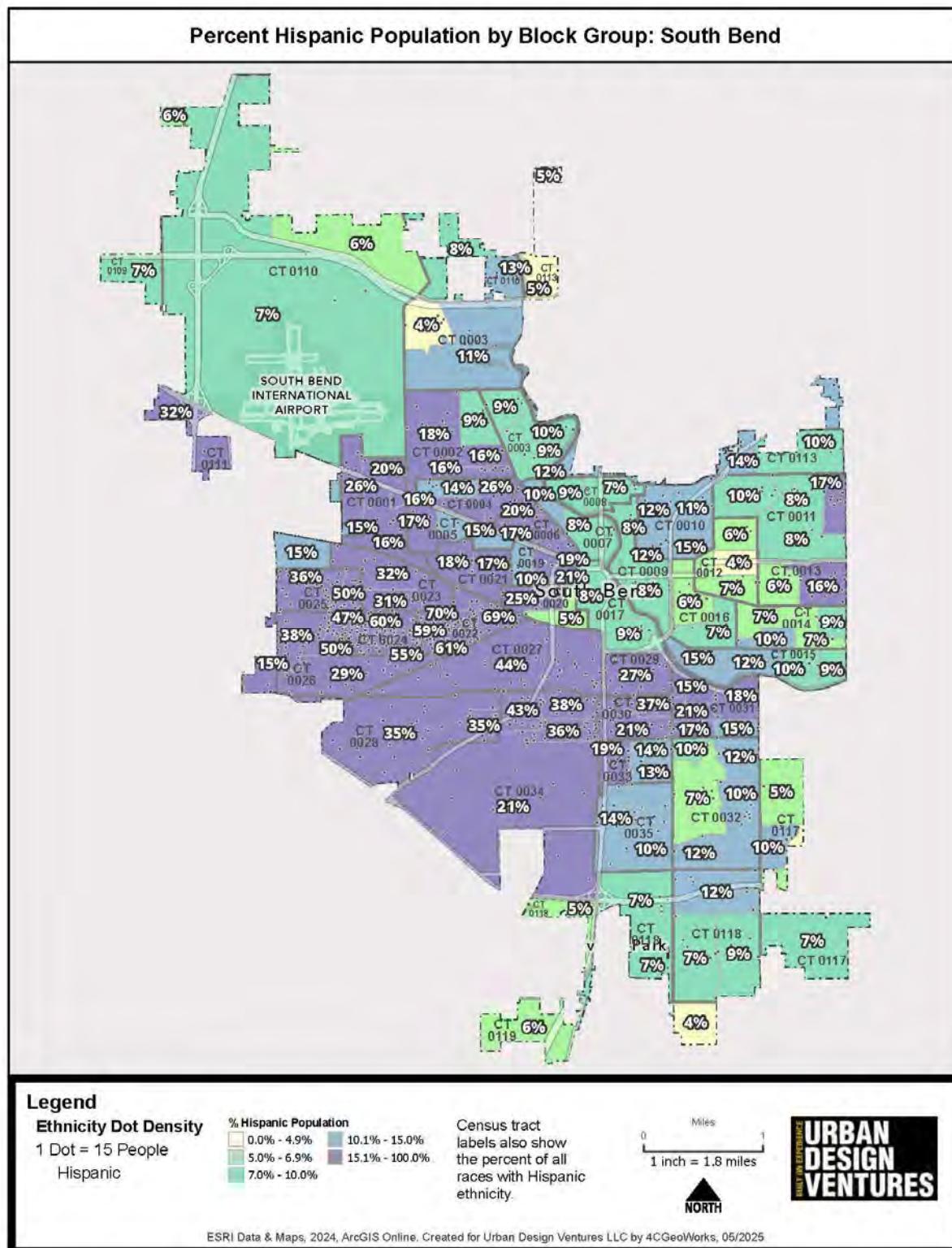
### Population Density by Census Tract – City of South Bend



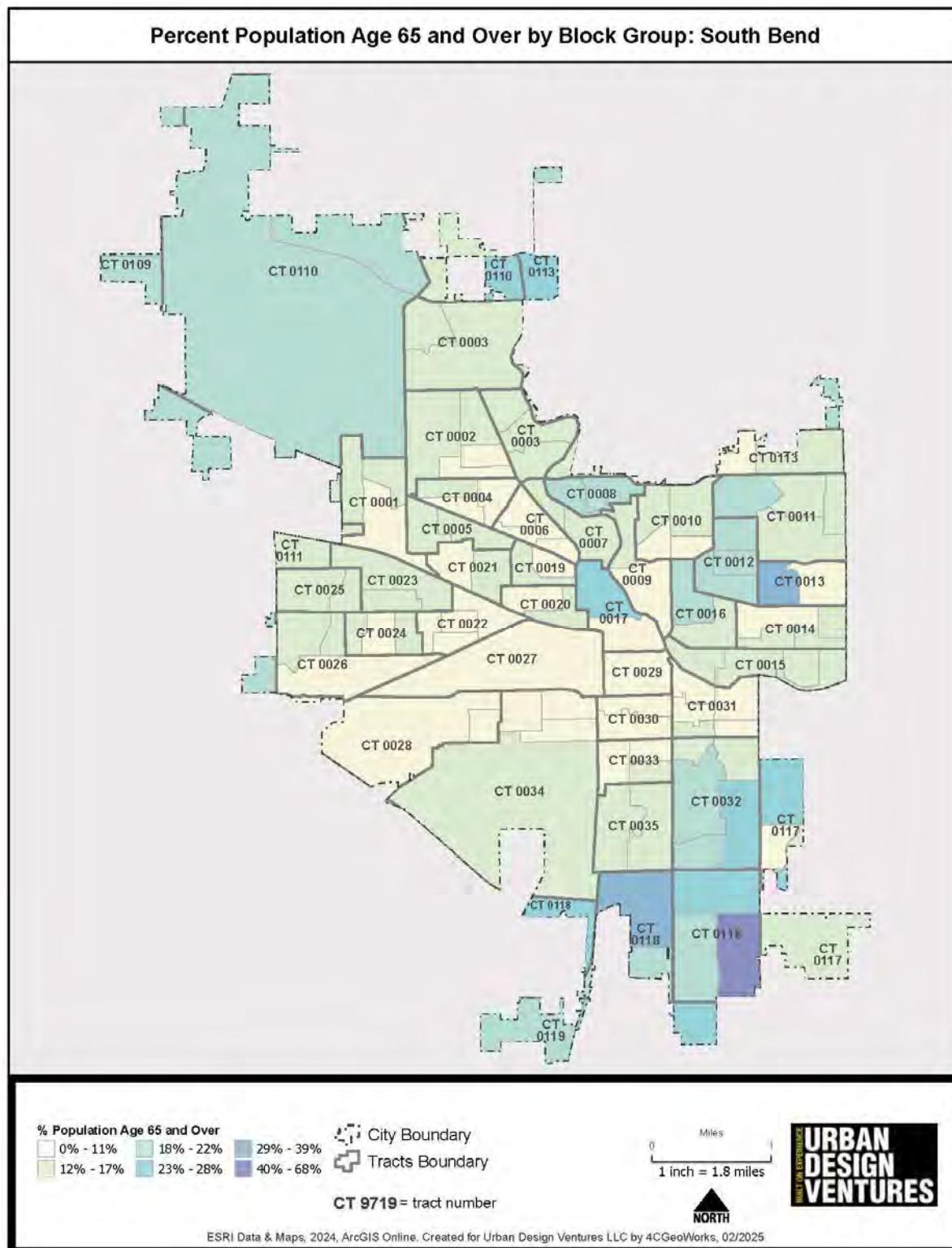
### Percent White Population by Block Group – City of South Bend



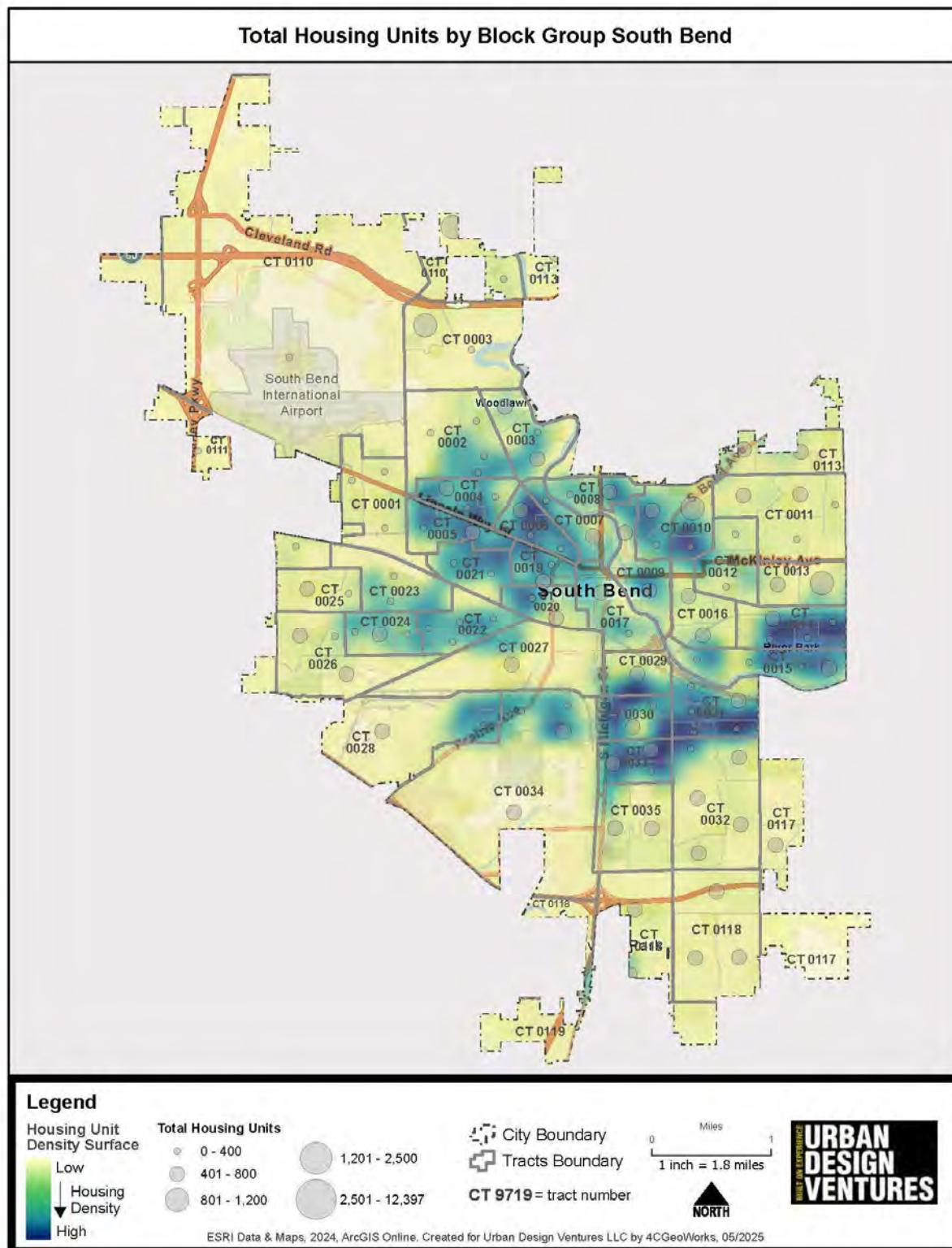
### Percent Minority Population by Block Group – City of South Bend



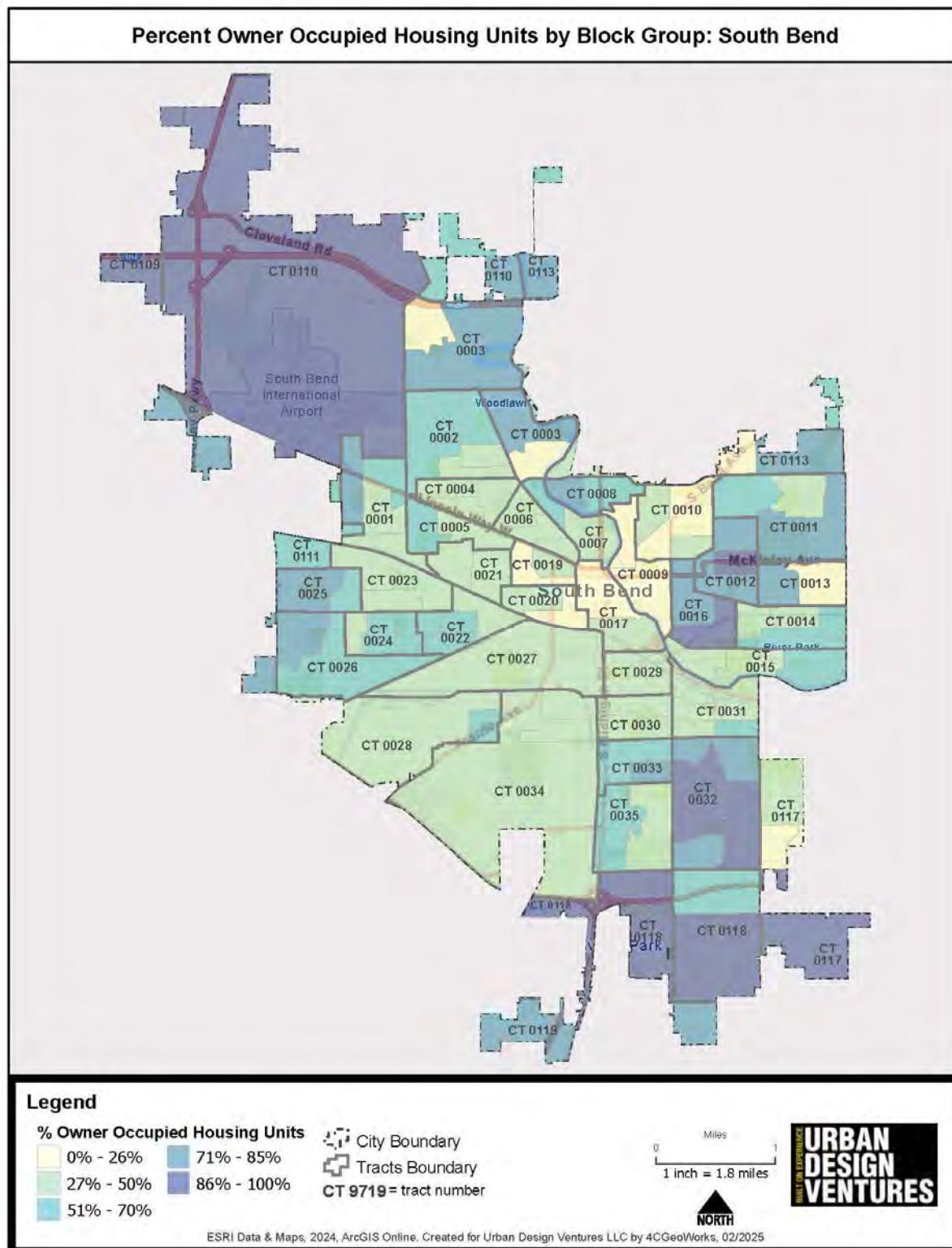
### Percent Hispanic Population by Block Group – City of South Bend



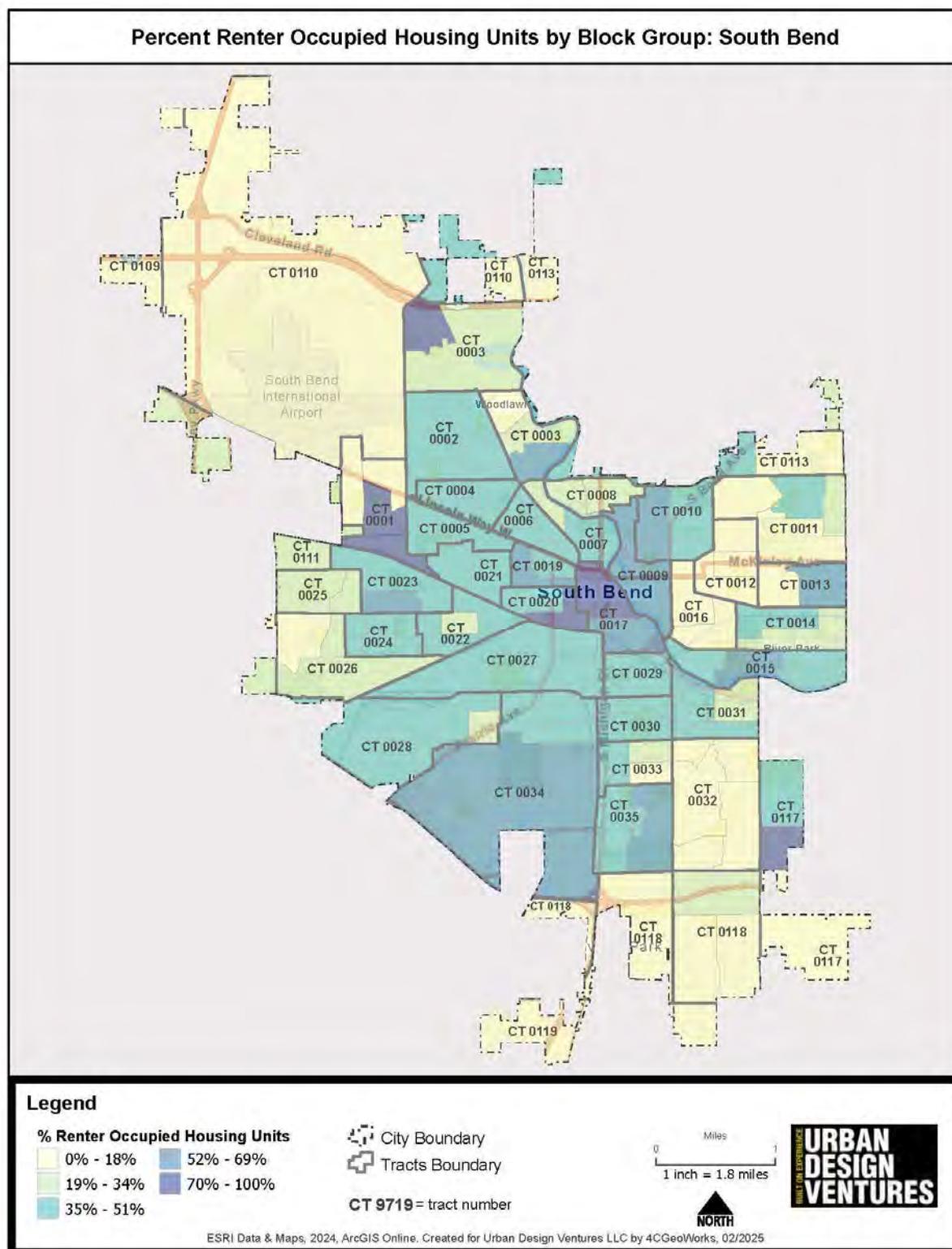
### Percent Population Age 65 and Over by Block Group – City of South Bend



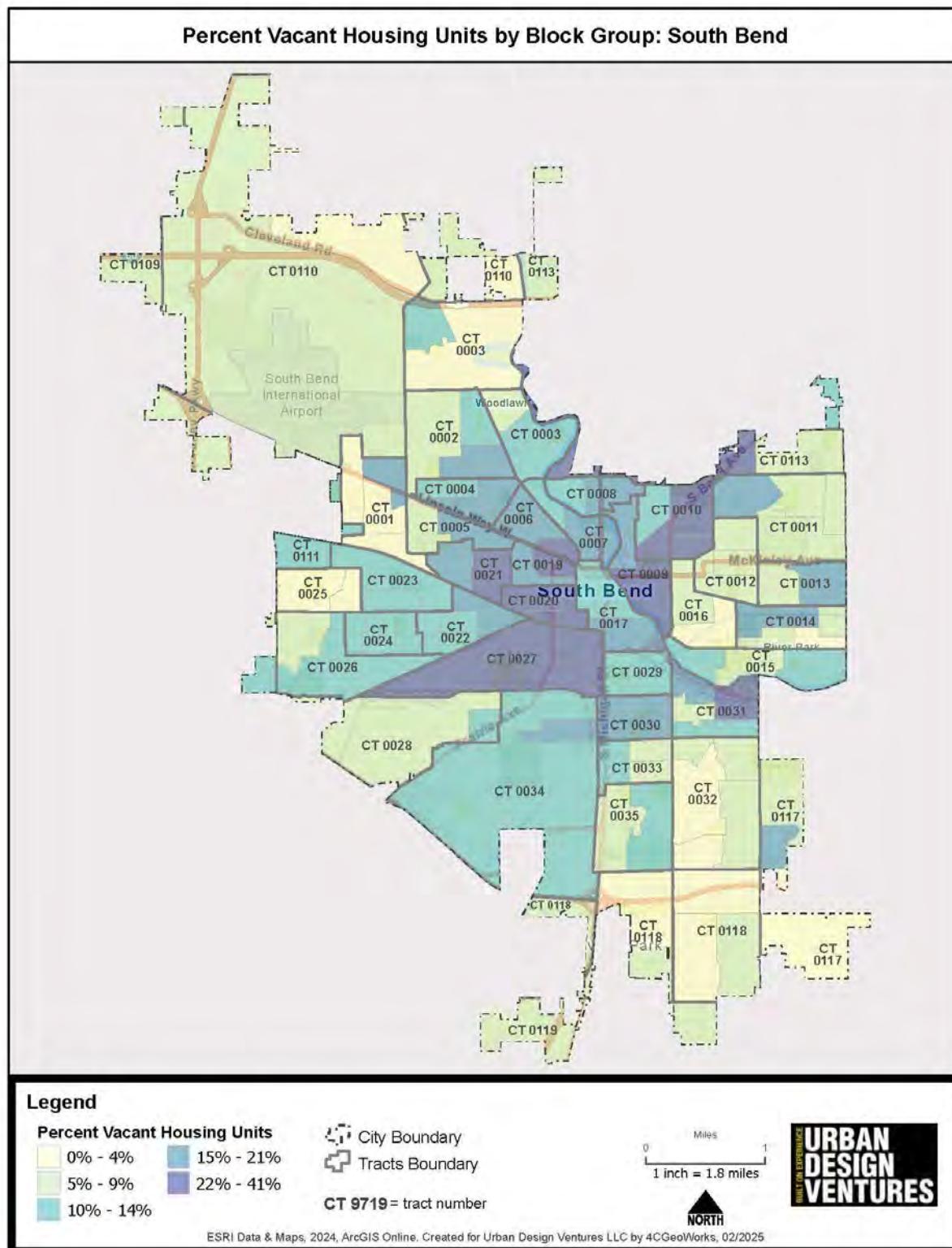
### Total Housing Units by Block Group – City of South Bend



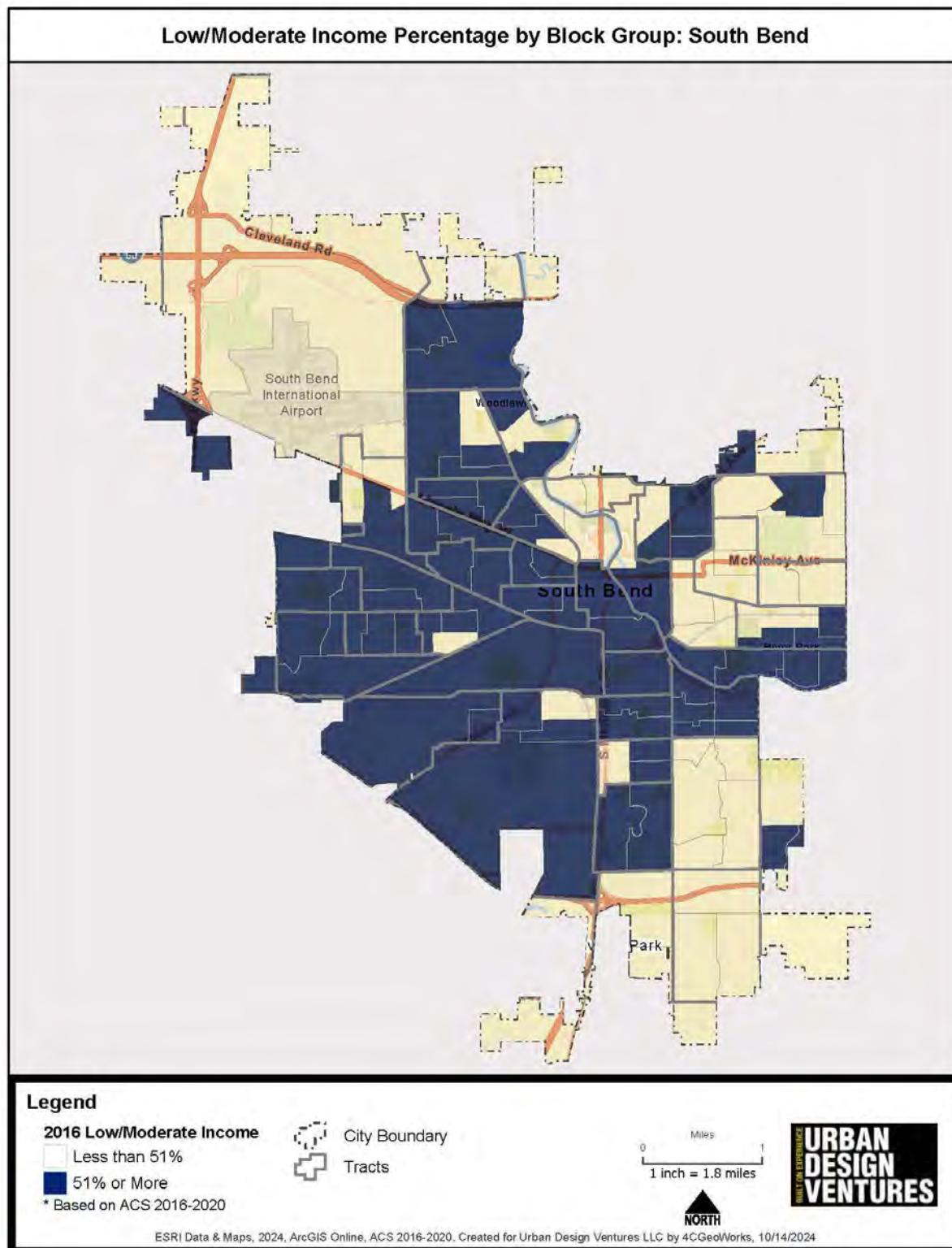
### Percent Owner Occupied Housing Units by Block Group – City of South Bend



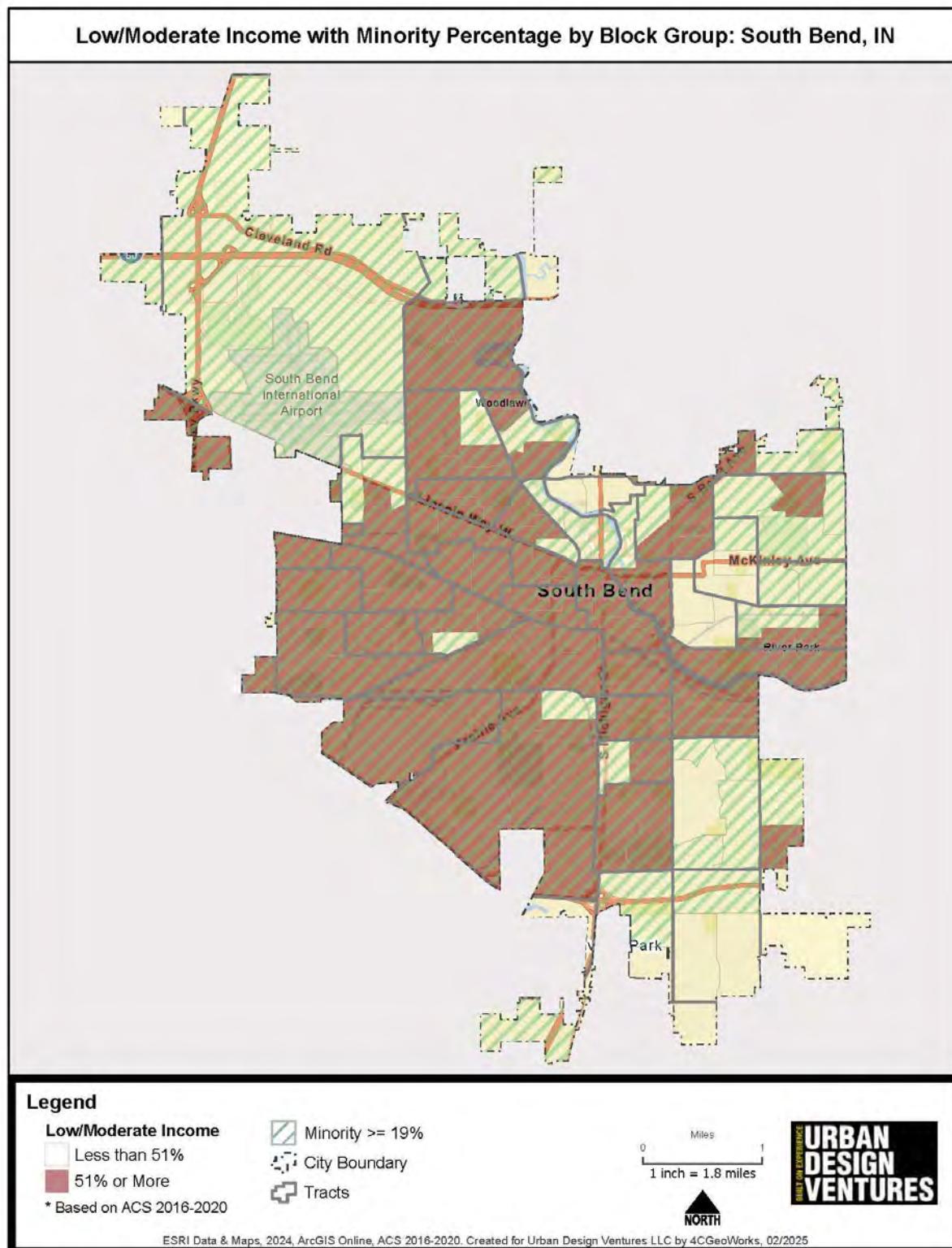
### Percent Renter Occupied Housing Units by Block Group – City of South Bend



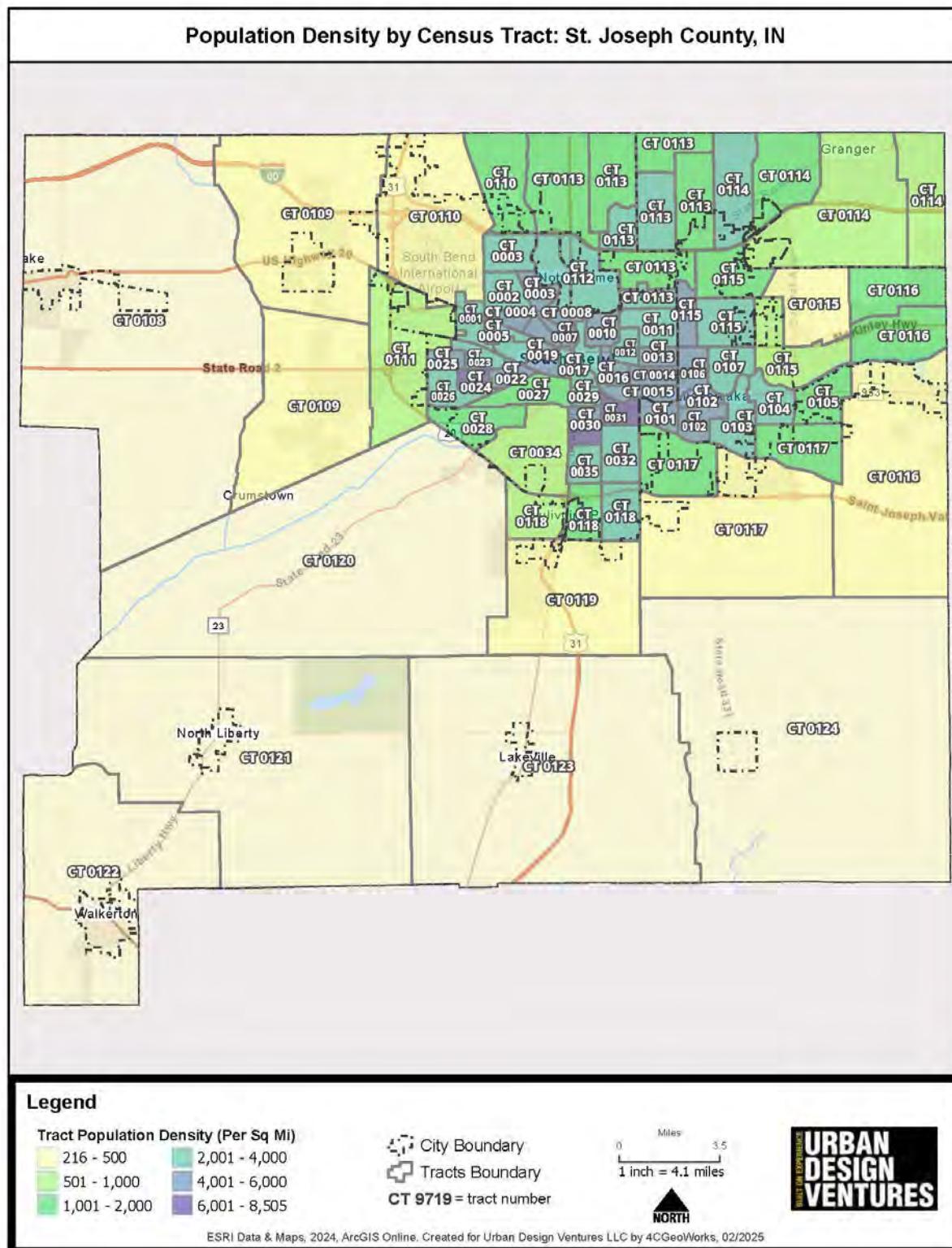
### Percent Vacant Housing Units by Block Group – City of South Bend



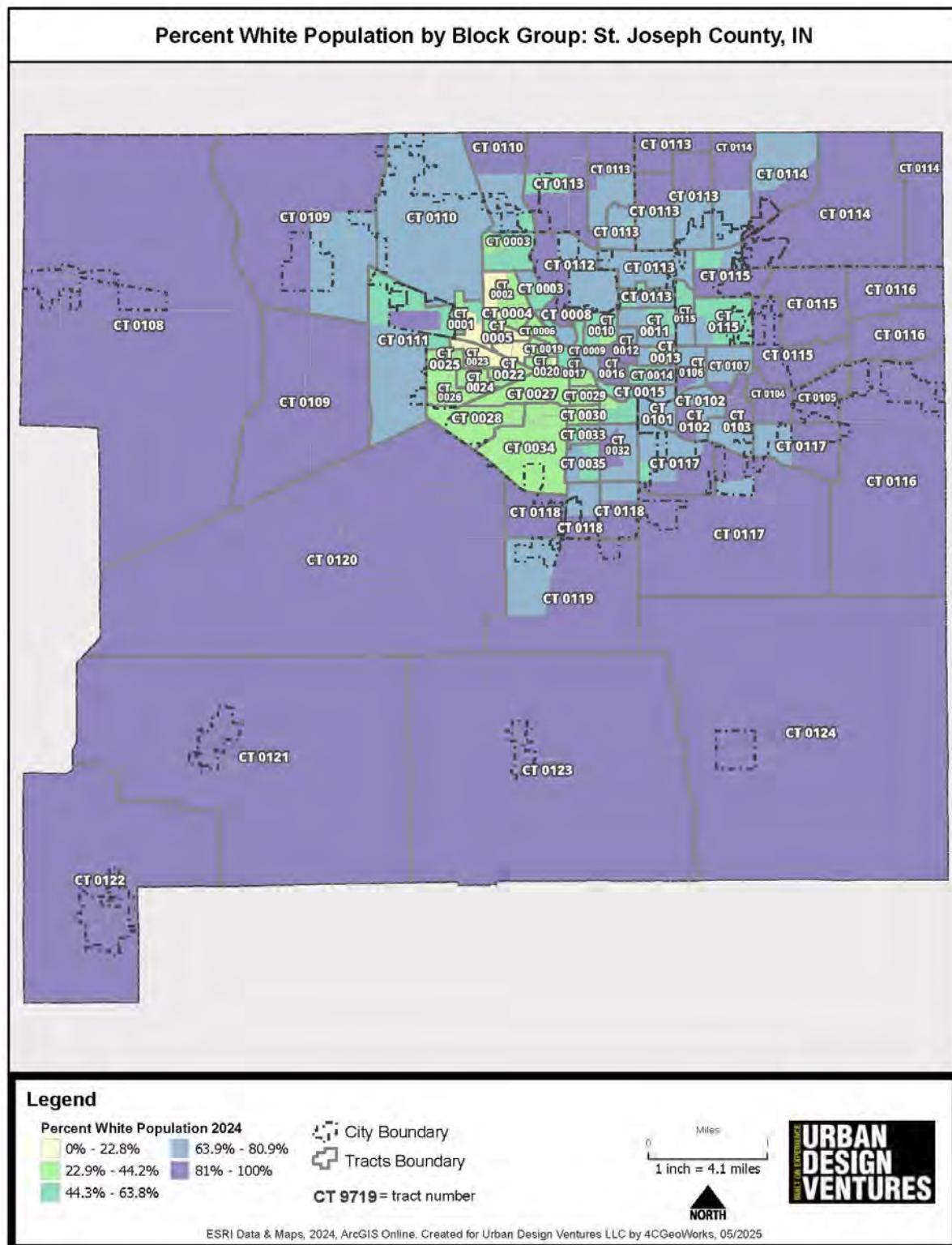
### Low/Moderate Income Percentage by Block Group – City of South Bend



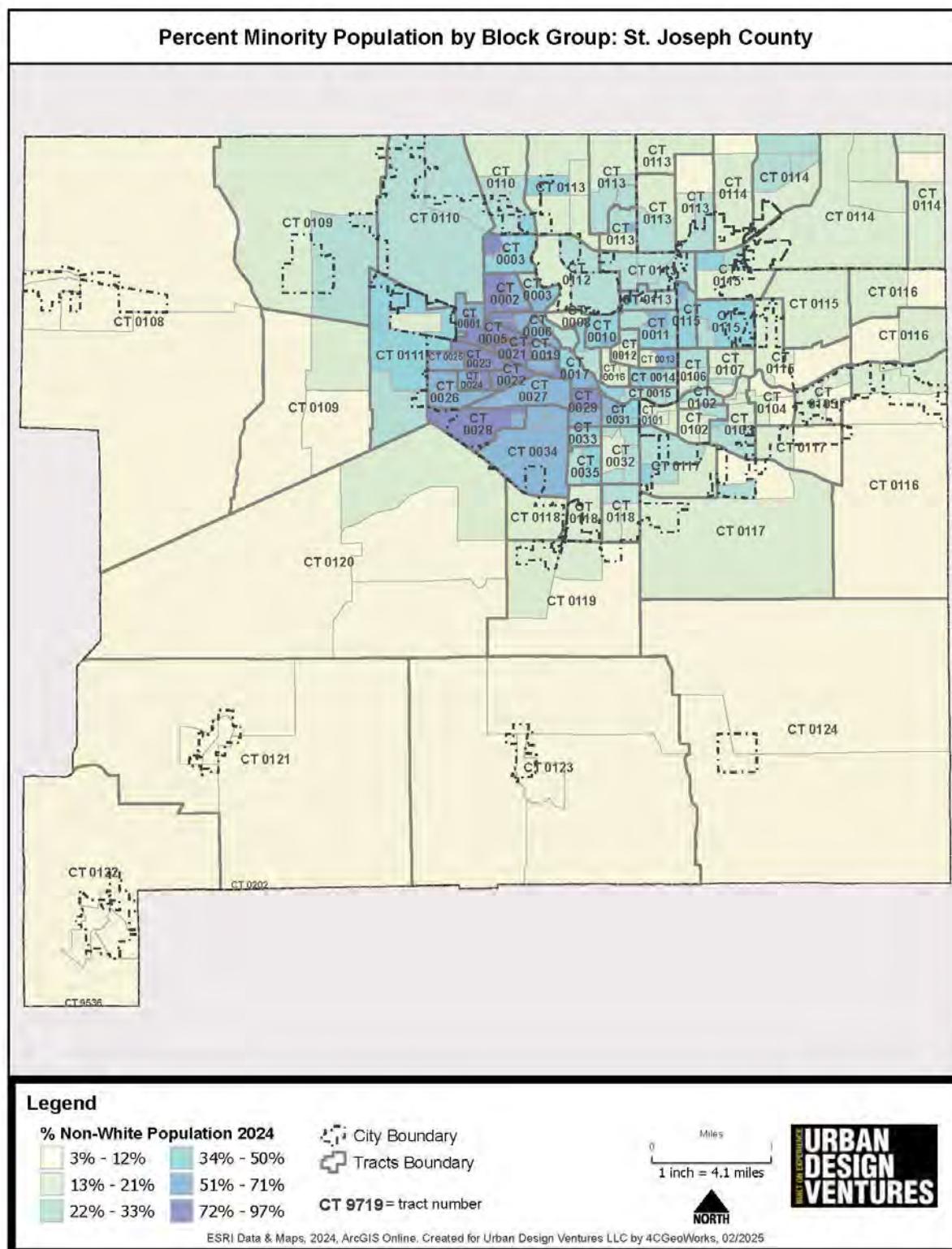
### Low/Moderate Income with Minority Percentage by Block Group – City of South Bend



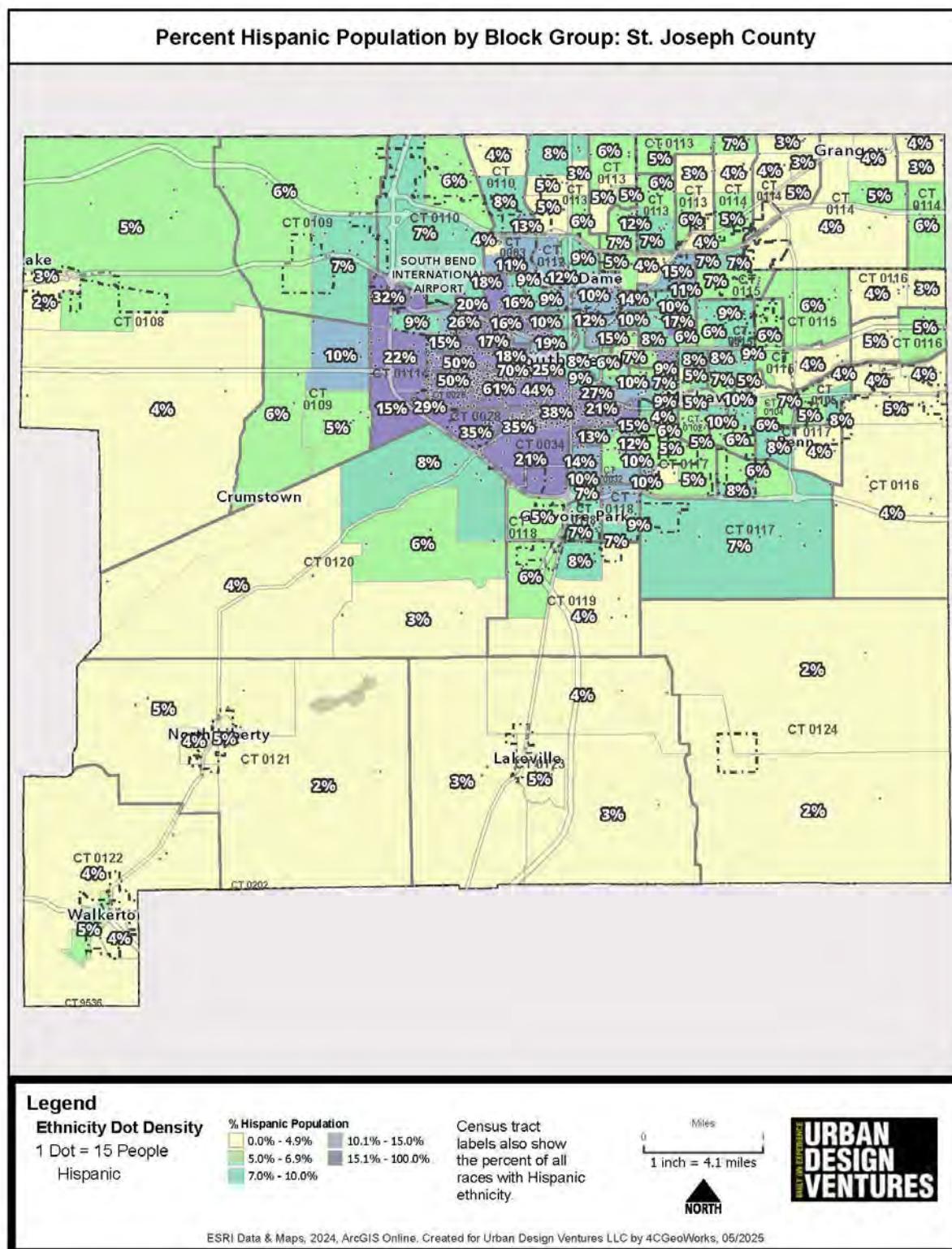
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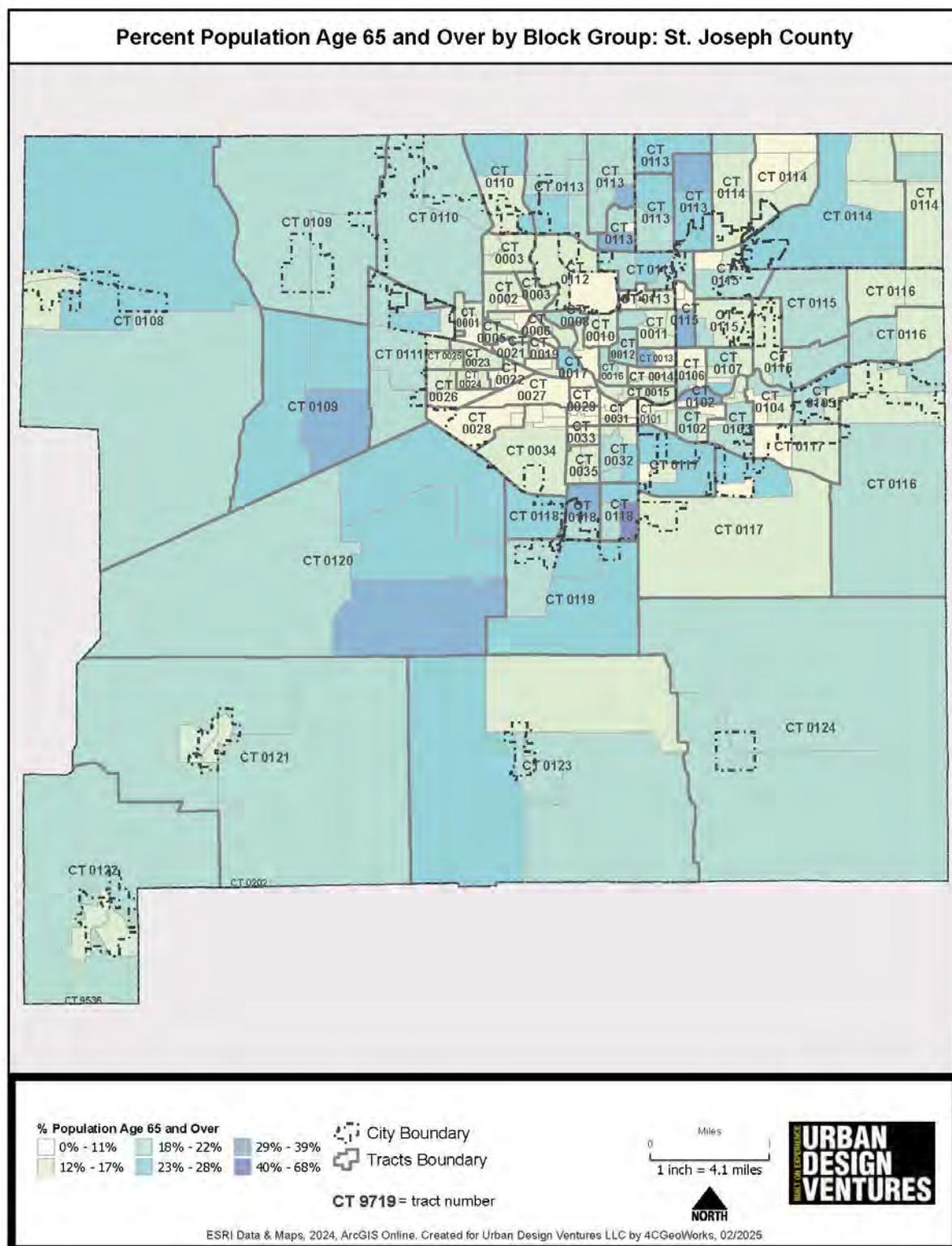
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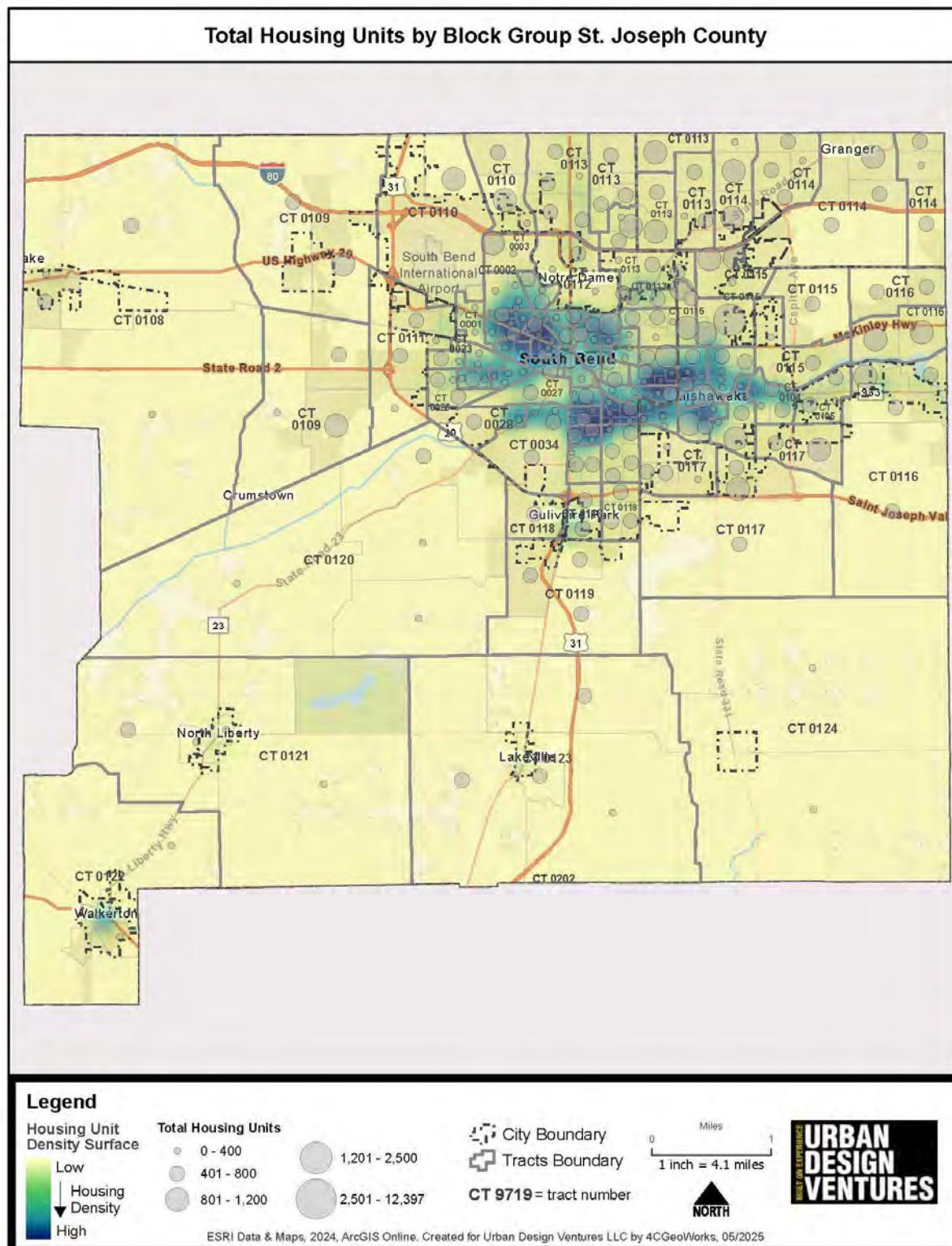
### Percent Minority Population by Block Group – St. Joseph County



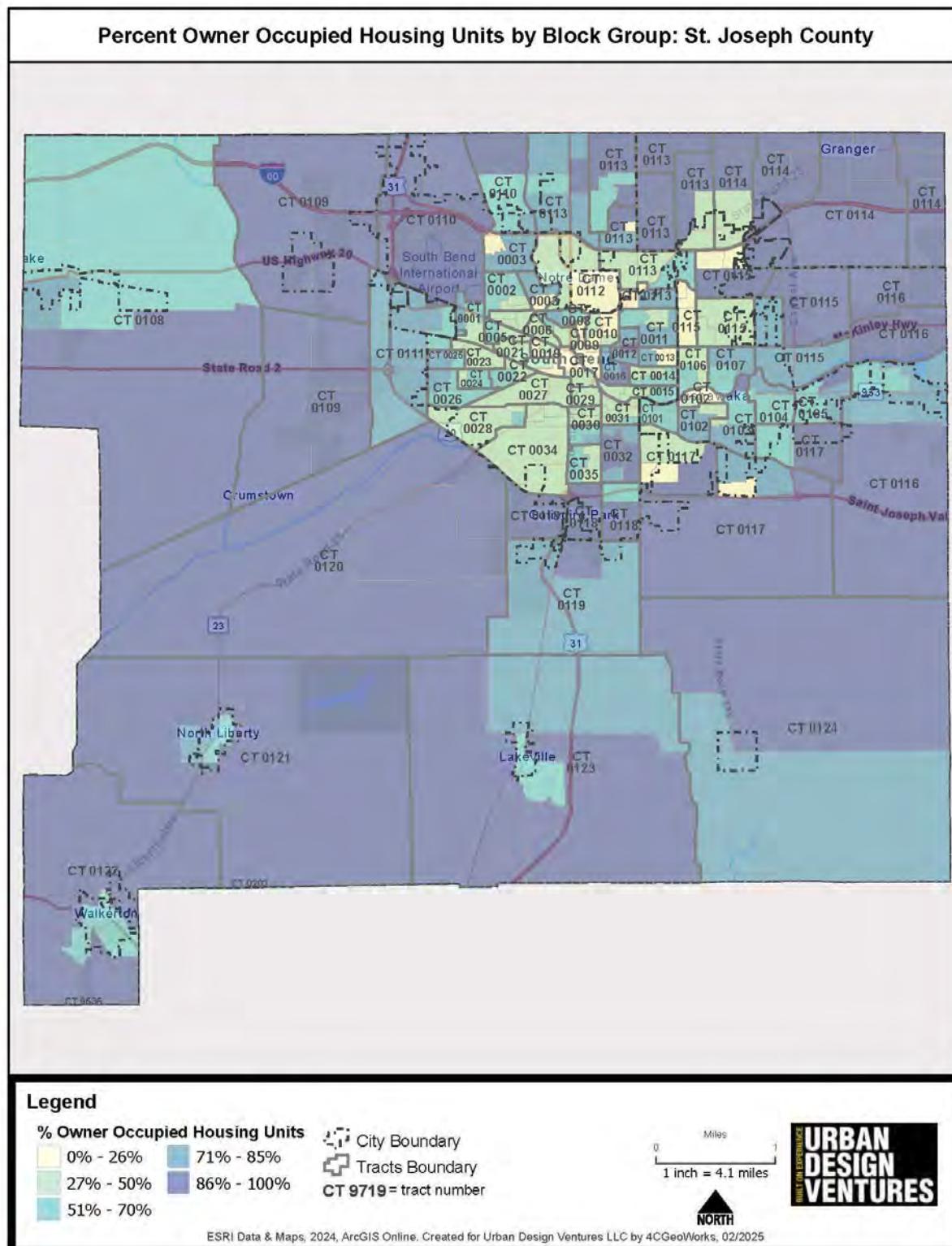
### Percent Hispanic Population by Block Group – St. Joseph County



## Percent Population Age 65 and Over – St. Joseph County

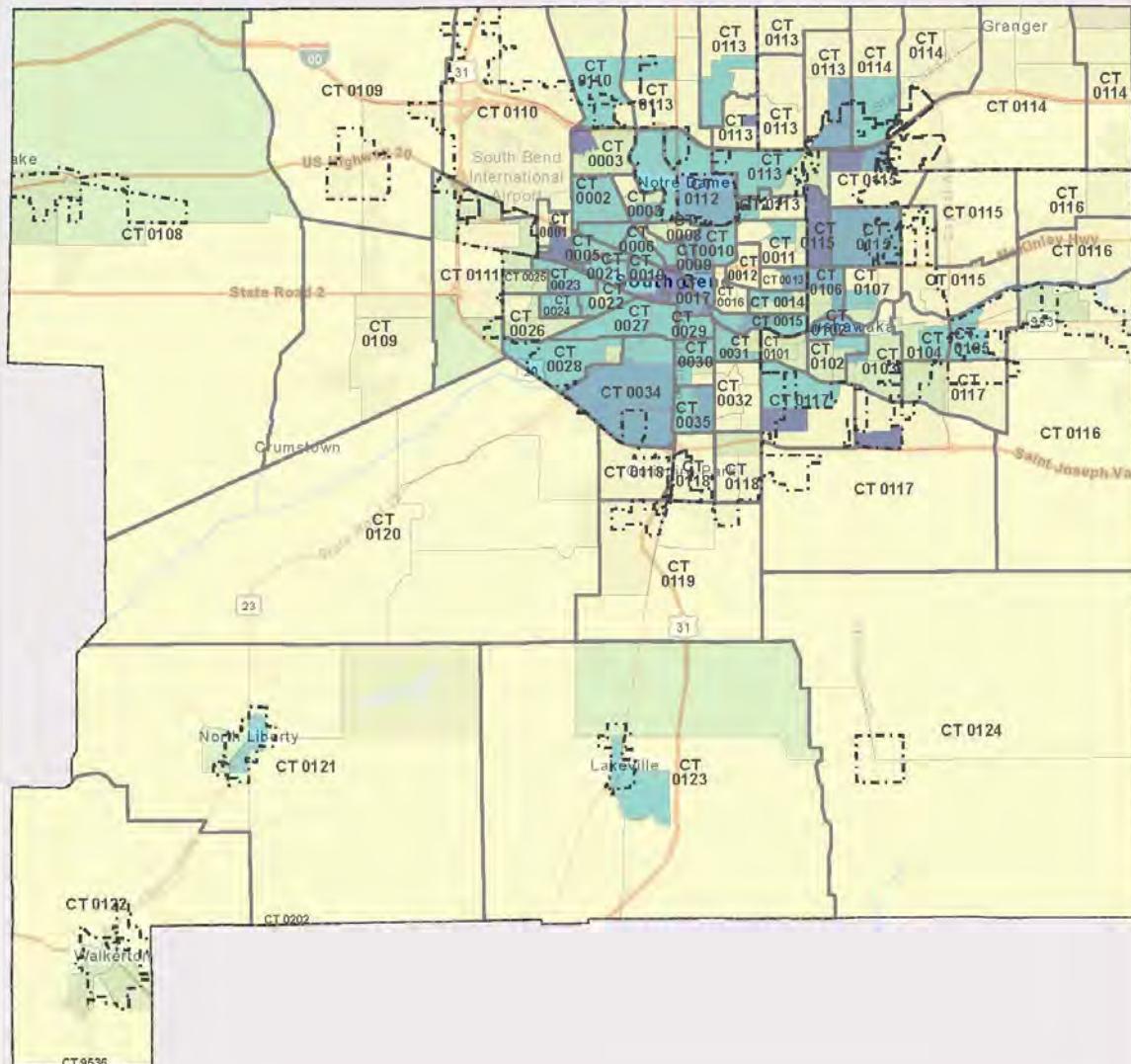


## Total Housing Units by Block Group – St. Joseph County

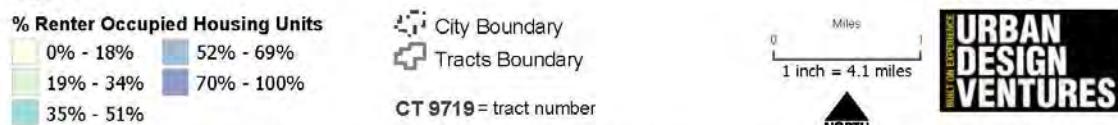


### Percent Owner Occupied Housing Units – St. Joseph County

### Percent Renter Occupied Housing Units by Block Group: St. Joseph County

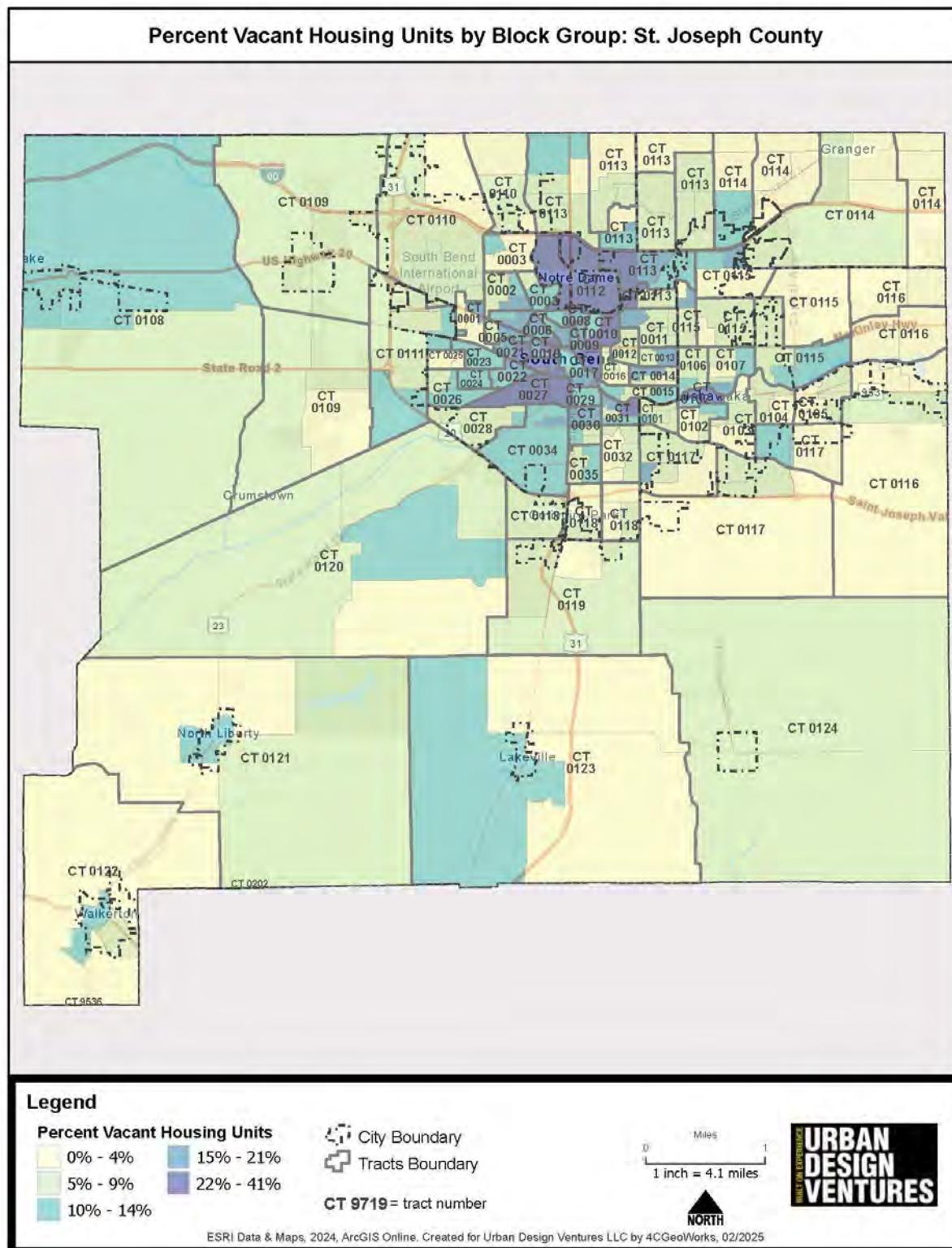


### Legend

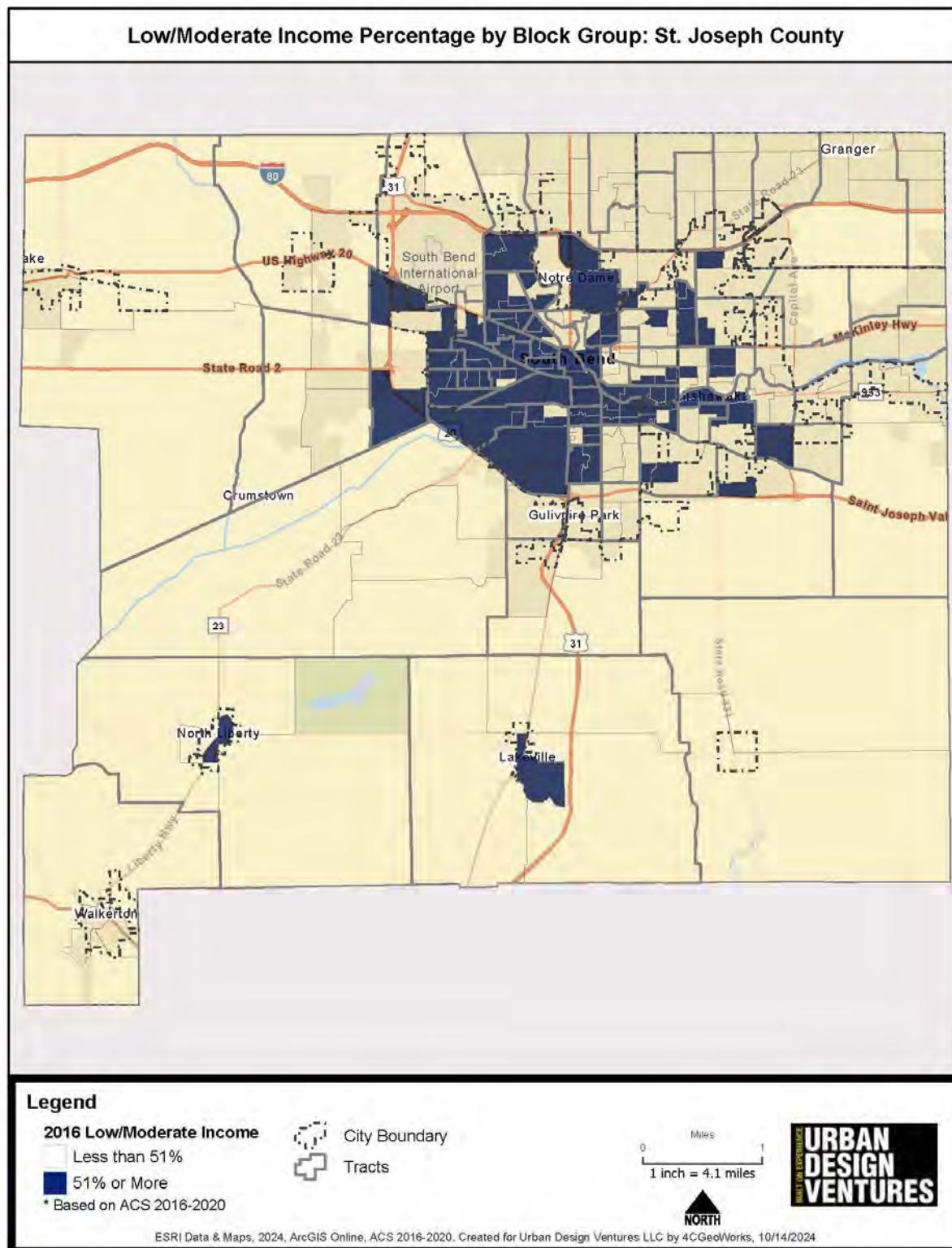


NORTH

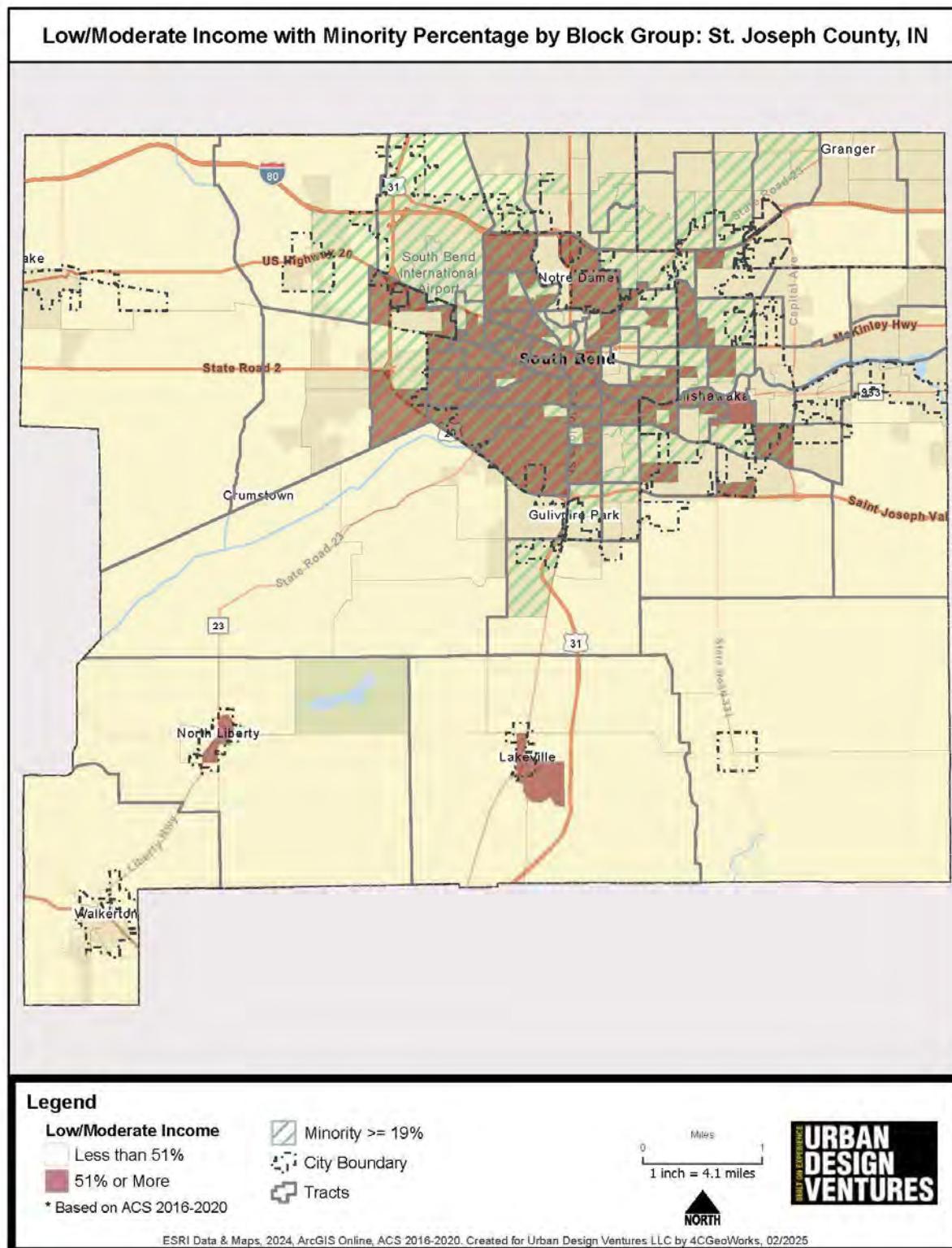
## Percent Renter Occupied Housing Units by Block Group – St. Joseph County



### Percent Vacant Housing Units by Block Group – St. Joseph County



### Low/Moderate Income Percentage by Block Group – St. Joseph County



### Low/Moderate Income with Minority Percentage by Block Group – St. Joseph County

## **2. Summary of the objectives and outcomes identified in the Plan's Needs Assessment Overview**

The purpose of City of South Bend's FY 2025-2029 Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City. The following are the priority needs and goals that have been identified for the five-year period of FY 2025 through FY 2029:

### **HOUSING PRIORITY - HS**

St. Joseph County, including the Cities of South Bend and Mishawaka, has been experiencing a growth in population. This has created demand for housing and has strained the existing housing stock. This has resulted in an increase in the sale price of homes and rental costs in the County. Low- and moderate-income households have been severely impacted and are unable to find decent, safe, sanitary, and affordable housing because they can no longer pay the increase in housing costs. This has been identified as the top priority for St. Joseph Housing Consortium.

The following goals are presented to address this Housing Priority:

- **HS-1 Housing Development** – Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
- **HS-2 Homeownership** – Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.
- **HS-3 Housing Rehabilitation** – Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
- **HS-4 Lead-Based Paint** – Promote and educate property owners on the dangers of lead-based paint and safe work practices to abate lead-based paint in their residences.
- **HS-5 Housing Assistance** – Promote and provide housing stability through rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of homelessness.
- **HS-6 Fair Housing** – Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.
- **HS-7 Housing Supportive Services** – Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid eviction proceedings.

## HOMELESS PRIORITY – HO

There has been an increase in the number of persons who are unhoused in St. Joseph County. Homelessness is concentrated in the Cities of South Bend and Mishawaka. Due to the high cost of housing, there is a great risk of persons becoming homeless.

The following goals are presented to address the priority needs for the homeless and those who are at risk of homelessness:

- **HO-1 Housing Opportunities** – Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
- **HO-2 Support and Management Services** – Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** – Promote and assist in eviction reduction efforts and educate and discourage unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** – Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
- **HO-5 Shelter Housing** – Support and assist in the development and/or continuation of shelters supportive training and educational programs for sheltered residents.

## OTHER SPECIAL NEEDS PRIORITY – SN

St. Joseph County and the Cities of South Bend and Mishawaka are experiencing an increase in the number of persons who are elderly, persons with physical disabilities, developmentally delayed persons, persons with mental illnesses, persons battling substance abuse, and persons exiting from institutional settings.

The following goals are presented to address under the priority needs of Special Needs Groups:

- **SN-1 Housing** – Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
- **SN-2 Accessibility** – Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
- **SN-3 Public Services** – Improve and increase public service programs for the youth, the elderly, disabled, and target low-income population, including feeding programs and social/welfare programs throughout the City.
- **SN-4 Removal of Architectural Barriers** – Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** – Improve and expand the access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

## COMMUNITY DEVELOPMENT PRIORITY – CD

The infrastructure, community facilities, building conditions, and public services are being strained by the County's population growth, increased demand for services and the age of the infrastructure, buildings, and facilities. There is a need to improve, preserve, and develop public facilities and infrastructure to support the population growth in the County.

The following goals are presented to address this priority need:

- **CD-1 Infrastructure** - Improve and upgrade the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, curbs, walks, ADA ramps, retaining walls, sewer lines, service lines, bridges, flood control, storm water management and sustainability.
- **CD-2 Community Facilities** – Improve, upgrade, and expand the City's public and community facilities including parks, playgrounds, recreational facilities, libraries, public buildings, etc. to meet the needs of the growing population.
- **CD-3 Public Services** – Improve, expand, and create public service programs including social, welfare, health and nutrition programs to meet the needs of the low- and moderate-income persons in the City.
- **CD-4 Clearance and Demolition** – Remove slum and blighting conditions through the demolition and clearance of vacant buildings that are economically infeasible for rehabilitation, and sites that pose a threat to the health, safety, and welfare of the public.
- **CD-5 Public Safety** – Improve and expand fire protection, emergency health and management services, crime prevention, etc. to better serve and protect the residents of the Cities.
- **CD-6 Public Transportation** – Improve and expand public transportation with additional bus routes, improved bus shelters, increased time schedules, etc. to assist low- and moderate-income persons to access employment medical treatment, and essential services.
- **CD-7 Neighborhood Revitalization** – Improve and stabilize neighborhoods in the City by developing capacity and encouraging the formation and expansion of neighborhood based organizations, and consider planning/development under the Neighborhood Revitalization Strategy Area (NRSA) Program.
- **CD-8 Section 504** – Implement the City Section 504 Plans and bring the public and community facilities into compliance with the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

## ECONOMIC DEVELOPMENT PRIORITY – ED

The local economy in the County has been expanding with new development occurring in the Western Portion. However, this growth requires a skilled and trained workforce. This has created a need for job training, workforce development, and services to meet the employment needs of these new companies.

The following goals are presented to address the priority needs for economic development:

- **ED-1 Employment** – Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.
- **ED-2 Financial Assistance** – Support new development of business and industry through expansion, new development, capital equipment purchases, etc. to be funded with federal programs.
- **ED-3 Incentives** – Support local, state, and federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.

#### **ADMINISTRATION & PLANNING - AP**

There is a continuing need to provide administration, management, and sound planning to executive grants and loan programs by the City.

The following goals are presented to address the priority needs for sound administration and planning:

- **AP-1 General Administration** – Continue to provide experienced management and oversight to maintain efficient and effective administration of local, state, and federal grant and loan programs.
- **AP-2 Planning** – Provide sound planning for special studies, environmental review records, preparing grant applications, designing programs, planning project activities, etc.
- **AP-3 Affirmatively Further Fair Housing** – Promote and support policies and activities to Affirmatively Further Fair Housing (AFFH) throughout St. Joseph County.

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

In the FY 2024 CAPER, the City of South Bend expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 11.69% of its funds during the FY 2024 CAPER period on public service, which is below the statutory maximum of 15%. The City's drawdown ratio was 1.62 as of November 2024. This was above HUD's timeliness limit of a drawdown ratio of 1.5.

#### **4. Summary of citizen participation process and consultation process**

The City of South Bend has followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. The City held its first public hearing on the needs of the community and its residents on August 7, 2024. This provided the residents, agencies and

organizations with the opportunity to discuss the City's CDBG, HOME, and ESG Programs and to provide suggestions for the future CDBG and HOME Program's priorities and activities.

The City maintains a list of agencies and organizations for its CDBG, HOME, and ESG Programs and sends out Funding Applications for the FY 2025 CDBG Program.

A copy of the "Draft FY 2025-2029 Five-Year Consolidated Plan and the FY 2025 Annual Action Plan" was placed on public display for a 30-day review from November 27, 2024, to December 31, 2024, for the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in a newspaper of general circulation in the area. The "Draft Five-Year Consolidated Plan and the FY 2025 Annual Action Plan" were on public display at the following locations:

- The St. Joseph County Public Library (all branches)
- Mishawaka Public Library (all branches)
- Walkerton Public Library
- New Carlisle-Olive Township Public Library
- City of South Bend Department of Community Investment
- City of South Bend Office of the Clerk
- City of Mishawaka Department of Community Development

The Five-Year Consolidated Plan and Annual Action Plans were also placed on the City's website at [www.southbendin.gov](http://www.southbendin.gov).

## 5. Summary of public comments

In August 2024, a resident survey was prepared and sent out to residents and organizations in the City. A copy was placed on the City's website. The results of the survey were used to help determine the goals and strategies. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

The City of South Bend updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a state of emergency by the Governor of Indiana and the City loses its ability to hold public hearings in person. These provisions shortened display periods for plans and substantial amendments to 5 days, allowed for virtual public meetings, and the requirement that plans either be displayed on the City's website or be emailed to any resident that requests them within two (2) business days.

The City held a public hearing on December 10, 2024 to obtain oral and written comments on the proposed activities and findings of the Consolidated Plan and Annual Action Plan.

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

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

**7. Summary**

The City of South Bend followed its Citizen Participation Plan. The City of South Bend provided residents and stakeholders with the opportunity to participate in the planning process, which they did. Based on that input the St. Joseph County Housing Consortium prepared and developed a thorough and comprehensive Five-Year Consolidated Plan.

**8. FY 2025 CDBG, HOME, and ESG Program Budget**

The City of South Bend proposes to undertake the following activities with the FY 2025 CDBG, HOME, and ESG funds:

**FY 2025 CDBG Budget:****Administration**

- Department of Community Investment - General Admin DCI - \$291,074
- South Bend Human Rights Commission - Affirmative Fair Housing Activities - \$15,000.00

**Housing**

- Community Homebuyers Corporation - Forgivable Second Mortgage - \$100,000.00
- Department of Community Investment - Activity Delivery - \$80,000.00
- South Bend Heritage Foundation - Activity Delivery - HO services - \$100,000.00
- Near Northwest Neighborhood, Inc - Activity Delivery - HO services - \$80,000.00

**Acquisition/Rehab - Homeownership**

- Near Northwest Neighborhood, Inc. - Acq/Rehab - SF - HO (2 units) - \$360,000.00

**New Construction - Rental**

- Near Northwest Neighborhood, Inc. - NC - Duplex - ADU - Rental (3 units) - \$400,000.00
- South Bend Heritage Foundation - NC - QUAD - RE (4 units) - \$480,000.00

**Owner-Occupied Rehab**

- Rebuilding Together - \$200,000.00

**Public Services**

- Center for the Homeless - Support for Expanded PSH Scattered Site Operations - \$129,825.00
- Oaklawn - Coordinated Entry - \$23,587.00
- South Bend Police Department - Neighborhood Action Reclamation Patrols/Foot-Bike Patrols - \$120,000.00

**Estimated CDBG Entitlement - \$2,366,486**

**Reprogrammed funds to be used in 2025 - \$13,000**

**Total - \$2,379,486**

**FY 2025 ESG Budget:**

- Shelter Operations - \$122,117.50
- Rapid Rehousing - \$79,000.00
- ESG Admin - \$2,815.50

**Total - \$203,933.00**

**FY 2025 HOME Budget:**

- Habitat for Humanity - \$860,000.00
- Oaklawn - TBRA - \$140,000.00
- Northwest Neighborhood Revitalization Organization - \$189,000.00
- Consortium Admin - \$61,595.57

**Estimated HOME Entitlement - \$939,267.57**

**Reprogrammed funds to be used in 2025 - \$311,328.11**

**Total - \$1,250,595.57**

**9. Assurance Statement**

The City of South Bend shall administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and certification requirement that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S. C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws. The city will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation. Unless excepted by PRWORA, the city must use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit

from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.

The City of South Bend agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of South Bend will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

## The Process

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

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

*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
<b>Lead Agency</b>	City of South Bend	Department of Community Investment
<b>CDBG Administrator</b>	City of South Bend	Department of Community Investment
<b>HOME Administrator</b>	City of South Bend, P.J. for the St. Joseph County Housing Consortium	Department of Community Investment
<b>ESG Administrator</b>	City of South Bend	Department of Community Investment

Table 1 – Responsible Agencies

### Narrative

The administering lead agency is the City of South Bend's Department of Community Investment, Neighborhoods Division for the CDBG, HOME, and ESG Programs. The City of South Bend Neighborhoods Division prepares the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERR), and the Consolidated Annual Performance and Evaluation Reports (CAPERs), processes pay requests, and performs contracting, monitoring, and oversight of the program on a day to day basis. In addition, the St. Joseph County Housing Consortium hired a private planning consulting firm to assist the City in the preparation of the Five-Year Consolidated Plan.

### Consolidated Plan Public Contact Information

Ms. Elizabeth Maradik, Chief Neighborhoods Officer  
 Neighborhoods Division  
 City of South Bend's Department of Community Investment  
 227 W. Jefferson Boulevard, South Bend, IN 46601  
 Phone: (574) 233-0311  
 Email: [emaradik@southbendin.gov](mailto:emaradik@southbendin.gov)  
 Website: <https://southbendin.gov/department/community-investment/neighborhood-development/>

**PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)****1. Introduction**

While preparing the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan, the City of South Bend consulted with the Housing Authority of the City of South Bend, Housing Authority of St. Joseph County, social services and housing agencies, and the Indiana Balance of State CoC.

**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 works with the following agencies to enhance coordination:

- **Housing Authority of the City of South Bend** - Section 8 Housing Choice Vouchers, improvements to public housing communities, and scattered site housing.
- **Housing Authority of the City of Mishawaka** - Section 8 Housing Choice Vouchers, improvements to public housing communities, and scattered site housing.
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehab and develop affordable housing which improve housing options for low- and moderate-income families and individuals.
- **Community and Economic Development Agencies** – funds to improve services and facilities for low- and moderate-income persons, and workforce development to meet the needs of new businesses and industry.

**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 Indiana Balance of State CoC addresses the needs of homeless persons and persons who are at risk of becoming homeless in St. Joseph County. St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of homeless individuals and families and place them in the program best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recently State adapted assessment, CHAT, previously used VI-SPDAT, and placed in the appropriate housing. CHAT metrics prioritize veterans and domestic violence survivors. The adoption of Coordinated Entry, placement rates of homeless individuals and families have been high.

The Point in Time Counts for Sheltered and Unsheltered homeless persons are completed on a designated date in the month of January. The results of the statewide counts are available to the public on the Indiana Balance of State CoC website.

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

**ESG** – The Center for the Homeless, the YWCA, Life Treatment Center, Youth Services Bureau, and Health Plus Indiana, each receive ESG funds from the City of South Bend. ESG funds for St. Joseph County are administered through the City of South Bend's Department of Community Investment. The South Bend Department of Community Investment issues an RFP for ESG-funded projects through the Neighborhoods Division. The process is competitive for projects that provide emergency shelter, related services, and rapid re-housing to the homeless.

**Develop Performance Standards and Evaluate Outcomes** – The Indiana Balance of State CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit emergency shelter, transitional housing, and rapid re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless measurement of an individual or family who resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on eviction prevention, the targeting of individuals and families based on risk, and the influencing developers in the area to create Permanent Supportive Housing.

**HMIS** – Throughout different times of the year, the CoC and the HMIS Lead work together to assess data quality throughout the CoC. This includes working on the Point-In-Time (PIT) count, project reviews/ranking, and working with individuals programs while completing their Annual Performance Reports (APRs). The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The work flow of data entry has been updated to improve data quality. The HMIS Lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program's data quality. ESG-funded applications are required to use the HMIS system. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

1.	<b>Agency/Group/Organization</b>	<b>South Bend</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Lead Based Paint Strategy Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of South Bend was the lead entity on the Five-Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan.
2.	<b>Agency/Group/Organization</b>	<b>Housing Authority of South Bend</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority of the City of South Bend was contacted to determine the housing needs of its very low-income clients. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan to address these housing needs.
3.	<b>Agency/Group/Organization</b>	<b>Mishawaka</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Lead Based Paint Strategy Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Mishawaka was the lead entity on the Five-Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan.
4.	<b>Agency/Group/Organization</b>	<b>Youth Service Bureau</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

		Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
5.	<b>Agency/Group/Organization</b>	<b>St. Margaret's House</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
6.	<b>Agency/Group/Organization</b>	<b>Center for the Homeless, Inc</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care Correction Facilities

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
7.	<b>Agency/Group/Organization</b>	<b>Goodwill Bridges out of Poverty</b>
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
8.	<b>Agency/Group/Organization</b>	<b>Health Plus Indiana</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-homeless Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless

		Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
9.	<b>Agency/Group/Organization</b>	<b>Dismas House of South Bend</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
10.	<b>Agency/Group/Organization</b>	<b>City of Mishawaka - Department of Planning and Community Development</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

		Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
11.	<b>Agency/Group/Organization</b>	<b>South Bend Business Development Department</b>
	<b>Agency/Group/Organization Type</b>	Other government - County Other government - Local Regional organization Planning organization Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
12.	<b>Agency/Group/Organization</b>	<b>Salvation Army</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

		Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
13.	<b>Agency/Group/Organization</b>	<b>St. Joseph County Department of Health</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Health Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
14.	<b>Agency/Group/Organization</b>	<b>Habitat for Humanity of St. Joseph County</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
15.	<b>Agency/Group/Organization</b>	<b>Intend Indiana</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
16.	<b>Agency/Group/Organization</b>	<b>Hurry Home</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
17.	<b>Agency/Group/Organization</b>	<b>Near Northwest Neighborhood, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
18.	<b>Agency/Group/Organization</b>	<b>South Bend Heritage Foundation</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
19.	<b>Agency/Group/Organization</b>	<b>ARC of Indiana</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities

		Services-Health Services-Education Health Agency Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
20.	<b>Agency/Group/Organization</b>	<b>Mishawaka Homeless Coalition</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Health Services-Education Health Agency Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
21.	<b>Agency/Group/Organization</b>	<b>Veterans Administration</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Services-Employment Health Agency Publicly Funded Institution/System of Care Other government - Federal Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
22.	<b>Agency/Group/Organization</b>	<b>Transpo</b>
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Public Transit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
23.	<b>Agency/Group/Organization</b>	<b>1st Source Bank</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
24.	<b>Agency/Group/Organization</b>	<b>Communitywide Credit Union</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
25.	<b>Agency/Group/Organization</b>	<b>Northwest Bank</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
26.	<b>Agency/Group/Organization</b>	<b>Brightpoint</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Services-Employment Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
27.	<b>Agency/Group/Organization</b>	<b>Food Bank of Northern Indiana</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

		Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
28.	<b>Agency/Group/Organization</b>	<b>Cultivate Food Rescue</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
29.	<b>Agency/Group/Organization</b>	<b>Northern Indiana Minority Business Association</b>
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

30.	Agency/Group/Organization	<b>El Campito</b>
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
31.	Agency/Group/Organization	<b>Our Lady of the Road/Motel for Now</b>
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
32.	<b>Agency/Group/Organization</b>	<b>Community Forum for Economic Justice</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Advocacy Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
33.	<b>Agency/Group/Organization</b>	<b>South Bend Regional Chamber of Commerce</b>
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

34.	Agency/Group/Organization	United Way of St. Joseph County
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Services-Fair Housing Services-Victims Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
35.	Agency/Group/Organization	YWCA North Central Indiana
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-Homeless Services-Health

		Services-Education Services-Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Economic Development
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
36.	<b>Agency/Group/Organization</b>	<b>St. Joseph County Emergency Management</b>
	<b>Agency/Group/Organization Type</b>	Services-Broadband Internet Service Providers Agency – Managing Flood Prone Areas Agency – Management of Public Land or Water Resources Agency – Emergency Management Other Government – County Regional Organization Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development Anti-Poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hazard Mitigation Plans were reviewed for preparation of the Consolidated Plan Need Assessment.

37.	<b>Agency/Group/Organization</b>	<b>Indiana Office of Community &amp; Rural Affairs</b>
<b>Agency/Group/Organization Type</b>	<b>Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services-Fair Housing Services – Victims Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide Other Government – State Regional Organization Planning Organization</b>	
<b>What section of the Plan was addressed by Consultation?</b>	<b>Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with children Homeless Needs Veterans Homeless Needs – Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy</b>	
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<b>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</b>	

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning process.

### 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	Indiana Balance of State Continuum of Care	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Annual and Five-Year Capital Plans	The Housing Authority of the City of South Bend	The Housing Authority of the City of South Bend is the lead agency providing public housing assistance in the City of South Bend. The goals of the County, City, and the Housing Authority are complementary.
FY 2025-2029 Five-Year Consolidated Plan	City of South Bend	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
2023 Childhood Lead Surveillance Report	Indiana Department of Health Lead & Health Homes Division	Blood Lead Levels are included in the Needs Assessment.

Table 3 – Other local / regional / federal planning efforts

### Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of South Bend is the Participating Jurisdiction (PJ) for the St. Joseph County Housing Consortium and is the administering agency for the HOME funds. The City of South Bend's Department of Community Investment's Neighborhoods Division is also the administering agency for the ESG funds. Close coordination is maintained with other city departments such as the Fire Department, Public Utilities, and Parks & Recreation, as well as County departments such as the Health Department, the Area Planning Commission, and the transit authority, Transpo, and the Indiana Balance of State Continuum of Care. Coordination with various non-profit organizations, such as the Center for the Homeless, Youth Services Bureau, and the Food Pantry of Northern Indiana helped aid in the planning process and develop priorities. The City works closely with regional organizations and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

The Indiana Balance of State CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process results in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

## Narrative

The following social services, housing, and community and economic development agencies/organizations were consulted:

- ARC of Indiana
- Brightpoint
- St. Joseph County Area Planning Commission
- 1st Source Bank
- Northwest Bank
- Communitywide Credit Union
- Northern Indiana Minority Business Association
- St. Joseph County Continuum of Care
- United Way of St. Joseph County
- St. Joseph County Department of Health
- Housing Authority of the City of South Bend
- Housing Authority of the City of Mishawaka
- Habitat for Humanity of St. Joseph County
- Intend Indiana
- Indiana Health Centers
- South Bend Heritage Foundation
- Hurry Home
- Health Plus Indiana
- Veterans' Administration Northern Indiana Healthcare System
- Youth Service Bureau
- St. Margaret's House
- Salvation Army Kroc Center
- Center for the Homeless
- Cultivate Food Rescue
- Food Bank for Northern Indiana
- Portage County Trustee
- The Clubhouse
- Near Northwest Neighborhood, Inc
- Goodwill Bridges Out of Poverty
- Dismas House
- Transpo
- Mishawaka Homeless Coalition
- YWCA North Central Indiana
- El Campito
- Our Lady of the Road/Motel for Now
- Community Forum for Economic Justice

- South Bend Regional Chamber of Commerce

**PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)****1. Summary of citizen participation process/Efforts made to broaden citizen participation****Summarize citizen participation process and how it impacted goal-setting**

The FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan have many components which try to reach out and encourage resident participation. These components are the following: interviews and roundtable discussions with various stakeholders; a needs public hearing; and a second public hearing to gather public comments on the “draft plan” on public display. The City of South Bend, in conjunction with the City of Mishawaka also prepared a resident survey form which it posted on both Cities’ websites, and at strategic locations. It was sent out via email to agencies and organizations across the County. The City received back 193 completed resident surveys. All of these comments are included in the Five-Year Consolidated Plan and Annual Action Plan in the Exhibit Section. Through the citizen participation process, the City uses resident input to develop how the plan will best serve the low- and moderate-income population to reach the goals set forth in the Five-Year Consolidated Plan.

The FY 2025-2029 Five-Year Consolidated Plan and FY 20250 Annual Action Plan were available for review for a 30 day public review period from November 27, 2024 to December 31, 2024. Comments received during public hearings and the public review period are attached to this document.

The City has followed its approved Citizens Participation Plan to develop its Five-Year Consolidated Plan and Annual Action Plan.

The City of South Bend previously updated its Citizen Participation Plan with the 2020 HCD Plan, to include provisions for public display and public comment during a declaration of a state of emergency by the Governor of Indiana. The City gained the ability to hold public hearings in person or virtual. These provisions shortened display periods for plans and substantial amendments to 5 days, allowed for virtual public meetings, and the requirement that plans either be displayed on the City’s website or be emailed to any resident that requests them within two (2) business days.

The City updated its Citizen Participation Plan with this Consolidated Plan to meet HUD regulations. A copy of the original version and proposed version can be viewed in the appendices.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	See public hearing comments in the summaries and the sign-in sheets.	See public hearing comments in Exhibits section of the Consolidated Plan.	None.	<a href="https://tinyurl.com/SBPublicHearing25HCD">https://tinyurl.com/SBPublicHearing25H CD</a>
2.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	Not Applicable.	Not Applicable.	Not Applicable.	Not Applicable.

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)
3.	Resident Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Citywide	Placed the Resident Survey on the City's website and emailed surveys to agencies/ organizations. In addition, they were passed out at public hearing and agencies/ organizations meetings. Survey was available in English and Spanish.	The City received back 193 completed resident surveys. The tabulations of the Resident Surveys are in the Exhibit section of this Consolidated Plan.	All comments were accepted.	English: <a href="https://www.surveymonkey.com/r/SaintJosephHousingCDBG-2025-2029">https://www.surveymonkey.com/r/SaintJosephHousingCDBG-2025-2029</a> Spanish: <a href="https://www.surveymonkey.com/r/SaintJosephHousingESP-CDBG-2025-2029">https://www.surveymonkey.com/r/SaintJosephHousingESP-CDBG-2025-2029</a>
4.	Agency/ Organization Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	The agency/ organization surveys were sent out to agencies/ organizations in the City.	A summary of the survey responses and meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

The City of South Bend, in its role as PJ for the St. Joseph Housing Consortium, used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projections. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2016-2020 Five-Year Estimates, and the 2020 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

The CHAS data also provides a summary of the number of households in each income category by tenure and household type and the percentage of such households that had a housing problem. The needs of various households, by household type within each income category, are described in this section. The extent to which the households within each group are cost-burdened, severely cost-burdened, and/or living in substandard housing, is examined. Also, the extent to which such problems impact minority households is reviewed.

The City of South Bend is part of the Indiana-Balance of State Continuum of Care. The Balance of State is split into sixteen (16) individual regions, which are overseen by regional planning councils and chairpersons that lead them. Regional CoCs hold regular meetings to develop and implement strategies for homeless alleviation and prevention. The City of South Bend is located in Region 2A, which includes all of St. Joseph County. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve on the St. Joseph County Housing Consortium.

Additional needs indicated for the City of South Bend were obtained from input and interviews with various social service agencies, housing providers, City staff, and survey responses.

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The populations of the City of South Bend and St. Joseph County have been slowly increasing. Based on a comparison between the 2009 and 2020 populations, St. Joseph County had a 0.6% increase in its population. The population increase was 2,330 persons, but the number of households only increased by 1,860 units.

The Household Area Median Family Income (HAMFI) for St. Joseph County increased by 25% from \$43,544 to \$54,443. This increase represents a change in nominal dollars and not a change in real dollars. To determine the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2020, the cumulative inflation rate was approximately 22.18%, meaning that the \$43,544.00 median income in 2009 would be \$53,201.33 if it were expressed in terms of 2020 dollars. By taking into consideration the rate of inflation, the median income in St. Joseph County has slightly outpaced the rate of inflation.

In speaking with stakeholders and residents, housing costs were regularly cited as the biggest issue facing the community. Low-income renters say they're having trouble affording to stay in the City and owner-occupied housing units are being purchased by incoming wealthier residents, leading to rising housing costs.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	257,250	259,580	1%
Households	98,185	100,045	2%
Median Income	\$43,544.00	\$54,443.00	25%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,815	12,245	17,410	11,430	46,145
Small Family Households	3,419	2,779	4,905	4,043	23,155
Large Family Households	762	839	1,308	794	3,725
Household contains at least one person 62-74 years of age	2,989	3,244	3,925	2,766	11,008
Household contains at least one person age 75 or older	1,927	2,839	2,774	1,113	3,275
Households with one or more children 6 years old or younger	1,932	1,600	2,099	2,065	4,422

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	224	125	44	0	393	90	80	20	30	220
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	64	59	35	193	0	15	20	4	39
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	190	160	155	25	530	24	69	314	40	447
Housing cost burden greater than 50% of income (and none of the above problems)	4,405	1,594	164	65	6,228	2,814	894	235	210	4,153
Housing cost burden greater than 30% of income (and none of the above problems)	939	2,849	2,240	225	6,253	955	1,645	1,619	520	4,739
Zero/negative Income (and none of the above problems)	904	0	0	0	904	299	0	0	0	299

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

**2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	4,855	1,944	418	125	7,342	2,929	1,054	579	290	4,852
Having none of four housing problems OR Household has negative income, but none of the other housing problems	2,885	4,389	6,349	3,774	17,397	2,140	4,850	10,075	7,245	24,310

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

**3. Cost Burden > 30%**

	Renter				Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	
<b>NUMBER OF HOUSEHOLDS</b>									
Small Related	1,985	1,339	765	4,089	864	568	499	1,931	
Large Related	350	259	0	609	257	150	63	470	
Elderly	1,487	1,333	518	3,338	1,882	1,435	846	4,163	
Other	1,944	1,639	1,110	4,693	790	416	463	1,669	
Total need by income	5,766	4,570	2,393	12,729	3,793	2,569	1,871	8,233	

Table 9 – Cost Burden &gt; 30%

Data Source: 2016-2020 CHAS

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	480	480	780	100	0	880
Large Related	0	0	24	24	123	100	25	248
Elderly	918	489	19	1,426	1,349	496	153	1,998
Other	0	1,780	625	2,405	580	0	0	580
<b>Total need by income</b>	<b>918</b>	<b>2,269</b>	<b>1,148</b>	<b>4,335</b>	<b>2,832</b>	<b>696</b>	<b>178</b>	<b>3,706</b>

**Table 10 – Cost Burden > 50%**

Data Source: 2016-2020 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	200	209	130	45	584	14	84	270	30	398
Multiple, unrelated family households	10	4	40	0	54	10	0	53	14	77
Other, non-family households	20	10	44	15	89	0	0	0	0	0
<b>Total need by income</b>	<b>230</b>	<b>223</b>	<b>214</b>	<b>60</b>	<b>727</b>	<b>24</b>	<b>84</b>	<b>323</b>	<b>44</b>	<b>475</b>

**Table 11 – Crowding Information - 1/2**

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

**Table 12 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

According to the 2016-2020 American Community Survey (ACS), there were 104,380 households in 2020 in St. Joseph County. 39,709 of these households were in the City of South Bend and 21,875 of these households were in the City of Mishawaka. In St. Joseph County, 34,441 (33.0%) of all households were single person households living alone. Single person households aged 65 and over, comprised 14,211 households or (13.6%) of all households. Based on the ACS estimates, 41.3% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the County's population. The County will need to assist in obtaining funding and collaborating with housing services and elderly support agencies to provide programs, activities, and accommodations for its growing elderly population.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**Disabled Population** – Based on the 2016-2020 CHAS Data and the 2018-2022 ACS Data, it is estimated that the disabled population of St. Joseph County is 13.4%, and about 32.2% of the elderly in the County are disabled. A breakdown of the types of disability, for the total civilian noninstitutionalized population in St. Joseph County, is as follows: hearing difficulty = 3.4%; vision difficulty = 2.7%; cognitive difficulty = 5.8%; ambulatory difficulty = 7.0%; self-care difficulty = 2.5%; and independent living difficulty = 5.6%.

**Victims of Domestic Violence, Dating Violence, sexual assault, and stalking** – Domestic violence survivors have additional needs beyond housing. These include: transportation, employment, and job training. Women and children who are displaced by domestic violence face problems that their children will have a disruption in their education. St. Margaret's House and YWCA North Central Indiana serve victims of domestic violence, dating violence, sexual assault, and stalking in St. Joseph County. This shelter at YWCA North Central Indiana has waiting lists for women, who struggle to find available beds, since many facilities that serve them are day centers.

According to stakeholder consultations, YWCA North Central Indiana serves approximately 1,800 individuals annually, not including an additional 4,000 calls each year through their emergency hot line. St. Margaret's House serves approximately 1,000 adults and 400 children annually. YWCA serves men who are victims of domestic violence but both organizations acknowledge a shortage of domestic violence resources or a day center for adult men.

**What are the most common housing problems?**

The largest housing problem in the St. Joseph County is housing affordability. According to the 2016-2020 ACS data, an estimated 38.0% of all renter households are cost burdened by 30% or more in the County, and an estimated 11.6% of all owner households are cost burdened by 30% or more.

In consultations, interviews and surveys, the shortage of affordable, decent, safe, sound, and accessible housing for the area residents is a problem. Though St. Joseph County has a reputation for affordability, and is marketed as an affordable area to potential new residents from larger cities such as Chicago, the affordable housing that is available is in need of major rehabilitation work. Affordable rental housing in the area is outdated, has high utility costs, and requires rehabilitation and expensive repairs. Area landlords do not always rehabilitate their housing due to a lack of funding, lower rents, return on investment, and costly repairs.

The eviction rate in the City of South Bend is extremely high and is amongst the highest in the State and Country. There is a need for affordable housing for those with the lowest income, and who are at the highest risk of eviction and becoming homeless.

Low- and Moderate-income renters who would like to purchase a home also face financial challenges. Less expensive housing in the area is often older, and means it also requires major rehabilitation work. The financing for purchasing and rehabbing older housing is not readily available. Banks are not willing to loan to lower-income first time home buyers.

There are many vacant lots in the City of South Bend, in part as a result of the City's Vacant and Abandoned Properties Initiative. There is an opportunity to build on these vacant lots for infill housing as they present a potential for affordable housing locations. The City has conducted targeted planning processes to determine what to construct on the vacant lots, and how to best utilize the lots that will remain vacant going forward. Additional planning is needed and is under discussion.

### **Are any populations/household types more affected than others by these problems?**

According to the CHAS data, single-person households, such as the elderly and disabled and Black or African American households, all tend to be the most cost burdened in their housing in St. Joseph County. They are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible forces them into housing that does not meet these standards. Many of the County's populations that are disproportionately affected by housing problems are concentrated in the City of South Bend.

Other groups affected by the lack of affordable housing are the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence. Much of that population, which is at-risk of becoming homeless, face a housing cost burden problem, and would benefit from emergency housing assistance for rent, emergency rehabilitation work, and/or mortgage payments and utilities to help them avoid eviction or foreclosures. There are some short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. People transitioning from shelter care, prison, or a health care facility are also affected by the cost burden housing problem, particularly when trying to secure a source of income to maintain housing.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

According to the area homeless service providers, characteristics and needs of both low-income individuals and families with children who receive services in St. Joseph County are as follows:

**Individuals:** Mental Health issues and criminal histories (including sex offense) severely limit job opportunities; lack of sustainable living wages and skills for available jobs; a lack of transportation; a lack of quality affordable medical care; substance abuse issues; and those with evictions on their records that could increase the likelihood of later evictions.

**Families with Children:** Single mothers with an average of 2.5 children; no means of transportation; lack of affordable childcare; a lack of education; a lack of job skills; unemployed, or underemployed in a low paying job that cannot sustain a family with one income; a lack of quality affordable medical care; substance abuse issues; and those with previous evictions on their records that increase the likelihood of later evictions.

**Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination:** The timeframe of assistance is not always long enough; more assistance is required. The Indiana Balance of State CoC encourages formerly homeless individuals to contribute to the CoC decision-making process to develop strategies to target this group. There is a need to increase and target funding for eviction prevention programs and homeless prevention programs.

Specific needs of former homeless individuals and families receiving rapid re-housing include: affordable and decent housing; job training; and affordable medical care.

As previously stated, the Balance of State CoC has subdivided its 91 counties into 16 individual regions, with St. Joseph County acting as its own region. The St. Joseph County regional Planning Council utilizes Coordinated Entry to track the various subpopulations.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of becoming homeless who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth and; 3) families with children and youth.

According to the Indiana Balance of State CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point-In-Time (PIT) Counts and Homeless Management Information System (HMIS) data. HMIS is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of becoming homeless. The Indiana Balance of State CoC has adopted the HUD definitions of homelessness. Included in these definitions are two types of at-risk groups: persons that are imminently in danger of losing their housing; and those who are housed in unstable units and are at risk of losing their housing.

**Imminently losing their housing** - Persons who are housed but are at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Being evicted from a private dwelling unit (including housing provided by family/friends).
- Being discharged from a hospital or other institution.
- Living in housing that has been condemned by housing inspectors and is no longer considered safe for human habitation.

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified; AND
- Lack the financial resources and support networks needed to obtain immediate housing or remain in their existing housing.

**Unstable housed and at-risk of losing their housing** - persons who are housed and are at-risk of losing housing include people who at program entry or program exit:

- Persons who in their own housing or doubled up with friends or relatives and are at-risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed; AND
- Lack the resources and support networks needed to maintain or obtain housing.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The cost of decent, safe, sound, and affordable housing in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and affordable.

Contributing housing characteristics which contribute to instability and increased risk of homelessness include: absentee landlords charging higher rent and not maintaining property; shortage of available units; untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but not receiving Social Security Disability benefits; single and

unemployed mothers expecting another child; poor rental and credit issues; and unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster family.

In St. Joseph County, the foreclosure rate is high, at 1 in every 1,478 homes in 2022. The number of evictions in the City of South Bend is also high, with 2,369 eviction cases filed in 2023 (the most recent full year data is available).

## **Discussion**

There is a trend for persons moving into St. Joseph County from outside areas, where it is more expensive to live (such as Chicago). This has caused a strain on the limited affordable housing resources in the County and likewise has contributed to the rise in the cost of housing in St. Joseph County.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### Introduction

During the planning process for the preparation of the City of South Bend and St. Joseph County Housing Consortium's Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group has a greater disproportionate need in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The total number of White Households in St. Joseph County is 84,426 households (80.9%); the number of Black/African American Households is 12,464 households (11.9%); the number of American Indian and Alaskan Natives is 457 households (0.4%), the number of Asian Households is 2,274 households (2.2%); the number of Native Hawaiian and Other Pacific Islander is 27 households (0.01%), and the number of Hispanic Households is 5,684 households (5.4%).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,359	1,704	1,971
White	4,859	1,050	936
Black / African American	2,490	500	845
Asian	179	30	155
American Indian, Alaska Native	60	8	4
Pacific Islander	0	0	0
Hispanic	610	85	34

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,314	4,292	0
White	4,784	3,283	0
Black / African American	1,625	669	0
Asian	81	54	0
American Indian, Alaska Native	34	4	0
Pacific Islander	0	0	0
Hispanic	619	230	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2016-2020 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,459	12,114	0
White	4,003	9,349	0
Black / African American	829	1,750	0
Asian	120	179	0
American Indian, Alaska Native	39	35	0
Pacific Islander	0	0	0
Hispanic	414	664	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2016-2020 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,147	8,679	0
White	818	7,149	0
Black / African American	149	824	0
Asian	30	55	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	120	448	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**Discussion**

The racial composition of households in St. Joseph County, according to the 2016-2020 American Community Survey, was 80.9% White; 11.9% African American/Black; 2.2% Asian; 0.4% American Indian and Alaskan Natives; and 0.01% Native Hawaiian or Pacific Islander. The Hispanic or Latino population was 5.4%. In the 0%-30% and 30%-50% of Area Median Income categories, African American/Black households in St. Joseph County had one or more housing problems, with a disproportionate need at 29.8% and 22.2%, respectively.

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### Introduction

During the planning process for the preparation of the St. Joseph County Housing Consortium, the City of South Bend's Five Year Consolidated Plan, and the City of Mishawaka's Five-Year Consolidated Plan (submitted separately), an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 person per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 CHAS data and the 2016-2020 American Community Survey Five-Year Estimates. The following tables illustrate the disproportionate needs of specific groups living in St. Joseph County.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,863	3,210	1,971
White	3,978	1,950	936
Black / African American	2,030	960	845
Asian	173	35	155
American Indian, Alaska Native	24	44	4
Pacific Islander	0	0	0
Hispanic	510	185	34

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,004	8,588	0
White	2,052	6,008	0
Black / African American	640	1,644	0
Asian	69	69	0
American Indian, Alaska Native	4	34	0
Pacific Islander	0	0	0
Hispanic	155	694	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,248	16,308	0
White	858	12,488	0
Black / African American	160	2,410	0
Asian	19	279	0
American Indian, Alaska Native	20	54	0
Pacific Islander	0	0	0
Hispanic	199	875	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	277	9,559	0
White	111	7,864	0
Black / African American	75	904	0
Asian	0	85	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	65	508	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The racial composition of households in St. Joseph County, according to the 2016-2020 American Community Survey, was 80.9% White; 11.9% African American/Black; 2.2% Asian; 0.4% American Indian and Alaskan Natives; and 0.01% Native Hawaiian or Pacific Islander. The Hispanic or Latino population was 5.4%. In the 0%-30% and 80%-100% of Area Median Income categories, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems at 29.6% and 27.1% of the total households in that income category, respectively. The Hispanic or Latino population also has a disproportionate need in terms of severe housing problems in the 80-100% of Area Median Income categories at 23.5% of total households in that category.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### Introduction

During the planning process for the preparation of this Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City and County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing St. Joseph County is the lack of quality affordable housing and the fact that many of the City and County's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 8,445 White households were cost burdened by 30% to 50%, and 6,423 White households were severely cost over burdened by greater than 50%; 2,304 Black/African American households were cost burdened by 30% to 50%, and 2,690 Black/African American households were severely cost burdened by greater than 50%; 189 Asian households were cost burdened by 30% to 50%, and 268 Asian households were severely cost burdened by greater than 50%; 120 American Indian/Alaska Native households were severely cost burdened by 30 to 50% and 34 were severely cost burdened by greater than 50%; and lastly, 869 Hispanic households were cost burdened by 30% to 50%, and 575 Hispanic households were severely cost burdened by greater than 50%.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	72,551	12,098	10,231	2,019
White	60,475	8,445	6,423	956
Black / African American	6,490	2,304	2,690	845
Asian	1,225	189	268	165
American Indian, Alaska Native	156	120	34	4
Pacific Islander	44	0	0	0
Hispanic	3,243	869	575	34

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

## Discussion

Black/African American households were disproportionately affected by a housing cost overburden in St. Joseph County. Black/African American households were considered to be severely cost burdened, where 26.3% of the total cases of households were considered cost burdened by greater than 50%. This is over fourteen percentage points higher than the 11.9% of the total number of households that the Black/African American category comprises.

A total of 8,445 White households were considered cost burdened by between 30% and 50%, which is 69.8% of the total cases of households that were considered cost burdened in this category. This number is below the 80.9% of the total number of households that the White category comprises. A total of 2,304 Black/African American households were considered cost burdened by between 30% and 50%, which is 19.0% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is above the 11.9% of the total number of households that the Black/African American category comprises, but is not considered disproportionate by HUD's criteria. A total of 189 Asian households were considered cost burdened by between 30% and 50%, which is 1.6% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is comparable to the 2.2% of the total number of households that the Asian category comprises. A total of 120 American Indian/Alaska Native households are cost burdened between 30% and 50%, which is 1.0% of the total cases of households that were considered cost burdened between 30% and 50%. This number is slightly above the 0.4% of the total number of households that the American Indian/Alaska Native category comprises. A total of 869 Hispanic households were considered cost burdened by between 30% and 50%, which is 7.2% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is slightly above the 5.4% of the total number of households that the Hispanic category comprises.

A total of 6,425 White households were considered severely cost burdened by greater than 50%, which is 62.8% of the total cases of households that were considered cost burdened by greater than 50%. This number is below the 80.9% of the total number of households that the White category comprises. A total of 268 Asian households were considered severely cost burdened by greater than 50%, which is 2.6% of the total cases of households that were considered cost burdened by greater than 50%. This number is slightly lower than the 2.2% of the total number of households that the Asian population comprises. A total of 34 American Indian/Alaska Native households are cost burdened between 30% and 50%, which is 0.3% of the total cases of households that were considered cost burdened between 30% and 50%. This number is comparable to the 0.4% of the total number of households that the American Indian/Alaska Native category comprises. A total of 575 Hispanic households were considered severely cost burdened by greater than 50%, which is 5.6% of the total number of households that were considered cost burdened by greater than 50%. This number is slightly higher than the 5.4% of the total number of households that the Hispanic category comprises.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The racial composition of St. Joseph County households, according to the 2016-2020 American Community Survey data, was 80.9% White; 11.9% African American/Black; 0.4% American Indian and Alaska Native; 2.2% Asian; 0.01% Native Hawaiian and Other Pacific Islander; and 5.4% Hispanic or Latino. African American/Black residents of St. Joseph County are disproportionately affected by all housing problems and cost burdens. This is true of Black/African American residents in the 0%-50% area median income range for housing problems. For severe housing problems, Black/African American residents are disproportionately affected at the 0%-30% and 80%-100% area median income ranges. Hispanic or Latino residents also faced severe housing problems at a disproportionate level when at the 80%-100% area median income range.

Generally, there are large groups of Black/African American residents and Hispanic or Latino residents in St. Joseph County. These groups are concentrated in the City of South Bend, with 75.4% of Black/African American households and 69.8% of Hispanic or Latino households living within the City of South Bend, as opposed to other parts of St. Joseph County. Though the disproportionate housing needs are not exclusive to the City of South Bend, they are more prevalent in the City of South Bend than in other parts of St. Joseph County by nature of population concentrations.

### **If they have needs not identified above, what are those needs?**

When comparing the housing problem numbers to the cost-overburdened numbers, minority groups with large populations in St. Joseph County are most affected by both types of housing problems. 21.8% of African American/Black households are considered severely cost burdened. African American/Black populations also have a disproportionate amount of housing problems and severe housing problems, such as overcrowding or incomplete kitchen or plumbing facilities. 64.9% of this population at 0%-30% area median income has at least one housing problem, and 52.9% of this population at 0%-30% area median income has at least one severe housing problem. Additionally, 70.8% of this population at 30%-50% area median income has at least one housing problem, and 28.0% of this population at 30%-50% area median income has at least one severe housing problem. Consultations with social service providers and housing providers support this theory, as these organizations have described the poor housing conditions in the largely Black/African American neighborhoods. Renting is more common for the residents in the majority Black/African American neighborhoods. Rents in those areas have increased significantly while incomes have not. Thus, there is a need to provide assistance for the Black/African American neighborhoods in St. Joseph County, and by extension, the City of South Bend. The City has created a rental registry and is identifying problem landlords.

Hispanic or Latino households are more likely to face severe housing problems such as overcrowding or incomplete kitchen or plumbing facilities and cost overburden, with 23.5% of households at 80%-100% area median income experiencing at least one severe housing problem.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The Black/African American population is concentrated west of Downtown South Bend. The most recent data available on the concentration of racial or ethnic minorities is the 2018-2022 ACS data. According to this data, St. Joseph County has a minority population of 26.1% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole. The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." Black/African American and Hispanic or Latino population concentration in St. Joseph County is concentrated in the City of South Bend in neighborhoods with groups of 46.1% or more. Block Groups of African American/Black concentration are CT 1, BG 1 and BG 2; CT 2, BG 2 and BG 4; CT 3.02, BG 1 and BG 2; CT 4, BG 2 and BG 3; CT 4, BG 3; CT 5, BG 1 and BG 2; CT 6, BG 1 and BG 2; CT 10, BG 1 and BG 2; CT 17, BG 2; CT 19, BG 2; CT 20, BG 1 and BG 2; CT 21, BG 1 and BG 2; CT 22, BG 2 and BG 3; CT 23, BG 1 and BG 2; CT 28, BG 1; CT 29, BG 1; CT 33, BG 2; CT 34, BG 3; CT 103, BG 3; CT 111, B.G. 1; CT 113.03, BG 4; CT 113.07, BG 1; CT 115.01, BG 2; CT 117.03, BG 3; and CT 118.04, BG 2. Block groups of Hispanic or Latino population concentration are CT 2, BG 3; CT 17, BG 2; CT 19, BG 2; CT 21, BG 2; CT 22, BG 1, BG 2, and BG 4; CT 23, BG 1 and BG 2; CT 24, BG 2 and BG 3; CT 25, BG 1 and BG 2; CT 26, BG 1 and BG 3; CT 27, BG 1; CT 28, BG 1; CT 32, BG 1; CT 34, BG 1 and BG 4; CT 111, BG 2 and BG 4; and CT 114.03, BG 3; .

According to the 2016-2020 ACS data, the Asian population of St. Joseph County is 2.2%. Three Block Groups, CT 113.01 BG 3, CT 114.04 BG 3 and 4, CT 115.05 BG 2 have a high Asian population concentration at 23.1%, 25.8%, and 23.1%, respectively. These Block Groups are on the campus of Notre Dame, outside of the City of South Bend.

Attached to this Plan are maps which illustrate the City of South Bend's demographics which are included in the Exhibits section of the Plan.

## **NA-35 Public Housing - 91.405, 91.205 (b)**

### **Introduction**

The Housing Authority of South Bend's (HASB) mission is to provide safe and affordable housing assistance to individuals and families in a manner that is respectful, professional, and service oriented. The HASB is committed to maximizing its existing resources and works in partnership with the community to assist residents in reaching individual and family goals, including self-sufficiency, through education, increasing employment and homeownership opportunities.

The Housing Authority of South Bend is rated as a “troubled” agency by HUD, according to the HUD PHA list dated April 26, 2024.

HASB has six (6) available housing developments. One site, Monroe Circle, was recently demolished and another site, Rabbi Schulman Complex, is vacant and will be renovated and redeveloped. In total there are 596 housing units across these developments. This includes 238 scattered site units. All available units are currently occupied as of August 2024. There are 942 individuals/families on the waiting list for public housing. The Housing Authority of South Bend has two homebuyer programs: one for Public Housing residents and one for Section 8 Residents. HASB allows potential homebuyers to hold money in an escrow account to save toward the purchase of a home. HASB uses the Family Self-Sufficiency (FSS) program which utilizes escrow accounts to save for downpayment costs of a home. There are 62 families registered for the FSS Program.

The Housing Authority of South Bend administers 2,365 Section 8 Housing Choice Vouchers. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. There were 1,275 families/individuals on the Housing Choice Voucher waiting list. The waiting list is currently closed. Ground has recently broken for a new development, Diamond View, 18 units will be available for housing vouchers.

**Totals in Use**

	Certificate	Mod-Rehab	Public Housing	Program Type							
				Vouchers			Special Purpose Voucher				
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units vouchers in use	0	0	1,036	2,435	0	2,419		16	0	0	
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition											

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Certificate	Mod-Rehab	Public Housing	Program Type							
				Vouchers			Special Purpose Voucher				
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program			
# Homeless at admission	0	0	1	3	0	1		2		0	
# of Elderly Program Participants (>62)	0	0	202	241	0	241		0		0	
# of Disabled Families	0	0	252	463	0	457		6		0	
# of Families requesting accessibility features	0	0	1,036	2,435	0	2,419		16		0	
# of HIV/AIDS program participants	0	0	0	0	0	0		0		0	
# of DV victims	0	0	0	0	0	0		0		0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	403	548	0	544	4	0	0	0
Black/African American	0	0	615	1,867	0	1,855	12	0	0	0
Asian	0	0	6	6	0	6	0	0	0	0
American Indian/Alaska Native										
Native	0	0	9	11	0	11	0	0	0	0
Pacific Islander	0	0	3	3	0	3	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	37	46	0	46	0	0	0	0
Not Hispanic	0	0	999	2,389	0	2,373	16	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

HASB asks in writing for all applicants and resident families if they require any specific accommodations, on their intake application, reexamination documents, and notices of adverse action by HASB. A specific person and phone number is provided as the contact person for requests for accommodation for persons with disabilities.

HASB has sixty-two (62) units that are designated as disabled units.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. All units are open to elderly and disabled residents.

Residents of public housing who are disabled can utilize an Access bus to reach their healthcare appointments.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The most immediate needs of Public Housing residents is for employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice Voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. The housing quality for Housing Choice Voucher holders is not always the best. The area has problems with absentee landlords that will buy properties sight-unseen and neglect bringing them up to code, but rent them anyways.

There are no Resident Councils or Resident Advisory Boards. The Housing Authority of South Bend has attempted to create them for five (5) years, but the councils cannot sustain themselves once the participation of Housing Authority officials ends.

The Housing Authority of South Bend has two vacant housing developments which are currently under rehabilitation. The City is partnering with HASB on a transformation plan for the redevelopment of two former public housing sites. The plan is to combine these sites into a mixed income community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published a RFQ for a developer partner. The City has also committed funding to the project. It is expected that once the vacant units are occupied, HASB will be able to shed its troubled status.

HASB has an active Family Self-Sufficiency (FSS) program which promotes the development of local strategies to coordinate public and private resources that help residents obtain employment that will enable participating families to achieve economic independence. Guest speakers share their experience,

and participation is high with more than 60 participants actively involved in the program, which also has a community service component and cultivates involvement in this regard.

### **How do these needs compare to the housing needs of the population at large**

Public housing residents needs are similar to the population at large, which is based on the fact that there is a shortage of decent, safe, sound, and affordable housing in the City.

As part of its Five-Year Plan, the Housing Authority was required to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the Housing Authority, including elderly families, families with disabilities, and households of various races and ethnic groups, as well as other families who are on the public housing waiting lists. The following are potential projects that will address needs of public housing residents through the use of the HASB Capital Fund: replacement of showers, furnaces, doors, exterior lighting, boilers, window blinds, ceiling panels, potable water tanks, roofs, retaining walls, air conditioners, and central air; addition of exterior lighting, gas line metering, security cameras, and automatic sprinkling; repairs of fencing, fire pumps, and retaining walls; landscaping; repaving parking lots; refurbishing elevator cabs; day care; upgrading plumbing; painting units; and general rehab.

### **Discussion**

The City of South Bend has identified the need for affordable housing that is decent, safe, sound, and accessible. The Housing Authority of South Bend is a valuable resource in addressing that need. There is a significant number of households in the City that are at or below 50% of AMI that have housing problems, severe housing problems and/or housing cost burdens.

The Housing Authority and City are partnering together to redevelop two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income community. This will provide new housing opportunities for all incomes and alleviate demand. This will allow the Housing Authority to shed vacant units.

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

The City of South Bend is part of the Indiana Balance of State Continuum of Care, which includes 91 out of the 92 Counties in the State. The Balance of State is split into sixteen (16) individual regions, which are overseen by regional planning councils and chairpersons that lead them. Regional CoCs hold regular meetings to develop and implement strategies for homeless alleviation and prevention. The City of South Bend is located in Region 2A, which includes only St. Joseph County.

The City of South Bend also receives Emergency Solutions Grant (ESG) funding from HUD. The City's Department of Community Investment issues an annual RFP for agencies to apply for ESG funding. Potential recipients submit their proposals to the City for funding.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	145	0	-	-	-	-
Persons in Households with Only Children	3	0	-	-	-	-
Persons in Households with Only Adults	355	44	-	-	-	-
Chronically Homeless Individuals	87	0	-	-	-	-
Chronically Homeless Families	0	0	-	-	-	-
Veterans	31	0	-	-	-	-
Unaccompanied Child	22	2	-	-	-	-
Persons with HIV	10	2	-	-	-	-

Data Source: Indiana Balance of State CoC – 2024 Point in Time Count and Housing Inventory Count

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Chronically homeless individuals and families** – The Chronically Homeless is defined as: an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. According to Point In Time count data, St. Joseph County reported 118 chronically homeless persons in 2023 and 87 in 2024. There were six (6) chronically homeless unaccompanied youth in 2023 and there was one (1) chronically homeless unaccompanied youth in 2024. There appears to be a need in the area for outreach and services for the chronically homeless adult population.

**Families with children** – The Point-In-Time count for 2023 identified 45 homeless households with children in St. Joseph County, for a total of 150 persons. Numbers remained relatively stable in 2024 at 46 homeless households with 145 persons. These numbers have been consistent, though high for a single county in the Indiana Balance of State CoC.

**Veterans and their families** – The Center for the Homeless has a Veterans Annex called the Millers Veterans Center. Homeless Veterans often require additional services, with mental health services being the most common cited need. The number of homeless Veterans in St. Joseph County has slightly increased from 32 in 2023 to 33 in 2024.

**Unaccompanied youth** – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying temporarily with friends and family but are technically homeless. Unaccompanied youth may also move between different shelters. There were 31 unaccompanied youth counted in the 2023 Point-In-Time count and 24 unaccompanied youth counted in 2024 for St. Joseph County.

**Nature and Extent of Homelessness: (Optional)**

Race:	Sheltered:	Unsheltered (optional)
White	253	27
Black or African American	185	13
Asian	0	0
American Indian or Alaska Native	5	1
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	11	0
Not Hispanic	432	0

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The Point-In-Time count for 2023 reported 45 homeless households with children in St. Joseph County, for a total of 150 persons, of which there were 104 children. There were 46 households with 97 children in 2024. Of the homeless households in 2023 and 2024, there were no unsheltered families with children, but 83 persons were in emergency shelters in 2024.

The number of homeless Veterans in St. Joseph County has slightly increased from 32 in 2023 to 33 in 2024. In addition to housing, there is a need for wrap around services for Veterans. These services largely include mental health care and recovery systems for those with addictions. The Housing Authority of South Bend has 104 VASH vouchers which it partners to match with homeless Veterans through the Center for the Homeless and the Veteran's Administration. The Center for the Homeless offers beds for homeless Veterans in the Robert L. Miller, Sr. Veteran's Center (Miller's Vets). There are 15 male-only beds for Veterans and all of them are full. The number of beds has decreased due to the successful use of VASH vouchers. Life Treatment Centers also has beds for homeless vets.

There is a need for Permanent Supportive Housing in the County and the region. Though there are shelters for homeless individuals and families in the County, they are typically concentrated in the City of South Bend and are only for temporary housing. Permanent Supportive Housing is needed to meet the long-term housing for individuals and families who are homeless or who are at-risk of becoming homeless. Permanent Supportive Housing could potentially be developed throughout the County, and not restricted to the areas within the City of South Bend. However, resistance to providing supportive housing for the homeless may make this concept difficult. Outreach and education are required to create Permanent Supportive Housing.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Approximately half of the homeless population in St. Joseph County is White, and slightly less than half the population is Black/African American. However, the Black/African American population in St. Joseph

County is 12.9% of the population. Black/African American persons are disproportionately likely to be homeless in St. Joseph County.

Black/African American residents are also more likely to be at-risk of homelessness due to housing instability. Poor housing conditions in rentals are more prevalent in Black/African American neighborhoods, and residents of these houses are more likely to face evictions due to units being rehabilitated so landlords can charge higher rents. The City of South Bend has created the Rental Safety Verification Program (RSVP) to help address these issues.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Unsheltered Homelessness would refer to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "a place not meant for human habitation", (examples: a bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and are reluctant to abide by the rules of the shelter, so they decline going into a shelter.

The Sheltered Homeless refers to those persons who live in an emergency shelter, live in transitional housing, or are exiting an institution where they temporarily resided and now lack a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary night time residence, which may be a motel, hotel or a doubled-up situation within 14 days and lack resources or support networks to remain housing are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

The Point-In-Time Count for St. Joseph County in 2024 counted a total of 547 homeless persons and 443 homeless households. Of these, only 44 persons, or 8.0%, were unsheltered. There were 134 persons in transitional housing, and 369 persons that were housed in an emergency shelter. There were no chronically homeless families with children, but 87 chronically homeless individuals. Of the 547 homeless people counted, 87 (15.9%) were considered chronically homeless. There were 24 total unaccompanied youths that were homeless in 2024. There were 33 homeless Veterans, and three (3) of the homeless Veterans was considered chronically homeless. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

### **Discussion:**

Not Applicable.

## NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

### Introduction

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by social service provider agencies.

### **Describe the characteristics of special needs populations in your community:**

**Elderly Persons** are defined as persons who are age 65 years and older. According to the 2018-2022 American Community Survey, elderly persons represent 15.9% of the County's total population. Approximately 6.4% of the population are age 75 years and older. The City of South Bend has a slightly lower elderly population than the rest of the County, at 13.3%. Roughly 33.0% of elderly persons in the County are living alone.

**Frail Elderly** are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 32.2% of the total elderly population are frail elderly.

**Persons with mental, physical and development disabilities**, according to the ACS data for 2018-2022, persons with a disability comprise 13.4% (36,230 persons) of St. Joseph County's total population. Many of the social services agencies that serve the County acknowledge that there is a gap in services for persons with mental disabilities, which is approximately 40.4% of the disabled population.

**Persons with HIV/AIDS and their families** comprise a small percentage of the County's overall population. In 2022, it was estimated that 601 people were living with HIV/AIDS in St. Joseph County. Black and Hispanic or Latino residents of Indiana are more likely to be living with HIV/AIDS, and the prevalence of HIV/AIDS is much more common among males than females. There were 12 individuals with HIV/AIDS that were homeless according to the 2024 Point-In-Time Count.

**Victims of Domestic Violence, dating violence, sexual assault and stalking** are increasingly in need of shelter. Though there has been a decrease in the number of victims of domestic violence seeking shelter, the problem still remains. Shelter for these individuals and their families are not frequently available. There were 36 victims of domestic violence in St. Joseph County that were homeless according to the 2024 Point-In-Time Count.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

There is a severe need for supportive services associated with mental health care in the City of South Bend and St. Joseph County. Many people with mental health issues live in assisted living facilities or find themselves incarcerated because of this lack of services. People with mental health disorders who are lacking a diagnosis, struggle to find housing, and group homes will not often shelter these people.

The bulk of supportive services in St. Joseph County are located in the City of South Bend. Populations with special needs often lack transportation to access the services. For this reason, there is a need for public transit to the areas where services are located, particularly beyond the South Bend city limits. There is also the need to bring supportive services within a small geographic area.

There is a need for permanent housing for people with HIV/AIDS. Currently, the only specialized housing for this population is only transitional.

Ex-offenders, especially sex offenders, struggle to find housing in St. Joseph County and frequently end up homeless. These populations are frequently turned away from housing providers.

The LGBTQ Community is also a population that experiences homelessness at a disproportionate rate. This population is assisted by the LGBTQ Center, which is located in South Bend.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. In 2022, it was estimated that there were 601 individuals who have been diagnosed with HIV/AIDS living in St. Joseph County according to the AIDSVu mapping tool. In St. Joseph County, approximately 53.1% of the people living with HIV/AIDS were black, 8.8% were Hispanic or Latino, and 33.1% were white in 2022. Approximately 72.9% of people statewide living with HIV/AIDS were male.

Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not Applicable.

**Discussion:**

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for groups, therefore “best estimates” are presented.

While many supportive service providers for special needs population are located in the City of South Bend, their service area and clients are in the City of Mishawaka, St. Joseph County, and often span the entire metropolitan area, which includes Cass County in Michigan. Therefore, the statistics are not limited to just St. Joseph County.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

- Many park areas need to be improved to encourage public use and to become a welcoming environment.
- Parks in low-income areas need accessibility improvements and bike lanes, as well as trails, curbs, and sidewalk improvements.
- There is a need to expand recreational facilities in all parks, including basketball courts, playground equipment, sidewalks, benches, and picnic tables.

### **How were these needs determined?**

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, City staff, City Council members, Department of Community Investment staff, and other City and County agencies; public hearing comments on needs; and the County's Comprehensive Plan.

### **Describe the jurisdiction's need for Public Improvements:**

- The City has recently switched from one-way Downtown streets to two-way streets with bike lines. There is a need to widen all public sidewalks.
- The City has been responsive about addressing ADA complaints. There is still some work to be done on improving ADA accessibility on curbs and sidewalks.
- The County has the highest percentage of well and septic systems in the state. It is more expensive in the County to set up a municipal sewer lines than in neighborhoods in South Bend and Mishawaka.
- There are vacant lots which are a source of blight on the surrounding neighborhoods. There is a need to develop these lots for new housing or green landscaped areas.

### **How were these needs determined?**

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, City staff, City Council members, Department of Community Investment staff, and other City and County agencies; public hearing comments on needs; and the County's Comprehensive Plan.

**Describe the jurisdiction's need for Public Services:**

- There is a persistent need to provide case management services to homeless, both sheltered and unsheltered. Coordination is needed between service providers and the Balance of State CoC. There is a need to get public services into shelters for the benefit of clientele.
- There is a need for improved public transit for low-income individuals in the City of South Bend including expanded bus routes and service hours.
- There is a need for after school programming and daycare for low- and moderate-income families.
- Public safety is a common concern in South Bend. There are many residents living in the City that have expressed concern about the amount of crime in their neighborhoods.
- There is a need for mental health care, particularly for individuals with addictions to drugs or alcohol.
- Job training and other educational services are needed to further development of the workforce in South Bend and St. Joseph County.
- Food insecurity and food deserts have increased in the region. There is a need to expand affordable food options

**How were these needs determined?**

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, City staff, City Council members, Department of Community Investment staff, and other City and County agencies; public hearing comments on needs; and the County's Comprehensive Plan.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

South Bend is the principal and largest city of the South Bend-Mishawaka Metropolitan Statistical Area. St. Joseph County is the surrounding county of both South Bend and Mishawaka and is fully within the Metropolitan Statistical Area. The City of South Bend receives an annual HOME allocation which can be utilized by the St. Joseph County Housing Consortium which also includes the County of St. Joseph and City of Mishawaka. According to the 2020 Census, the total population of St. Joseph County is 272,912. The total population of South Bend is 103,453, which is roughly 37.9% of the County's population. According to the 2016-2020 American Community Survey (ACS) Five-Year Estimates, there are approximately 117,050 housing units in St. Joseph County and 46,489 housing units in the City of South Bend. Roughly 39.7% of all housing units in St. Joseph County are located in the City of South Bend.

According to the 2016-2020 ACS Five-Year Estimates, there are 104,380 occupied housing units in the County and 39,709 occupied housing units in South Bend, which is 38% of all occupied housing units. Of the 12,670 vacant housing units, 6,780 vacant units are located in South Bend. Occupied housing units can be further broken down by owner occupied and renter-occupied units. Owner-occupied units make up 67.9% or 70,887 of the total amount of housing units in the County, while renter-occupied units make up 32.1% or 33,493 units. The City of South Bend has 22,884 owner-occupied units (57.6%) and 16,825 renter-occupied units (42.4%).

The majority of housing units (66%) in St. Joseph County were built prior to 1979. Approximately 15.6% of housing units were built before 1939; 25.5% were built from 1940 to 1959; and 24.9% were built from 1950 to 1969. From 1980 to 1999, 23.0% of all housing units were built. Following this period, the rate of housing construction greatly decreased. Approximately 8.1% were built from 2000 to 2009 and 1.3% have been built since 2014. The City of South Bend follows a similar trend. Approximately 65.7% of all housing units were built before 1979.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a) & (b)(2)

### Introduction

According to 2016-2020 ACS data, there are 112,173 total housing units in St. Joseph County, of which 67,746 are owner-occupied, 32,280 are renter-occupied, and 12,147 are vacant. The majority of housing units in the County are single unit detached houses. The vast majority of owner-occupied housing units (80%) have 3 or more bedrooms while only 29% of renter-occupied units have 3 or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	83,565	74%
1-unit, attached structure	2,878	3%
2-4 units	5,678	5%
5-19 units	10,825	10%
20 or more units	7,442	7%
Mobile Home, boat, RV, van, etc	1,785	2%
<b>Total</b>	<b>112,173</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	24	0%	1,669	5%
1 bedroom	778	1%	8,684	27%
2 bedrooms	12,825	19%	12,540	39%
3 or more bedrooms	54,119	80%	9,387	29%
<b>Total</b>	<b>67,746</b>	<b>100%</b>	<b>32,280</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to HUD's Low-Income Housing Tax Credit Database there are 2,126 Low Income Housing Tax Credit Units in St. Joseph County, with 918 units in the City of Mishawaka, 40 units located in other

municipalities in St. Joseph County, and the remaining 1,168 located in the City of South Bend. In total, 2,126 units are considered low-income.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There is no expected loss of property between the Housing Authorities of South Bend, Mishawaka, and St. Joseph County.

**Does the availability of housing units meet the needs of the population?**

There are 112,173 housing units in St. Joseph County. There are 67,746 owner-occupied housing units, 32,280 renter-occupied housing units, and 12,147 vacant units. The total population of St. Joseph County is 272,912 residents. While there is always a need for more available units, the primary need is more affordable housing. Housing costs have increased across St. Joseph County. In addition, a large amount of housing units sits vacant most of the year and are rented or utilized by tourists during the Notre Dame University's football season. This demand for "vacation" housing has led to outside investment and purchase of the housing stock for further high end development.

**Describe the need for specific types of housing:**

There is no overarching need for one specific type of housing within the St. Joseph County Consortium. Both downpayment and closing costs and monthly rentals have increased since the previously Five-Year Period and new units for both single family and multi-family units are needed to increase the supply and reduce prices. There is a need to develop affordable "starter" home units for families moving from renters to becoming owners.

**Discussion**

There are twice as many owner-occupied housing units than renter-occupied units in St. Joseph County. The largest type of housing is single family detached houses with 83,565 units throughout St. Joseph County. The Housing Consortium has primarily focused on new construction of housing units and rehabilitation of existing housing stock to meet the demands of the community. There is a lack of affordable housing for all types and sizes of owner-occupied and renter-occupied housing units. The Consortium focuses on multiple housing types to address the affordable housing need.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

The median value for a single family home in St. Joseph County has increased from \$112,500 to \$134,800, according to 2016-2020 ACS estimates. As of August 2024, Realtor.com lists the median sales price in South Bend at \$193,100. The median sales price for a single family home sold in the County was \$235,000. In the City of Mishawaka, the median sales price was \$197,200 during the same period. Home values are rising considerably and there is a need to increase the supply of affordable housing for low- and moderate-income households.

The median rent has increased by 20.4% in a period of 11 years. This increase has not been consistent across 11 years. 2017 ACS data approximated a median contract rent of \$613. From 2017 to 2020, there was an increase of 11% in the median contract rent.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	\$112,500	\$134,800	19.8%
Median Contract Rent	\$564	\$679	20.4%

**Table 28 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,680	23.8%
\$500-999	21,310	66.0%
\$1,000-1,499	2,362	7.3%
\$1,500-1,999	589	1.8%
\$2,000 or more	297	0.9%
<i>Total</i>	<i>32,238</i>	<i>99.9%</i>

**Table 29 - Rent Paid**

**Data Source:** 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,685	No Data
50% HAMFI	10,422	7,864
80% HAMFI	22,422	19,208
100% HAMFI	No Data	27,145
Total	<b>35,529</b>	<b>54,217</b>

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$755	\$923	\$1,099	\$1,397	\$1,476
High HOME Rent	\$530	\$652	\$810	\$1,047	\$1,095
Low HOME Rent	\$530	\$615	\$738	\$853	\$951

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

Based on the HUD – CHAS data there is not sufficient housing for all income levels due to the cost burden criteria for the following groups: the 30 - 50% AMI White households, 30-50% Black or African American households, and the greater than 50% AMI Black or African American households. There is also a need to expand affordable housing to renter households earning 30% HAMFI.

## How is affordability of housing likely to change considering changes to home values and/or rents?

The median home value has increased from \$112,500 to \$134,800 which is a 19.8% increase. In this same time period, the population increased from 101,168 to 103,453 which is a 2.3% increase. Rent has also increased 20% since 2009. The value of housing has increased substantially more than the demand for new housing. New housing units have not been built to drive down price increases for homebuyers and renters. If this trend continues, residents may become priced out of the housing and rental markets.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to Zillow, the median rent for a one-bedroom apartment is \$1,021, for a two-bedroom apartment is \$975, and for a three-bedroom apartment is \$1,042, and for a four or more-bedroom apartment is \$1,412. The median rent for 1-bedroom apartments in South Bend is 11% greater than the Fair Market Rent. The median rents for 2-bedroom and 3-bedroom apartments are 11% and 25% less than the Fair Market Rent. There is more demand for a 1-bedroom apartment, which causes the higher cost than for a two or three bedroom unit.

**Discussion**

The cost of housing has increased substantially for both first time homebuyers and renters. Housing is more affordable in the Cities of South Bend and Mishawaka than in the surrounding County of St. Joseph. While the County population has grown slightly, there is a need to proactively meet the demand of housing by providing affordable options for low- and moderate-income households.

## MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

### Introduction

According to 2018-2022 ACS data, there is a total of 118,075 and 46,514 housing units in St. Joseph County and South Bend, respectively. Approximately 17.4% of housing units were built before 1939; 24.2% were built from 1940 to 1959; and 23.2% were built from 1950 to 1969. From 1980 to 1999, 21.5% of all housing units were built. Following this period, the rate of housing construction greatly decreased. Approximately 8.6% were built from 2000 to 2009 and 5.2% have been built since 2010. The City of South Bend follows a similar trend. Approximately 79.5% of all housing units were built before 1979.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions are used in the table below:

#### **"Selected Housing Conditions:"**

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

**"Substandard Condition:"** Does not meet code standards, or contains one of the selected housing conditions.

**"Suitable for Rehabilitation:"** The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

**"Not Suitable for Rehabilitation:"** The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,320	15%	13,375	41%
With two selected Conditions	150	0%	664	2%
With three selected Conditions	30	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	57,260	85%	18,215	56%
Total	67,760	100%	32,264	99%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,750	11%	2,937	9%
1980-1999	15,685	23%	7,858	24%
1950-1979	26,670	39%	13,730	43%
Before 1950	17,654	26%	7,768	24%
Total	67,759	100%	32,293	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	44,324	65%	21,498	67%
Housing units built before 1980 with children present	4527	7%	3269	10%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	
Abandoned Vacant Units	0	0	0
REO Properties	1,272	500	1,772
Abandoned REO Properties	1,272	500	1,772

Table 35 - Vacant Units

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

There are many older homes in the County and in the City of South Bend. These older homes are often in poor condition and require rehabilitation. Additionally, older homes are not accessible and pose a difficulty to persons aging in place.

Many rental units are in poor condition and it is difficult for tenants to reach landlords. The State of Indiana does not have strong protections for tenants seeking recourse, which leads many to habitat in substandard units. There is a need to provide rental assistance to tenants to stabilize household incomes and also provide long term development of new units for persons moving out of substandard housing.

There is demand for starter homes in the City of South Bend and St. Joseph County. However, there are limited financial resources to address housing at starter home price points. This includes funding for housing rehabilitation in starter homes.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

According to 2018-2022 ACS Data, the majority of housing units in St. Joseph County and the City of South Bend were built prior to 1980. A total of 76,462 housing units in the County and a total of 37,006 housing units in the City were built before 1980. This places the majority of households at risk of exposure to lead paint. According to the Indiana Department of Health's 2023 Childhood Lead Surveillance Report, 181 children, or 5.3% of all tested, tested positive for Elevated Blood Lead Levels. The Indiana Department of Health operates a Lead Risk Assessment Map which identifies Census Tracts with large percentages of housing units built before 1978. In South Bend, there are several Census Tracts which have the highest risk of lead exposure due to the percentage of older housing stock. The following are identified as the highest risk: Census Tract 17, Census Tract 07, Census Tract 06, Census Tract 29, Census Tract 30, Census Tract 27, Census Tract 22, Census Tract 21, and Census Tract 19. All but Census Tract 7 are majority low-and moderate-income.

**Discussion**

There is a need to provide funding to rehabilitate owner-occupied and renter-occupied housing units in St. Joseph County and the City of South Bend. There continues to be a need to address and reduce lead exposure risk in the City and County.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

There are three (3) housing authorities in St. Joseph County. The Housing Authority of South Bend owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout the City of South Bend. The Housing Authority of Mishawaka owns and manages properties for families and elderly/disabled residents in the City of Mishawaka. The St. Joseph County Housing Authority is located in North Liberty, and manages rental apartments located throughout the unincorporated areas of the county. The Housing Authority of South Bend has 596 public housing units, the Housing Authority of the City of Mishawaka has 299 units, and the St. Joseph County Housing Authority has 60 units.

All housing authorities manage the Section 8 Housing Choice Voucher programs for their respective geographies. The Housing Authority of South Bend administers 2,365 vouchers, the Housing Authority of the City of Mishawaka administers 350 vouchers, and the St. Joseph County Housing Authority administers 169 vouchers.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Vouchers			Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available				1,110	2,655			0		0		0	
# of accessible units	N/A	N/A		N/A	N/A	N/A		N/A		N/A		N/A	

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:****Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The Housing Authority of South Bend has the following units:

- Laurel Place – 42 units
- South Bend Ave – 20 units
- LaSalle Landing – 24 units
- Westcott/Quads – 179 units
- Harber Homes – 54 units
- Edison and Twyckenham – 39 units
- Scattered Sites – 238 units

Total – 596 units

The Housing Authority recently demolished the units at Monroe Circle. The Rabbi Shulman Complex is currently vacant and will be renovated with the redevelopment of Monroe Circle. The Rabbi Shulman Complex is not currently available for occupancy.

There are sixty-two (62) units that are considered accessible in the Housing Authority of South Bend's public housing inventory.

The Housing Authority of Mishawaka has three public housing properties. Barbee Creek is a family housing community, and Riverview Towers and Mishawaka Main Jr. High Apartments are elderly housing communities. Forty-one (41) of their units are accessible, and all are in Riverview Towers.

There is a total of 596 public housing units in the City of South Bend. The properties owned by the Housing Authority of South Bend are older and require repairs. There are not enough resources available to make all of the desired repairs to public housing communities, and increased funding is needed so HASB can better serve its residents.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Housing Authority of South Bend	N/A

Table 37 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Housing Authority of South Bend has organized its fourteen (14) developments of 326 buildings into four Asset Management Planning (AMP) units. HASB submitted its Five-Year Plan Update for its FY 2023 through FY 2027 Public Housing Capital Fund Program Grant, along with its complete Five-Year Plan on June 1, 2023. The Capital Fund Grant award for FY 2024 was \$2,998,274. The Housing Authority of South Bend has determined that the current housing is worth preserving and will not be converted to RAD. However, improvements are needed on all public housing properties, for which HASB plans to utilize its Capital Fund.

The Housing Authority recently demolished the units at Monroe Circle. The Rabbit Shulman Complex is currently vacant and will be renovated with the redevelopment of Monroe Circle. The Housing Authority plans to redevelop the vacant lot into affordable housing and community spaces. There is ongoing public comment for the redevelopment.

There is an additional property on Diamond View currently under construction. A total of 60 units will be affordable to low- and moderate-income households. 12 Units will be set aside for adults with intellectual and developmental disabilities.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

HUD has pushed back the date for which Public Housing Authorities must implement the National Standards for the Physical Inspection of Real Estate (NSPIRE) to October 1, 2025. The Housing Authority of South Bend will begin utilizing NSPIRE this year and has adopted stricter regulations for walls, doors, floors, sinks, toilets, and security. In general, the Housing Authority inspects units on an annual basis, with units passing two consecutive inspections eligible to be inspected every other year.

**Discussion:**

The Housing Authority of South Bend is the primary provider of housing for the very low- and extremely low-income residents of the City of South Bend. The Housing Authority of Mishawaka provides housing for the very low- and extremely low-income residents of the City of Mishawaka. Both housing authorities assist individuals and families through their Public Housing Communities, Low Income Housing Tax Credit communities, and Section 8 Housing Choice Vouchers programs.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

The Center for the Homeless, Health Plus Indiana, Youth Service Bureau, the YWCA North Central Indiana, Life Treatment Centers, and other City service groups are the providers of housing and supportive services for the City of South Bend and St. Joseph County's homeless and those who are at risk of being homeless population. There is a total of 701 beds for the homeless in St. Joseph County.

The Center for the Homeless is the lead entity in the area that provides support services and support for the homeless. The Center for the Homeless has 159 year round Emergency Shelter Beds that can be adjusted to accommodate all groups experiencing homelessness, including: 84 emergency shelter beds; 47 permanent supportive housing beds; 10 emergency shelter beds for Veterans; and 18 transitional housing beds for Veterans. The Center for Homeless also has 93 seasonal beds which serve as its Weather Amnesty Program. Life Treatment Centers has 51 emergency shelter beds and 25 permanent supportive housing beds. The YWCA has 54 emergency shelter beds. Hope Ministries has 50 emergency shelter beds and 96 transitional housing beds. Youth Service Bureau has 8 emergency shelter beds and 11 transitional housing beds. Health Plus Indiana has 28 permanent supportive housing beds. Oaklawn Psychiatric Center has 76 permanent supportive housing beds.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	78	0	56	116	0
Households with Only Adults	128	15	80	127	0
Chronically Homeless Households	0	0	0	29	0
Veterans	13	0	0	89	0
Unaccompanied Youth	0	0	11	8	0

Table 38 - Facilities Targeted to Homeless Persons

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The City of South Bend is fortunate to collaborate with local social service and advocacy agencies to provide access to health, mental health, job training, and other services to low- and moderate-income persons.

There are several agencies which provide housing (both emergency and transitional) and coordinate with other service providers for clientele to receive health and employment services. Our Lady of the Road provides shelter and coordinates with Beacon Family Medicine Residency for clientele to receive healthcare services. Dismas House provides temporary housing for ex-incarcerated persons re-entering society and connects clientele with case management and employment training. Other employment services exist in St. Joseph County, including South Bend Career Pathways.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The Center for the Homeless provides housing and supportive services, and advocates for the homeless in St. Joseph County. The Center for the Homeless has facilities for emergency and transitional shelter, as well as permanent supportive housing. The Veterans' Annex has 24 beds, and 16 beds are currently occupied.

Oaklawn Psychiatric Center provides 100 Permanent Supportive Housing units for homeless individuals with mental health needs. Currently, all units are full and Oaklawn is in the process of constructing 60 more units.

Life Treatment Center provides transitional housing for those experiencing addictions. They currently have 19 units but service more clients than they house.

The YWCA North Central Indiana provides transitional housing for women and their families. HOPE Ministries also provides housing for women and victims of domestic violence.

Our Lady of the Road utilizes a motel to provide housing 120 persons and coordinates with case managers to provide mental health services.

There are additional group homes throughout the City of South Bend. These group homes are designed as transitional housing. Dismas House provides transitional housing to incarcerated persons. There are no facilities in St. Joseph County that provide housing for sex offenders.

## MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

### Introduction

St. Joseph County Housing Consortium and the City of South Bend have identified the priorities for services and facilities for special needs population. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents. **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addiction, and training to re-enter the work force
- **Public Housing Residents** - housing down payment assistance, job training and job opportunities, housing counseling for homeownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options
- **Persons with HIV/AIDS** - permanent supportive housing and health care services

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge plan varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Some shelters have protocols against accepting certain individuals directly from a hospital. The CoC has a state and local discharge policy for those that are discharged from adult care facilities, as well as a discharge team to address the issues in discharging individuals from foster care, health care, mental health care, and correctional facilities.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The following goals are presented to address the needs of Other Special Needs Groups.

- **SN-1 Housing** – Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
- **SN-2 Accessibility** – Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
- **SN-3 Social Services** – Improve and increase public service programs for the youth, the elderly, disabled, and target low-income population, including feeding programs and social/welfare programs throughout the City.
- **SN-4 Removal of Architectural Barriers** – Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** – Improve and expand the access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City and Housing Consortium plan to achieve the following objectives to address the Special Needs Groups of the County:

- Assist with aging in place rehabilitation of existing homes for elderly and frail elderly;
- Provide housing options and supportive services for the mentally ill;
- Provide housing options and supportive services for persons with HIV/AIDS and their families, including children;
- Provide and expand case management to persons with substance abuse issues, persons with disabilities, and persons fleeing domestic violence.

## MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

### Describe any negative effects of public policies on affordable housing and residential investment

The City of South Bend, the City of Mishawaka, and St. Joseph County have identified the following impediments for the 2025 Analysis of Impediments to Fair Housing Choice and have defined specific goals and strategies to address each impediment.

#### Impediment 1: Lack of Affordable Housing for Sale

According to the 2018-2022 ACS data, the median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$113,800, and for the City of Mishawaka it is \$128,200. This limits the choice of housing for lower-income households throughout the County and in both Cities.

**Goal:** Development of for-sale, single-family homes for lower-income households will occur through new construction, infill housing, and the rehabilitation of vacant structures throughout St. Joseph County and the Cities of South Bend and Mishawaka.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **1-A:** Support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing that is for sale for lower-income households throughout the Cities and County.
- **1-B:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers by affirmatively furthering fair housing choice.
- **1-C:** Provide funds for down payment and closing cost assistance to lower-income households.
- **1-D:** Promote housing counseling programs for first-time homebuyers.

#### Impediment 2: Affordable Rental Housing

The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.

**Goal:** The development of affordable rental housing will occur throughout the County and both Cities, especially for households whose income is less than 60% AMI, through new construction, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower-income households who are cost burdened.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **2-A:** Support and encourage both private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing.
- **2-B:** Support and encourage the rehabilitation of the existing housing stock and new housing which will be decent, safe, sound and affordable rental housing to lower-income households.
- **2-C:** Support and encourage the development of independent housing and community living arrangements for the disabled in the County and both Cities.
- **2-D:** Provide financial assistance in the form of development subsidies, so low-income households that are cost burdened, particularly households whose incomes are at or below 60% of AMI, are able to afford decent, safe, and sound housing.
- **2-E:** Promote partnerships with the local housing authorities and private and nonprofit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family rental housing in high opportunity areas of the County and Cities.

### **Impediment 3: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County's housing units, 60.6% of South Bend's housing units, and 31.3% of Mishawaka's housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County's overall population, 14.4% of South Bend's population, and 16.4% of Mishawaka's population is classified as disabled.

**Goal:** Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **3-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for homeowners and renters.
- **3-B:** Encourage the development of new construction of accessible and visitable housing through financial or developmental incentives.
- **3-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make "reasonable accommodations" for tenants who are disabled.
- **3-D:** Continue to promote programs and provide funds to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

#### **Impediment 4: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.

**Goal:** All residents of St. Joseph County and the Cities of South Bend and Mishawaka will have an increased awareness and knowledge of their rights under the Fair Housing Act and the County and Cities will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **4-A:** Continue to promote fair housing awareness through the media, seminars, and training, to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans with Disabilities Act, and visit ability.
- **4-B:** Continue to provide and distribute literature and informational material in English and Spanish concerning fair housing issues, an individual's housing rights, and the landlords' responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **4-C:** Continue to support and provide funding for the South Bend Human Rights Commission to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the County and Cities.
- **4-D:** Continue to work with the local Board of Realtors to educate and promote fair housing.
- **4-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

#### **Impediment 5: Private Lending Practices**

The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

**Goal:** Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **5-A:** The Cities and County should consider using Federal and State funding to provide housing or credit counseling to potential low- and moderate-income homebuyers in impacted neighborhoods to decrease the number of denials due to poor credit, debt-to-income ratios, or incomplete applications.

- **5-B:** The Cities and County should consider entering into an agreement with Indiana Legal Services, Inc. to perform research to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted areas of the Cities or County.
- **5-C:** The Housing Consortium should consider using Federal and State funding to provide a higher rate of public financial assistance to potential homebuyers in impacted neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.

#### **Impediment 6: Impacted Areas of Concentration**

There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.

**Goal:** Promote the de-concentration of low-income and minority areas that may exist within the Cities of South Bend and Mishawaka to reduce concentrations of low-income households and minorities, while preserving fair housing choice for both low-income and minority residents.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of low-income concentration, while still supporting the improvement of housing within concentrated areas.
- **6-B:** Market and promote housing opportunities for both minority and low-income residents outside areas of low-income concentration.
- **6-C:** Provide financial assistance to low-income households to provide them with a choice to reside outside areas of low-income concentration.

#### **Impediment 7: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.

**Goal:** The local economy will provide new job opportunities, which will increase household income, and thus promote fair housing choice and mobility.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **7-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.

- **7-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income and minority neighborhoods.
- **7-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

#### **Impediment 8: Public Policies That May Affect Housing Choice**

Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

**Goal:** The local governing bodies will review their public policies, plans, and ordinances to affirmatively further fair housing and eliminate any barriers or obstacles to fair housing choice.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **8-A:** The Cities and County should consider making source of income a protected class, which would prevent landlords from rejecting tenants based on their source of income, i.e. Housing Choice Vouchers.
- **8-B:** The Cities should consider offering vacant lots that they have acquired to private developers at no cost to promote the development of single-family affordable housing, along with providing development subsidies and reducing development standards.
- **8-C:** The local zoning ordinances were reviewed and should be brought into compliance with the Fair Housing Act, especially the definition of “Family” and in particular protective classes and being permitted uses in all residential zoning districts.
- **8-D:** The municipalities will annually review their zoning and development ordinances to make sure they are in compliance with the Fair Housing Act and the Americans with Disabilities Act.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

The goal of the City of South Bend's Department of Community Investment is to help to plan and implement the City's future and character, support community values, preserve the environment, promote the wise use of resources, and protect public health and safety through code enforcement and public safety. The Neighborhoods Division, under the Department of Community Investment, is the administrator of the Community Development Block Grant Program. The office, through other funding sources, also provides outreach and technical assistance for a variety of downtown and city-wide community and economic development projects.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	64	16	0	0	0
Arts, Entertainment, Accommodations	5,244	6,134	13	11	-2
Construction	1,395	2,213	3	4	1
Education and Health Care Services	11,147	20,613	28	37	9
Finance, Insurance, and Real Estate	1,617	2,195	4	4	0
Information	503	876	1	2	1
Manufacturing	8,422	6,621	21	12	-9
Other Services	1,423	1,980	4	4	0
Professional, Scientific, Management Services	2,430	5,188	6	9	3
Public Administration	0	0	0	0	0
Retail Trade	4,551	3,813	11	7	-4
Transportation & Warehousing	1,430	2,136	4	4	0
Wholesale Trade	1,942	3,715	5	7	2
Total	40,168	55,500	-	-	---

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	49,615
Civilian Employed Population 16 years and over	46,625
Unemployment Rate	6.04%
Unemployment Rate for Ages 16-24	16.4%
Unemployment Rate for Ages 25-65	3.92%

**Table 40 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	9,855
Farming, fisheries and forestry occupations	1,545
Service	6,074
Sales and office	8,660
Construction, extraction, maintenance and repair	2,690
Production, transportation and material moving	3,705

**Table 41 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,647	79%
30-59 Minutes	7,503	18%
60 or More Minutes	1,378	3%
Total	42,528	100%

**Table 42 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	3725	420	2760
High school graduate (includes equivalency)	9710	575	4185
Some college or Associate's degree	11605	740	3110
Bachelor's degree or higher	12170	260	1795

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

## Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	179	333	464	1,120	700
9th to 12th grade, no diploma	1,084	1,400	1,359	2,244	1,305
High school graduate, GED, or alternative	3,475	4,575	2,710	7,185	4,635
Some college, no degree	3,450	3,215	2,915	4,620	2,565
Associate's degree	235	1,050	1,380	2,320	680
Bachelor's degree	1,385	2,910	2,164	3,275	1,790
Graduate or professional degree	225	1,965	1,849	2,060	2,290

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$65,480
High school graduate (includes equivalency)	\$168,539
Some college or Associate's degree	\$168,728
Bachelor's degree	\$247,831
Graduate or professional degree	\$275,517

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The largest employment sector by number of workers is Education and Healthcare Services. This is due to the number and size of universities in the South Bend-Mishawaka, MSA. There is a large difference between education and healthcare service workers (11,147) and the second largest sector of manufacturing which has approximately 8,422 workers. The next largest sectors are arts, entertainment, and accommodations with 5,244 workers and retail trade with 4,551.

**Describe the workforce and infrastructure needs of the business community:**

- A lack of child care and a lack of adequate public transportation affects those seeking job training and prevents them from pursuing these programs.
- Underemployment is common in the area and it is difficult to target these individuals. There is the potential to assist these workers with partnerships between employers and job trainers.

- There is a need for more suppliers in the region. The City has committed to increasing its small business firms.
- The public education system in South Bend needs to be improved. Area graduates are at a disadvantage of finding employment due to a lack of job skills.
- South Bend experiences outmigration of educated workers that graduate from Notre Dame.
- Workforce development training is not particularly flexible in terms of timing. This creates difficulties for those that may be working or caring for children during training times.
- High interest rates have deterred businesses from borrowing or seeking loans.
- Ex-offenders struggle to find employment. There is a need to assist these individuals in overcoming barriers to employment and providing training so they can re-enter the workforce.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

There are planned developments for an Amazon data center and an EV-battery plant in the western portion of St. Joseph County. While these facilities will not be located in the City of South Bend. These developments may increase job and population growth in the City of South Bend.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The unemployment rate for the City of South Bend is 6.0% which is higher than St. Joseph County's unemployment rate of 4.9%, but lower than the City of Mishawaka which is 6.9%. The unemployment rate for ages 20-24 and 35-44 are experiencing the highest unemployment at 7.8% and 7.9%. All other age ranges are experiencing smaller unemployment rates than the City's. Unemployment across education attainment is relatively consistent with no group experiencing an overwhelming difference in unemployment.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of South Bend's Workforce Development Agency partners with the area Chamber of Commerce to provide job training resources. The Workforce Development Agency runs the UpSkill SB Program which provides bi-annual opportunities to train high school graduates in business, information & technology, and healthcare sectors.

The City of South Bend and the St. Joseph Housing Consortium have identified Economic Development as a priority need. The City of South Bend will identify opportunities to provide low- and moderate-income persons with jobs. This will be accomplished through the identified goals:

- **ED-1 Employment** – Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.
- **ED-2 Financial Assistance** – Support new development of business and industry through expansion, new development, capital equipment purchases, etc. to be funded with federal programs.
- **ED-3 Incentives** – Support local, state, and federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes. The City of South Bend participates in the Comprehensive Economic Development Strategy (CEDS) for the Michiana Area Council of Governments (MACOG).

### **If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Based on the Michiana Area Council of Governments (MACOG) 2020-2024 CEDS, the St. Joseph County region will create initiatives to retain highly educated persons in the metropolitan area. The County and MACOG will work to attract high earning jobs to supply its educated workforce and encourage long term investment from persons attending university in the region. The region will also attempt to connect its transportation services to the surrounding large metropolitan areas of Chicago and Indianapolis. The use of transportation will allow workers to better commute across the region to job opportunities.

### **Discussion**

There is a need for job training for residents of St. Joseph County and the City of South Bend. Minorities in the City of South Bend are disproportionately unemployed and have a higher unemployment rate. There is a need for specific programs to address these disparities. Organizations in the area have worked to address this by partnering with potential entrepreneurs who are women and people of color. There is also a need to recruit and retain educated workers.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Areas with multiple housing problems are concentrated in low- and moderate-income block groups. The following census tract block groups are at least 51% low- and moderate-income households:

Census Tract	Block Group	Census Tract	Block Group	Census Tract	Block Group
000100	1	001500	3	002800	2
000200	2	001500	4	002900	1
000200	3	001700	1	003000	1
000200	4	001700	2	003000	2
000301	1	001900	1	003100	1
000301	3	001900	2	003100	2
000302	1	002000	1	003100	3
000302	2	002000	2	003100	4
000400	1	002100	1	003100	5
000400	2	002100	2	003300	1
000400	3	002200	1	003300	2
000500	1	002200	2	003400	2
000500	2	002200	3	003400	3
000600	1	002300	1	003400	4
000600	2	002300	2	003500	1
000900	2	002400	1	003500	2
001000	1	002400	2	011100	1
001000	2	002400	3	011100	2
001000	3	002500	1	011100	3
001100	3	002500	2	011100	4
001400	1	002600	1	011203	2
001400	2	002600	2	011310	2
001400	3	002600	3	011703	1
001500	1	002700	1	011703	3
001500	2	002800	1	011704	1

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole. The neighborhood's total percentage of minority persons is at least 20 points

higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." Black/African American and Hispanic or Latino population concentration in St. Joseph County is concentrated in the City of South Bend in neighborhoods with groups of 46.1% or more. Neighborhoods of African American/Black concentration are CT 1, BG 1; CT 2, BG 2; CT 3.02, BG 1; CT 4, BG 2; CT 4, BG 3; CT 5, BG 2; CT 6, BG 2; CT 10, BG 1; CT 15, BG 2; CT 19, BG 2; CT 20, BG 1 and 2; CT 21, BG 1 and 2; CT 23, BG 1 and 2; CT 29, BG 1; and CT 34, BG 2. Neighborhoods of Hispanic or Latino population concentration in St. Joseph County is concentrated in the City of South Bend in CT 2, BG 4; CT 22, BG 1, 2, and 4; CT 24, BG 2; and CT 26, BG 1.

According to the 2016-2020 ACS data, the Asian population of St. Joseph County is 2.2%. Three Block Groups, CT 113.01 BG 3, CT 114.04 BG 3 and 4, CT 115.05 BG 2 have a high Asian population concentration at 23.1%, 25.8%, and 23.1%, respectively. These Block Groups are on the campus of Notre Dame, outside of the City of South Bend.

### **What are the characteristics of the market in these areas/neighborhoods?**

Low- and moderate-income block groups are spread throughout the City of South Bend. The majority of low- and moderate-income areas are located in the western portion of the City. These block groups are mostly single unit residential neighborhoods. Several low- and moderate-income block groups adjourn the St. Joseph River which flows through the downtown of the City of South Bend. While there is denser housing units, the majority live in single family housing units.

### **Are there any community assets in these areas/neighborhoods?**

Throughout South Bend, there are neighborhood associations which work to promote the needs of their community. Neighborhood associations provide construction or rehabilitation services to facilitate the housing needs of their community.

### **Are there other strategic opportunities in any of these areas?**

These areas have a large share of renters as opposed to homeowners. The City is creating a rental registry that has the potential to stabilize the housing in the area. Many of the houses in these areas are relatively inexpensive and can provide a starter home for young families.

**MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The State of Indiana has distributed funding to expand high speed broadband access across the entire state and with a focus on rural communities. As an urban area, the City of South Bend is entirely serviced by 25/3 Mbps download/upload speed. There is only a slight drop in coverage for high-speed broadband (greater than 25/3 Mbps). Individuals lacking permanent housing are able to utilize the public library system in South Bend and St. Joseph County to access internet services. There are a variety of public services which provide job training to individuals which includes skills to use online resources for searching for jobs. The State of Indiana also operates a map on its website of public wi-fi locations. This map can be used by individuals to identify public libraries and other locations with free wi-fi.

The Indiana Office of Community and Rural Affairs (OCRA) operates several programs which award grants to expand broadband access to homes and businesses. Funds are distributed to internet service providers to carry out the projects. Indiana was awarded \$868 million in the BEAD Program. BEAD funds have been distributed to unserved locations with limited internet access or limited access under 25/3 Mbps and underserved locations with access less than 100/20 Mbps. Rural communities and Townships in St. Joseph County are able to apply for the BEAD Program and OCRA grants for broadband expansion. These communities are lacking in high speed broadband speeds over 100/20Mbps.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The State of Indiana has fostered competition by funding broadband expansions through its Indiana Connectivity Program (ICP) and BEAD Program. The State has provided matching funds to Internet Service Providers (ISPs) to underserved areas. St. Joseph County is served by several large, national ISPs and smaller regional ISPs.

**MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)****Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The County does not have increased natural hazard risks associated with climate change. However, the PJ does monitor flood areas and does not allow federal funds to be used in areas that FEMA designates as a flood zone.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

There is a number of low- and moderate-income households living close to the St. Joseph River and in the adjourning floodplains. The City should invest in stormwater separation and other flood reduction hazards to protect vulnerable neighborhoods. Additionally, heatwaves may affect unsheltered persons. There is a need to expand emergency shelters to increase their capacity during heatwaves and other extreme weather events.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

This is the City of South Bend's and the St. Joseph County Housing Consortium's First Year of funding under their new Five-Year Consolidated Plan for FY 2025-2029. The "Vision" of the Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the St. Joseph County Housing Consortium and the City of South Bend. As part of the Five-Year Consolidated Plan, the community has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified for the St. Joseph County Housing Consortium and the City of South Bend for the period of FY 2025 through FY 2029 for the use of the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership (HOME) Program, and the Emergency Solutions Grant (ESG) Program.

#### HOUSING PRIORITY - HS

St. Joseph County, including the Cities of South Bend and Mishawaka, has been experiencing a growth in population. This has created demand for housing and has strained the existing housing stock. This has resulted in an increase in the sale price of homes and rental costs in the County. Low- and moderate-income households have been severely impacted and are unable to find decent, safe, sanitary, and affordable housing because they can no longer pay the increase in housing costs. This has been identified as the top priority for St. Joseph Housing Consortium.

The following goals are presented to address this Housing Priority:

- **HS-1 Housing Development** - Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
- **HS-2 Homeownership** – Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.
- **HS-3 Housing Rehabilitation** – Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
- **HS-4 Lead-Based Paint** – Promote and educate property owners on the dangers of lead-based paint and safe work practices to abate lead-based paint in their residences.
- **HS-5 Housing Assistance** – Promote and provide housing stability through rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of homelessness.
- **HS-6 Fair Housing** – Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.

- **HS-7 Housing Supportive Services** – Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid eviction proceedings.

## HOMELESS PRIORITY – HO

There has been an increase in the number of persons who are unhoused in St. Joseph County. Homelessness is concentrated in the Cities of South Bend and Mishawaka. Due to the high cost of housing, there is a great risk of persons becoming homeless.

The following goals are presented to address the priority need for the homeless and those who are at risk of homelessness:

- **HO-1 Housing Opportunities** – Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
- **HO-2 Support and Management Services** – Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** – Promote and assist in eviction reduction efforts and educate and discourage unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** – Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
- **HO-5 Shelter Housing** – Support and assist in the development and/or continuation of shelters supportive training and educational programs for sheltered residents.

## SPECIAL NEEDS PRIORITY – SN

St. Joseph County and the Cities of South Bend and Mishawaka are experiencing an increase in the number of persons who are elderly, persons with physical disabilities, developmentally delayed persons, persons with mental illnesses, persons battling substance abuse, and persons exiting from institutional settings.

The following goals are presented to address under the priority of Special Needs Groups:

- **SN-1 Housing** – Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
- **SN-2 Accessibility** – Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
- **SN-3 Public Services** – Improve and increase public service programs for the youth, the elderly, disabled, and target low-income population, including feeding programs and social/welfare programs throughout the City.

- **SN-4 Removal of Architectural Barriers** – Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** – Improve and expand the access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

## COMMUNITY DEVELOPMENT PRIORITY – CD

The infrastructure, community facilities, building conditions, and public services are being strained by the County's population growth, increase demand for services and the age of the infrastructure, buildings, and facilities. There is a need to improve, preserve, and develop public facilities and infrastructure to support the population growth in the County.

The following goals are presented to address this priority need:

- **CD-1 Infrastructure** - Improve and upgrade the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, curbs, walks, ADA ramps, retaining walls, sewer lines, service lines, bridges, flood control, storm water management and sustainability.
- **CD-2 Community Facilities** – Improve, upgrade, and expand the City's public and community facilities including parks, playgrounds, recreational facilities, libraries, public buildings, etc. to meet the needs of the growing population.
- **CD-3 Public Services** – Improve, expand, and create public service programs including social, welfare, health and nutrition programs to meet the needs of the low- and moderate-income persons in the City.
- **CD-4 Clearance and Demolition** – Remove slum and blighting conditions through the demolition and clearance of vacant buildings that are economically infeasible for rehabilitation, and sites that pose a threat to the health, safety, and welfare of the public.
- **CD-5 Public Safety** – Improve and expand fire protection, emergency health and management services, crime prevention, etc. to better serve and protect the residents of the Cities.
- **CD-6 Public Transportation** – Improve and expand public transportation with additional bus routes, improved bus shelters, increased time schedules, etc. to assist low- and moderate-income persons to access employment medical treatment, and essential services.
- **CD-7 Neighborhood Revitalization** – Improve and stabilize neighborhoods in the City by developing capacity and encouraging the formation and expansion of neighborhood based organizations, and consider planning/development under the Neighborhood Revitalization Strategy Area (NRSA) Program.
- **CD-8 Section 504** – Implement the City Section 504 Plans and bring the public and community facilities into compliance with the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

## **ECONOMIC DEVELOPMENT PRIORITY – ED**

The local economy in the County has been expanding with new development occurring in the Western Portion. However, this growth requires a skilled and trained workforce. This has created a need for job training, workforce development, and services to meet the employment needs of these new companies.

The following goals are presented to address the priority need for economic development:

- **ED-1 Employment** – Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.
- **ED-2 Financial Assistance** – Support new development of business and industry through expansion, new development, capital equipment purchases, etc. to be funded with federal programs.
- **ED-3 Incentives** – Support local, state, and federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.

## **ADMINISTRATION & PLANNING - AP**

There is a continuing need to provide administration, management, and sound planning to executive grants and loan programs by the City.

The following goals are presented to address the priority needs for sound administration and planning:

- **AP-1 General Administration** – Continue to provide experienced management and oversight to maintain efficient and effective administration of local, state, and federal grant and loan programs.
- **AP-2 Planning** – Provide sound planning for special studies, environmental review records, preparing grant applications, designing programs, planning project activities, etc.
- **AP-3 Affirmatively Further Fair Housing** – Promote and support policies and activities to Affirmatively Further Fair Housing (AFFH) throughout St. Joseph County.

**SP-10 Geographic Priorities - 91.415, 91.215(a)(1)****Geographic Area**

1. <b>Area Name:</b>	Low- and Moderate- Income Areas
<b>Area Type:</b>	-
<b>Other Target Area Description:</b>	-
<b>HUD Approval Date:</b>	-
<b>% of Low/ Mod:</b>	-
<b>Revital Type:</b>	Other
<b>Other Revital Description:</b>	Low- and Moderate-Income Areas
<b>Identify the neighborhood boundaries for this target area.</b>	-
<b>Include specific housing and commercial characteristics of this target area.</b>	-
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	-
<b>Identify the needs in this target area.</b>	-
<b>What are the opportunities for improvement in this target area?</b>	-
<b>Are there barriers to improvement in this target area?</b>	-

Table 46 - Geographic Priority Areas

**General Allocation Priorities****Describe the basis for allocating investments geographically within the jurisdiction**

The City of South Bend has allocated its CDBG funds for FY 2025 to principally benefit low- and moderate-income persons.

- The housing activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a clientele with over 51% low- and moderate-income.
- The public facilities activities are either located in a low- and moderate-income C.T./B.G. area, have a low- and moderate-income service area benefit, or limited clientele who are presumed to be low- and moderate-income.

The proposed activities and projects for FY 2025 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

Census Tract	Block Group	Census Tract	Block Group	Census Tract	Block Group
000100	1	001500	3	002800	2
000200	2	001500	4	002900	1
000200	3	001700	1	003000	1
000200	4	001700	2	003000	2
000301	1	001900	1	003100	1
000301	3	001900	2	003100	2
000302	1	002000	1	003100	3
000302	2	002000	2	003100	4
000400	1	002100	1	003100	5
000400	2	002100	2	003300	1
000400	3	002200	1	003300	2
000500	1	002200	2	003400	2
000500	2	002200	3	003400	3
000600	1	002300	1	003400	4
000600	2	002300	2	003500	1
000900	2	002400	1	003500	2
001000	1	002400	2	011100	1
001000	2	002400	3	011100	2
001000	3	002500	1	011100	3
001100	3	002500	2	011100	4
001400	1	002600	1	011203	2
001400	2	002600	2	011310	2
001400	3	002600	3	011703	1
001500	1	002700	1	011703	3
001500	2	002800	1	011704	1

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

1.	Priority Need Name	Housing Priority
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-income Low-income Moderate-income Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas
	<b>Associated Goals</b>	HS-1 Housing Development HS-2 Homeownership HS-3 Housing Rehabilitation HS-4 Lead-Based Paint HS-5 Housing Assistance HS-6 Fair Housing HS-7 Housing Supportive Services
	<b>Description</b>	Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families in the cities of South Bend and Mishawaka, and the unincorporated areas of St. Joseph County.

	<b>Basis for Relative Priority</b>	There is a need for affordable, accessible, decent housing in the cities of South Bend and Mishawaka and the unincorporated areas of St. Joseph County. There is a need to increase the quality of the housing stock in both cities and the County for renters, homeowners, and homebuyers.
<b>2.</b>	<b>Priority Need Name</b>	<b>Homeless Priority</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas
	<b>Associated Goals</b>	HO-1 Housing Opportunities HO-2 Support Management Services HO-3 Homeless Prevention HO-4 Permanent Supportive Housing HO-5 Shelter Housing
	<b>Description</b>	Improve the living conditions and services for homeless persons and families in the City of South Bend.
	<b>Basis for Relative Priority</b>	There is a need to assist the homeless by providing housing, counseling, and other services in the City of South Bend.
<b>3.</b>	<b>Priority Need Name</b>	<b>Other Special Needs Priority</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate

		Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas
	<b>Associated Goals</b>	SN-1 Housing SN-2 Accessibility SN-3 Public Services SN-4 Removal of Architectural Barriers SN-5 Transportation
	<b>Description</b>	Improve, preserve, and expand facilities for persons with special needs and the disabled in the City of South Bend.
	<b>Basis for Relative Priority</b>	There is a need to assist persons with special needs by expanding facilities and services for individuals with disabilities, the elderly, and other persons who have special needs.
4.	<b>Priority Need Name</b>	<b>Community Development Priority</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse

	<p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Non-housing Community Development</p>	
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas
	<b>Associated Goals</b>	<p>CD-1 Infrastructure</p> <p>CD-2 Community Facilities</p> <p>CD-3 Public Services</p> <p>CD-4 Clearance and Demolition</p> <p>CD-5 Public Safety</p> <p>CD-6 Public Transportation</p> <p>CD-7 Neighborhood Revitalization</p> <p>CD-8 Section 504</p>
	<b>Description</b>	Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of the City of South Bend.
	<b>Basis for Relative Priority</b>	There is a need to improve public and community facilities, infrastructure, public transit, public services, public safety, and the quality of life in the City of South Bend.
5.	<b>Priority Need Name</b>	<b>Economic Development Priority</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Chronic Homelessness</p> <p>Individuals</p>

		<p>Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development</p>
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas
	<b>Associated Goals</b>	ED-1 Employment ED-2 Financial Assistance ED-3 Incentive
	<b>Description</b>	Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of the City of South Bend.
	<b>Basis for Relative Priority</b>	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of the City of South Bend.
6.	<b>Priority Need Name</b>	<b>Administration &amp; Planning</b>
	<b>Priority Level</b>	High
	<b>Population</b>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly</p>

	Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
<b>Geographic Areas Affected</b>	Low- and Moderate-income Areas
<b>Associated Goals</b>	AP-1 General Administration AP-2 Planning AP-3 Affirmatively Further Fair Housing
<b>Description</b>	Provide sound and professional planning, administration, oversight and management of federally funded programs.
<b>Basis for Relative Priority</b>	There is a continuing need for planning, administration, management, and oversight of federally funded programs.

Table 47 – Priority Needs Summary

### Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, and economic development, are as follows:

- **High Priority** - Activities are assigned a high priority if the City expects to fund them during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the City during the Five-Year Consolidated Plan period. The City may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The St. Joseph County Housing Consortium provides Tenant Based Rental Assistance to residents that could potentially face evictions. The eviction rate in the City of South Bend remains high. TBRA keeps tenants in their homes and promotes stability within neighborhoods.
TBRA for Non-Homeless Special Needs	The St. Joseph County Housing Consortium provides Tenant Based Rental Assistance to residents that could potentially face evictions. The eviction rate in the City of South Bend remains high. TBRA keeps tenants in their homes and promotes stability within neighborhoods.
New Unit Production	There is a need for infill housing in St. Joseph County, particularly on the vacant lots throughout the City of South Bend. The City needs affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a demand in St. Joseph County to provide rehabilitation assistance. The County and the Cities of South Bend and Mishawaka need affordable, accessible, decent, safe, and sanitary housing that could be accomplished through rehabilitation.
Acquisition, including preservation	The St. Joseph County Housing Consortium has no need for acquisition. The City of South Bend has previously acquired vacant lots and is in the process of determining re-uses for the lots.

Table 48 – Influence of Market Conditions

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The St. Joseph County Housing Consortium anticipates receiving \$939,267.57 in HOME funds in FY 2025, and \$311,328 in reprogrammable funds for a total of \$1,250,595.57. The City of South Bend anticipates receiving \$2,366,486 in CDBG funds, \$0.00 in program income, and \$13,000 in reprogrammable funds for a total of \$2,379,486. The City of South Bend anticipates receiving \$203,933 in ESG funds in FY 2025. The program year is from January 1, 2025 through December 31, 2025. These funds will be used to address the following priority needs:

- Housing
- Public Services
- Public Facilities
- Emergency Shelter Operations
- Rapid Rehousing
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,366,486	--	\$13,000	<b>\$2,379,486</b>	\$9,465,944	All activities receiving South Bend's CDBG funding generally target specific and complementary geographies and activities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$939,267.57	--	\$311,328	<b>\$1,250,595.57</b>	\$3,757,070.28	2025 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction, homeownership assistance, and tenant-based rental assistance throughout St. Joseph County. The HOME program will exceed the 25% match requirements through private funding, project sponsors and bank match.

ESG	Public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$203,933	--	--	<b>\$203,933</b>	\$815,732	2025 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. The ESG Program will exceed the 100% match requirement through other grants, private funds and donations.
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Table 49 - Anticipated Resources

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

In addition to the entitlement funds, the St. Joseph County Housing Consortium and the City of South Bend anticipate the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program

Private and non-Federal resources that may be available to the St. Joseph County Housing Consortium and the City of South Bend in FY 2025 to address needs identified in the FY 2025-2029 Five-Year Consolidated Plan are listed below.

- **Private Banks & Credit Unions** – The City partnership with local banks and credit unions to operate the Community Homebuyers Corporation. This program leverages private funds to assist low- and moderate-income individuals to purchase houses in which they may not be able to obtain a traditional mortgage.
- **Indiana Housing & Community Development Authority** – The IHDCA runs programs that assist individuals with first time homeownership and other housing purchases by providing funding for Veterans, rent-to-own, mortgage credits, and homebuyer subsidies.
- **Department of Health & Human Services** – Through the Family & Youth Service Bureau, the City of South Bend has leveraged funds through the Runaway and Homeless Youth Program to support street outreach, emergency shelters, longer-term transitional living, and maternity group home programs to serve and protect young people.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's (FHLB) profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible. Two (2) member banks of the Community Homebuyers Corporation are also member banks of the Federal Home Loan Bank.

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

The City of South Bend owns scattered site vacant lots which can be used for infill housing for the benefit of low- and moderate-income households. The City transfers ownership of the properties to local non-profit developers to construct new housing units.

**Discussion**

The City of South Bend has established its priorities and strategies based on its limited amount of HUD federal grant funds.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

*Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.*

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
The City of South Bend	Government	Planning	Jurisdiction
Housing Authority of South Bend	PHA	Public Housing Rental	Jurisdiction
Indiana Balance of State CoC (Region 2a)	Continuum of Care	Homelessness Non-homeless special needs Planning Public services Rental	Region

Table 50 - Institutional Delivery Structure

### Assessment of Strengths and Gaps in the Institutional Delivery System

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. In 2020, it was estimated the 601 people were living with HIV/AIDS in St. Joseph County. Black and Hispanic or Latino residents of Indiana are more likely to be living with HIV/AIDS, and the prevalence of HIV/AIDS is much more common among males than females. There were 12 individuals with HIV/AIDS that were homeless according to the 2024 Point In Time Count.

Health Plus Indiana works with local individuals with HIV/AIDS to provide care coordination and housing. Health Plus Indiana receives ESG funding for Rapid Rehousing and emergency support services, and also provides Transitional Supportive Housing, state-based HOPWA housing, and permanent supportive housing. Health Plus also conducts outreach.

The Center for the Homeless coordinates activities to assist homeless individuals and families in St. Joseph County and the City of South Bend. In addition to emergency and transitional shelters and permanent supportive housing, the Center for the Homeless provides adult self-sufficiency training, children's support and developmental services, and mental health counseling to homeless persons in the area. They also partner with the Notre Dame Legal Clinic for legal representation for the homeless, though the Legal Clinic's resources are limited.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X		
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Other			

Table 51 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The following services are targeted to the homeless:

The Center for the Homeless assists in coordinating homeless individuals and families, and veterans, with services for adult self-sufficiency, children's support, and developmental services, and mental health care. The Center for the Homeless has a Veteran's Annex to assist this population. Life Treatment Centers assists in accommodating homeless Veterans, offering 24 beds.

Health Plus Indiana has programs for education, which includes awareness and prevention of HIV/AIDS, testing, and the distribution of the PrEP pill to reduce the risk of HIV/AIDS in at-risk individuals. All

programs are available to homeless individuals, and Health Plus Indiana receives funding for housing for homeless individuals or individuals at-risk of homelessness.

Youth Service Bureau provides a variety of housing and outreach programs for area youth that are homeless or at-risk of homeless. These programs include street outreach, a drop-in center for intake, a young mothers' program, and youth development services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Across all special needs populations and the homeless population, there is a need for permanent supportive housing in the region. Currently, services for these populations are not based in housing, but are located within the same Southeast Neighborhood and within walking distance of transitional and emergency shelters. Wraparound services tied to permanent supportive housing are ideal solutions as well.

According to the HMIS Coordinator for Region 2.a. of the Indiana Balance of State CoC, care for persons who recently became homeless in the area focuses on Rapid Rehousing solutions. Due to the high eviction rates in the City of South Bend, prevention may be more effective than Rapid Rehousing. There are additional barriers to placing households with evictions on their records into Rapid Rehousing. Eviction prevention programs can avoid these barriers. Individuals and families that have been evicted typically do not seek out services for the homeless immediately following eviction but rely on personal connections first. There is a need to communicate that these services are targeted to this population.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The most effective way to overcome the gaps will be through the centralization of services, shelters, and housing. The proposed "Gateway Center" has the potential to act as a site for intake in supportive services and placement for the best possible housing for the individual or family. The center would function correctly if it is near the relevant supportive services, or if it is on a bus line to the services and provides funding for the transportation of these individuals and families.

**SP-45 Goals - 91.415, 91.215(a)(4)****Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	<b>HS-1 Housing Development</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$4,335,000 HOME: \$3,305,000	Construction of New Housing: 80 units Construction of Rental Units: 35 units
2	<b>HS-2 Homeownership</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$2,700,000	Direct Financial Assistance to Homebuyers: 55 Households Assisted Other: 0 Other
3	<b>HS-3 Housing Rehabilitation</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$1,900,000	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 140 Household Housing Unit Other: 0 Other
4	<b>HS-4 Lead-Based Paint</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$0	Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Other: 0 Other
5	<b>HS-5 Housing Assistance</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 0 persons assisted

6	<b>HS-6 Fair Housing</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$0	Other: 0 Other
7	<b>HS-7 Housing Supportive Services</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$0	Other: 0 Other
8	<b>HO-1 Housing Opportunities</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$0	Other: 0 Other
9	<b>HO-2 Support and Management Services</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$767,060 ESG: \$1,019,665	Public service activities other than Low/Moderate Housing Benefit: 4765 persons assisted Other: 5 Other
10	<b>HO-3 Homeless Prevention</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$0	Homelessness Prevention: 0 Persons Assisted Other: 0 Other
11	<b>HO-4 Permanent Supportive Housing</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$0	Housing for Homeless added: 0 Household Housing Unit Other: 0 Other
12	<b>HO-5 Shelter Housing</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted Other: 0 Other
13	<b>SN-1 Housing</b>	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority	HOME: \$700,000	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

								Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 120 Households Assisted Other: 0 Other
14	<b>SN-2 Accessibility</b>	2025	2029	Non-Homeless Special Needs	Low- and Moderate- Income Areas	Other Special Needs Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Other: 0 Other

15	<b>SN-3 Public Services</b>	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
16	<b>SN-4 Removal of Architectural Barriers</b>	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
17	<b>SN-5 Transportation</b>	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority	CDBG: \$0	Other: 0 Other
18	<b>CD-1 Infrastructure</b>	2025	2029	Non-Housing Community Development	Citywide.	Community Development Priority	CDBG:\$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Other: 0 Other

19	<b>CD-2 Community Facilities</b>	2025	2029	Non-Housing Community Development	Low- and Moderate- Income Areas	Community Development Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
20	<b>CD-3 Public Services</b>	2025	2029	Non-Housing Community Development	Low- and Moderate- Income Areas	Community Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
21	<b>CD-4 Clearance and Demolition</b>	2025	2029	Non-Housing Community Development	Low- and Moderate- Income Areas	Community Development Priority	CDBG: \$0	Buildings Demolished: 0 Buildings
22	<b>CD-5 Public Safety</b>	2025	2029	Non-Housing Community Development	Low- and Moderate- Income Areas	Community Development Priority	CDBG: \$600,000	Public service activities other than Low/Moderate Income Housing Benefit: 200,000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted

								Other: 0 Other
23	<b>CD-6 Public Transportation</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
24	<b>CD-7 Neighborhood Revitalization</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$0	Other: 0 Other
25	<b>CD-8 Section 504</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$0	Other: 0 Other
26	<b>ED-1 Employment</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Economic Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs Other: 0 Other

27	<b>ED-2 Financial Assistance</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Economic Development Priority	CDBG: \$0	Businesses assisted: 0 Businesses Assisted Other: 0 Other
28	<b>ED-3 Incentives</b>	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas	Economic Development Priority	CDBG: \$0	Other: 0 Other
29	<b>AP-1 General Administration</b>	2025	2029	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$1,453,370 HOME: \$307,977.85	Other: 10 Other
30	<b>AP-2 Planning</b>	2025	2029	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$0	Other: 0 Other
31	<b>AP-3 Affirmatively Further Fair Housing</b>	2025	2029	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$75,000	Other: 5 Other

Table 52 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	<b>HS-1 Housing Development</b>
	<b>Goal Description</b>	Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
2	<b>Goal Name</b>	<b>HS-2 Homeownership</b>
	<b>Goal Description</b>	Increase the opportunities for homeownership for low- and moderate-income households through downpayment / closing cost assistance, and housing counseling services.

<b>3</b>	<b>Goal Name</b>	<b>HS-3 Housing Rehabilitation</b>
	<b>Goal Description</b>	Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
<b>4</b>	<b>Goal Name</b>	<b>HS-4 Lead-Based Paint</b>
	<b>Goal Description</b>	Promote and educate property owners on the dangers of lead-based paint and safe work practices to abate lead-based paint in their residences.
<b>5</b>	<b>Goal Name</b>	<b>HS-5 Housing Assistance</b>
	<b>Goal Description</b>	Promote and provide housing stability through mortgage assistance tax payments, rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of homelessness.
<b>6</b>	<b>Goal Name</b>	<b>HS-6 Fair Housing</b>
	<b>Goal Description</b>	Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.
<b>7</b>	<b>Goal Name</b>	<b>HS-7 Housing Supportive Services</b>
	<b>Goal Description</b>	Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid eviction proceedings.
<b>8</b>	<b>Goal Name</b>	<b>HO-1 Housing Opportunities</b>
	<b>Goal Description</b>	Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
<b>9</b>	<b>Goal Name</b>	<b>HO-2 Support and Management Services</b>
	<b>Goal Description</b>	Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.

<b>10</b>	<b>Goal Name</b>	<b>HO-3 Homeless Prevention</b>
	<b>Goal Description</b>	Promote and assist in eviction reduction efforts and educate and discourage unfair housing practices which may contribute to homelessness.
<b>11</b>	<b>Goal Name</b>	<b>HO-4 Permanent Supportive Housing</b>
	<b>Goal Description</b>	Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
<b>12</b>	<b>Goal Name</b>	<b>HO-5 Shelter Housing</b>
	<b>Goal Description</b>	Support and assist in the development and/or continuation of shelters supportive training and educational programs for sheltered residents.
<b>13</b>	<b>Goal Name</b>	<b>SN-1 Housing</b>
	<b>Goal Description</b>	Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
<b>14</b>	<b>Goal Name</b>	<b>SN-2 Accessibility</b>
	<b>Goal Description</b>	Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
<b>15</b>	<b>Goal Name</b>	<b>SN-3 Public Services</b>
	<b>Goal Description</b>	Improve and increase public service programs for the youth, the elderly, disabled, and target low-income population, including feeding programs and social/welfare programs throughout the City.
<b>16</b>	<b>Goal Name</b>	<b>SN-4 Removal of Architectural Barriers</b>
	<b>Goal Description</b>	Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
<b>17</b>	<b>Goal Name</b>	<b>SN-5 Transportation</b>
	<b>Goal Description</b>	Improve and expand the access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

<b>18</b>	<b>Goal Name</b>	<b>CD-1 Infrastructure</b>
	<b>Goal Description</b>	Improve and upgrade the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, curbs, walks, ADA ramps, retaining walls, sewer lines, service lines, bridges, flood control, storm water management and sustainability.
<b>19</b>	<b>Goal Name</b>	<b>CD-2 Community Facilities</b>
	<b>Goal Description</b>	Improve, upgrade, and expand the City's public and community facilities including parks, playgrounds, recreational facilities, libraries, public buildings, etc. to meet the needs of the growing population.
<b>20</b>	<b>Goal Name</b>	<b>CD-3 Public Services</b>
	<b>Goal Description</b>	Improve, expand, and create public service programs including social, welfare, health and nutrition programs to meet the needs of the low- and moderate-income persons in the City.
<b>21</b>	<b>Goal Name</b>	<b>CD-4 Clearance and Demolition</b>
	<b>Goal Description</b>	Remove slum and blighting conditions through the demolition and clearance of vacant buildings that are economically infeasible for rehabilitation, and sites that pose a threat to the health, safety, and welfare of the public.
<b>22</b>	<b>Goal Name</b>	<b>CD-5 Public Safety</b>
	<b>Goal Description</b>	Improve and expand fire protection, emergency health and management services, crime prevention, etc. to better serve and protect the residents of the Cities.
<b>23</b>	<b>Goal Name</b>	<b>CD-6 Public Transportation</b>
	<b>Goal Description</b>	Improve and expand public transportation with additional bus routes, improved bus shelters, increased time schedules, etc. to assist low- and moderate-income persons to access employment medical treatment, and essential services.
<b>24</b>	<b>Goal Name</b>	<b>CD-7 Neighborhood Revitalization</b>
	<b>Goal Description</b>	Improve and stabilize neighborhoods in the City by developing capacity and encouraging the formation and expansion of neighborhood based organizations, and consider planning/development under the Neighborhood Revitalization Strategy Area (NRSA) Program.

<b>25</b>	<b>Goal Name</b>	<b>CD-8 Section 504</b>
	<b>Goal Description</b>	Implement the City Section 504 Plans and bring the public and community facilities into compliance with the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.
<b>26</b>	<b>Goal Name</b>	<b>ED-1 Employment</b>
	<b>Goal Description</b>	Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.
<b>27</b>	<b>Goal Name</b>	<b>ED-2 Financial Assistance</b>
	<b>Goal Description</b>	Support new development of business and industry through expansion, new development, capital equipment purchases, etc. to be funded with federal programs.
<b>28</b>	<b>Goal Name</b>	<b>ED-3 Incentives</b>
	<b>Goal Description</b>	Support local, state, and federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.
<b>29</b>	<b>Goal Name</b>	<b>AP-1 General Administration</b>
	<b>Goal Description</b>	Continue to provide experienced management and oversight to maintain efficient and effective administration of local, state, and federal grant and loan programs.
<b>30</b>	<b>Goal Name</b>	<b>AP-2 Planning</b>
	<b>Goal Description</b>	Provide sound planning for special studies, environmental review records, preparing grant applications, designing programs, planning project activities, etc.
<b>31</b>	<b>Goal Name</b>	<b>AP-3 Affirmatively Further Fair Housing</b>
	<b>Goal Description</b>	Promote and support policies and activities to Affirmatively Further Fair Housing (AFFH) throughout St. Joseph County.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Approximately 18-20 extremely low-income, chronically homeless individuals will be receiving affordable housing through a Permanent Supportive Housing project; approximately 24 extremely low-income, mentally ill individuals will receive affordable housing through Tenant-Based Rental Assistance. Approximately 10 moderate-income families will benefit from construction of new affordable housing and rehabilitation of housing units.

During the FY 2025 Program Year, the City intends to fund the following housing activities:

**CDBG Funds:**

- Near Northwest Neighborhood – Acquisition/Rehabilitation Homeownership – 2 Single Family Homes
- Near Northwest Neighborhood – New Construction Rental – 3 housing units
- South Bend Heritage Foundation – New Construction Rental – 1 Quadplex (4 units) in Rum Village Neighborhood
- Rebuilding Together – Owner-Occupied Rehabilitation - 22 units

**HOME Funds:**

- Habitat for Humanity – New Construction Single Family – 14 Single Family units
- Oaklawn – Tenant Based Rental Assistance – 24 households
- Northeast Neighborhood Revitalization Organization – Construction of Infill Housing - 2 Single Family Units

## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Housing Authority of South Bend currently has no recent requests to provide Section 504 accommodations. The Housing Authority has made accommodations in the past, and is not under a Voluntary Compliance Agreement. The Housing Authority of Mishawaka currently has no requests to make Section 504 accommodations. The HASB has 62 accessible units which is 10.4% of all its housing units. The HASB is in compliance with HUD's required 5% of all units that must be accessible.

As of November 9, 2023 There are currently 942 households on the Section 8 waiting list for the Housing Authority of South Bend. The Housing Authority of South Bend makes reasonable accommodations based on requests from tenants and provides them in public housing facilities. The Mishawaka Housing Authority makes accommodations on request after the receipt of a doctor's note that certifies the need for accommodation. The Mishawaka Housing Authority currently has 41 accessible units, all of which are in the Riverview Towers senior housing.

### **Activities to Increase Resident Involvements**

The Housing Authority of South Bend currently has no resident councils. The Housing Authority has attempted to create them for five (5) years, but the councils cannot sustain themselves once the participation of Housing Authority officials ends. Participation in the Family Self-Sufficiency program is high. There are over 60 participants that are involved in the Family Self-Sufficiency program, which has a community service component and cultivates involvement in this regard.

The Housing Authority of Mishawaka has resident involvement in its senior living facilities. Both councils are active. The Mishawaka Housing Authority does not have a Family Self-Sufficiency program.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

Yes.

### **Plan to remove the 'troubled' designation**

The City is working closely with the Housing Authority of South Bend in a variety of different ways.

1. The City is providing \$1 million to the Housing Authority of South Bend (HASB) to make repairs to its vacant scattered-site units. This will help to house more families, reduce vacancy loss, and bring the HASB out of troubled status. The MOU for the funds has been executed and a scope of the project and needed repairs is currently being developed.

2. The City contracted with an outside consulting firm to provide an asset repositioning plan for HASB. The consultant has completed site visits of all vacant units and has completed the analysis and made initial recommendations.
3. The City is partnering with HASB on a transformation plan for the redevelopment of two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published a RFQ for a developer partner. The City has also committed funding to the project.

It is expected that once the vacant units are occupied, HASB will be able to shed its troubled status.

## SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

### Barriers to Affordable Housing

St. Joseph County's 2025 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the County:

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of South Bend, the City of Mishawaka, and St. Joseph County have identified the following impediments for the 2025 Analysis of Impediments to Fair Housing Choice and have defined specific goals and strategies to address each impediment.

#### Impediment 1: Lack of Affordable Housing for Sale

The median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$128,200, and for the City of Mishawaka it is \$113,800. This limits the choice of housing for lower-income households throughout the County and in both Cities.

**Goal:** Development of for-sale, single-family homes for lower-income households will occur through new construction, infill housing, and the rehabilitation of vacant structures throughout St. Joseph County and the Cities of South Bend and Mishawaka.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **1-A:** Support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing that is for sale for lower-income households throughout the Cities and County.
- **1-B:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers by affirmatively furthering fair housing choice.
- **1-C:** Provide funds for down payment and closing cost assistance to lower-income households.
- **1-D:** Promote housing counseling programs for first-time homebuyers.

#### Impediment 2: Affordable Rental Housing

The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.

**Goal:** The development of affordable rental housing will occur throughout the County and both Cities, especially for households whose income is less than 60% AMI, through new construction, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower-income households who are cost burdened.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **2-A:** Support and encourage both private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing.
- **2-B:** Support and encourage the rehabilitation of the existing housing stock and new housing which will be decent, safe, sound and affordable rental housing to lower-income households.
- **2-C:** Support and encourage the development of independent housing and community living arrangements for the disabled in the County and both Cities.
- **2-D:** Provide financial assistance in the form of development subsidies, so low-income households that are cost burdened, particularly households whose incomes are at or below 60% of AMI, are able to afford decent, safe, and sound housing.
- **2-E:** Promote partnerships with the local housing authorities and private and nonprofit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family rental housing in high opportunity areas of the County and Cities.

### **Impediment 3: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County's housing units, 60.6% of South Bend's housing units, and 31.3% of Mishawaka's housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County's overall population, 14.4% of South Bend's population, and 16.4% of Mishawaka's population is classified as disabled.

**Goal:** Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **3-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for homeowners and renters.
- **3-B:** Encourage the development of new construction of accessible and visitable housing through financial or developmental incentives.
- **3-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make "reasonable accommodations" for tenants who are disabled.
- **3-D:** Continue to promote programs and provide funds to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

#### **Impediment 4: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.

**Goal:** All residents of St. Joseph County and the Cities of South Bend and Mishawaka will have an increased awareness and knowledge of their rights under the Fair Housing Act and the County and Cities will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **4-A:** Continue to promote fair housing awareness through the media, seminars, and training, to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans with Disabilities Act, and visit ability.
- **4-B:** Continue to provide and distribute literature and informational material in English and Spanish concerning fair housing issues, an individual's housing rights, and the landlords' responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **4-C:** Continue to support and provide funding for the South Bend Human Rights Commission to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the County and Cities.
- **4-D:** Continue to work with the local Board of Realtors to educate and promote fair housing.
- **4-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

#### **Impediment 5: Private Lending Practices**

The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

**Goal:** Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **5-A:** The Cities and County should consider using Federal and State funding to provide housing or credit counseling to potential low- and moderate-income homebuyers in impacted neighborhoods to decrease the number of denials due to poor credit, debt-to-income ratios, or incomplete applications.

- **5-B:** The Cities and County should consider entering into an agreement with Indiana Legal Services, Inc. to perform research to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted areas of the Cities or County.
- **5-C:** The Housing Consortium should consider using Federal and State funding to provide a higher rate of public financial assistance to potential homebuyers in impacted neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.

#### **Impediment 6: Impacted Areas of Concentration**

There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.

**Goal:** Promote the de-concentration of low-income and minority areas that may exist within the Cities of South Bend and Mishawaka to reduce concentrations of low-income households and minorities, while preserving fair housing choice for both low-income and minority residents.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of low-income concentration, while still supporting the improvement of housing within concentrated areas.
- **6-B:** Market and promote housing opportunities for both minority and low-income residents outside areas of low-income concentration.
- **6-C:** Provide financial assistance to low-income households to provide them with a choice to reside outside areas of low-income concentration.

#### **Impediment 7: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.

**Goal:** The local economy will provide new job opportunities, which will increase household income, and thus promote fair housing choice and mobility.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **7-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.

- **7-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income and minority neighborhoods.
- **7-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

#### **Impediment 8: Public Policies That May Affect Housing Choice**

Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

**Goal:** The local governing bodies will review their public policies, plans, and ordinances to affirmatively further fair housing and eliminate any barriers or obstacles to fair housing choice.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **8-A:** The Cities and County should consider making source of income a protected class, which would prevent landlords from rejecting tenants based on their source of income, i.e. Housing Choice Vouchers.
- **8-B:** The Cities should consider offering vacant lots that they have acquired to private developers at no cost to promote the development of single-family affordable housing, along with providing development subsidies and reducing development standards.
- **8-C:** The local zoning ordinances were reviewed and should be brought into compliance with the Fair Housing Act, especially the definition of “Family” and in particular protective classes and being permitted uses in all residential zoning districts.
- **8-D:** The municipalities will annually review their zoning and development ordinances to make sure they are in compliance with the Fair Housing Act and the Americans with Disabilities Act.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

*Describe how the jurisdiction's strategic plan goals contribute to:*

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

Prior to joining the Indiana Balance of State the St. Joseph County CoC, the Region 2a Planning Council, voted to support the requirement of Coordinated Entry for all providers serving the homeless and adopted the use of the VI-SPDAT as an assessment tool.

**Families with children** – The Point-In-Time count for 2024 reported 46 homeless households with children in St. Joseph County, for a total of 145 persons. Numbers were similar in 2023 at 45 homeless households and 145 persons.

**Veterans and their families** – The Center for the Homeless has a Veterans Annex called the Millers Veterans Center. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in St. Joseph County has slightly increased from 32 in 2023 to 33 in 2024.

**Unaccompanied youth** – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily but are technically homeless. Unaccompanied youth may also move between different shelters. There were 31 unaccompanied youth counted in the 2023 Point In Time count and 24 unaccompanied youth counted in 2023 for St. Joseph County.

Organizations that received CoC funding in St. Joseph County have adopted Coordinated Entry to better evaluate the needs of homeless individuals seeking services. Weather Amnesty Days has created an opportunity for providers to communicate with the homeless, through service providers that do not have their own resources to create events. It was assumed that a Gateway Center would provide a centralized location for outreach, intake and assessment of the homeless in the region.

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

The Point-In-Time Count for St. Joseph County in 2024 reported a total of 547 homeless individuals and 443 homeless households. Of these, only 44 persons, or 8.04%, were unsheltered. There were 134 persons in transitional housing, and 369 persons that were housed in emergency shelter. There were 87 homeless and 0 chronically homeless families with children. There were 24 unaccompanied youths that were homeless in 2024. Of the 547 homeless individuals reported, 91 (16.63%) were considered chronically homeless. There were 33 homeless Veterans, and three (3) of the homeless Veterans was considered chronically homeless. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

The Point-In-Time count for 2024 reported 46 homeless households with children in St. Joseph County, for a total of 145 persons. Numbers were higher in similar in 2023 at 45 homeless households and 145 persons. Of the homeless households in 2024, 0 were unsheltered, but 83 persons were in emergency shelters. The number of individuals in emergency shelter among all homeless populations was 369, which is over half of the 547 homeless persons counted in 2024. There were 134 total persons in transitional housing. Households without children most frequently utilized emergency shelter over transitional housing.

The Center for the Homeless assists in coordinating homeless individuals and families, including Veterans, to services for adult self-sufficiency, children's support, developmental services, and mental health care. The Center for the Homeless has a Veteran's Annex to assist this population. Life Treatment Centers assists in accommodating homeless Veterans, offering 24 beds.

Health Plus Indiana has programs for education, which includes awareness and prevention of HIV/AIDS, testing, and the distribution of the PrEP pill to reduce the risk of HIV/AIDS in at-risk individuals. All programs are available to homeless individuals, and Health Plus Indiana receives funding for housing for homeless individuals or individuals at-risk of homelessness.

Youth Service Bureau provides a variety of housing and outreach programs for area youth that are homeless or at-risk of homeless. These programs include street outreach, a drop-in center for intake, a young mothers' program, and youth development services.

Oaklawn Psychiatric Center provides services for adults and children with mental health needs. Oaklawn conducts outreach for its targeted clients. All listed agencies participated in the development of Coordinated Entry for St. Joseph County.

The City, along with the Center for the Homeless, have conducted a weather amnesty program based on specific timeframe of November 1 to April 1 the last three years. Weather Amnesty provides a warm sleeping site from 8PM to 8AM. Outside of these hours, other than the few day centers available, the homeless are back on the street.

**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 Indiana Balance of State CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people that exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual

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or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.

The Mayor of the City of South Bend established a Working Group on Chronic Homelessness in 2017. The Working Group released a report in the same year that analyzed the gaps in care for homeless individuals and families and proposed policies to address the gaps. The report recommended data sharing among homeless service providers, "Community ID Cards" for those utilizing homeless care, an intake center, and the construction of Permanent Supportive Housing.

St. Joseph County severely lacks Permanent Supportive Housing. Though there are a number of emergency shelters and transitional homes, these shelters are full because residents cannot be moved to Permanent Supportive Housing due to a lack of supply. Permanent Supportive Housing can be placed throughout the region, provided that supportive services are close by or readily accessible through public transit. Permanent Supportive Housing has faced resistance from the public when it has been proposed for construction in the past.

The City of South Bend has 104 VASH Vouchers which are administered through the Housing Authority of South Bend and the VA Hospital Annex in Mishawaka. Life Treatment Centers has been successful in transitioning Veterans from its shelters through the VASH program at a 75-76% success rate.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Indiana Balance of State CoC has prioritized Rapid Rehousing in response to the changes in Federal funding. However, given the large number of evictions and foreclosures in the City of South Bend, the CoC would like to expand by creating homelessness prevention programs. Individuals and families that are evicted or foreclosed face barriers to returning to a secure rental or homeownership state. For this reason, preventing an eviction or foreclosure is more desirable than addressing the need after the person becomes homeless.

Discharge policies at local hospitals are designed to prevent those leaving the hospitals from being referred to the Center for the Homeless. The Center for the Homeless provides emergency shelter and transitional housing for the homeless, along with supportive services. The Regional Planning Council understands that the City and federal funding requires their participation in Coordinated Entry and HMIS but also encourages those providers who do not receive federal dollars to do the same.

Dismas House serves ex-offenders and provides them with housing in St. Joseph County. Dismas House provides food and mentorship for ex-offenders. Dismas House supports its residents in finding permanent

housing but struggles to place residents in decent housing. Most landlords will not rent to ex-offenders and the ex-offenders will only be able to find permanent housing with a slum lord that does not care about their tenants. Space is limited and sex offenders are not allowed to stay in Dismas House.

The Youth Service Bureau assists children in the region with transitional housing, emergency shelter, and other related supportive services. The Youth Service Bureau has tracked students that lack stability and who move between multiple schools, which contributes to the academic gaps in the City, leading to future unemployment and homelessness. Children without support systems frequently “couch-surf” and are difficult to reach with services.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The St. Joseph County Housing Consortium and the City of South Bend will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.

Program staff monitor owners for compliance with ongoing lead-based paint maintenance activities, when applicable.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead-based paint in St. Joseph County is most common in older rental housing. Older owner-occupied housing also has lead-based paint, but it is unlikely that homeowners will communicate the presence of lead to inspectors. Lead-based paint is common in the walls of housing and soil around these houses has tested positive for lead. There is a shortage of certified lead abatement workers in the region. Elevated childhood blood lead levels were found in 1.29% of children tested in St. Joseph County according to the Indiana State Department of Health. According to the St. Joseph County Health Department, in some parts of the City of South Bend, 20% of children have elevated blood lead levels, and in one Census Tract, 30%

of children have elevated blood lead levels (according to 2005-2015 lead screening data). Because the affordable housing in the area frequently has lead-based paint, there is a need to provide assistance to those looking to complete lead abatements but may not have the financial means to do so.

**How are the actions listed above integrated into housing policies and procedures?**

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- The staff will properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The resources and opportunities that the City has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the City has a policy that requires the employment of Section 3 households in construction contracts when applicable.

More direct efforts to alleviate poverty by combining case management, social services, job training, and housing assistance are becoming more common. City and County social service agencies have embraced the Continuum of Care models being introduced across the country. As these agencies increase services to the needy, poverty rates may decline.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **ED-1 Employment** – Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.
- **ED-2 Financial Assistance** – Support new development of business and industry through expansion, new development, capital equipment purchases, etc. to be funded with federal programs.
- **ED-3 Incentives** – Support local, state, and federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.

### **How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

Providing access to and increasing the supply of affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

## SP-80 Monitoring - 91.230

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

Agencies, Organizations, Entities (Subgrantees) receiving federal funds are expected to make available all participant level, financial, and program records for periodic review on a schedule to be established by the City. In addition, Subgrantees will maintain participant files in compliance with the standard set by the Department of Housing and Urban Development (HUD) and the City. Significant deficiencies in file content or quality will result in Findings with required Plans of Corrective Action, with possible loss of funds upon discovery of continuing deficiencies.

Program compliance and data integrity will also be subject to regular and random monitoring by the City staff. Monitoring of subgrantees may be conducted by the City, local HUD Office of Community Planning and Development, HUD's Office of Special Needs Assistance Programs, HUD's Office of Inspector General, HUD's Office of Fair Housing and Equal Opportunity, or another Federal agency to determine whether the subgrantee complied with the requirements of this program.

Annually, City staff will perform a risk assessment for all subgrantees with active projects annually. The risk assessment will result in a score which will be used to determine what level of monitoring will occur in that year. A favorable score will result in no monitoring during that year, other than a desk review with claims, provided the Subgrantee continues to be a high performer. Subgrantees which continue to score favorably as a high performer will be monitored at least once in a four-year period. A minimum of 30% of all subgrantees, regardless of source of Community Planning and Development (CPD) funds, will be monitored every year.

On-site monitoring will be conducted to review subgrantees' internal systems and ensure compliance with applicable requirements. Subgrantees beginning a new program, either as a new Subgrantee or a program new to an established Subgrantee, will be monitored in the first year of program participation.

Project review and regulation guidance will occur at the time a contract is signed with new agencies and those with a lapse in program participation of greater than three years. In situations where significant changes have been made to federal regulations or contract agreements, project reviews will occur at contract signing with the Subgrantee.

Each Subgrantee that will be subject to on-site or remote monitoring will receive a formal written letter from the City. Unless there are extenuating circumstances, the City will send the letter at least two (2) calendar weeks notification prior to conducting the monitoring. The letter will discuss the monitoring schedule, identify the areas to be reviewed and the City staff conducting the monitoring. It should also request that the Subgrantee staff involved with the program be available during the monitoring. The

letter will identify specific information to be submitted by the Subgrantee, the timeframe for submission, and the appropriate method for transmitting documentation.

Upon completion of the review, the City will send a letter detailing all concerns and findings discovered during the monitoring visit. The letter will be sent within 30 days of the monitoring visit unless an investigation of findings requires more time. If there are findings or concerns discovered, the letter will request the agency to submit a specific resolution or correction within a certain period of time.

Additionally, the City staff may be available throughout the program year to conduct interim monitoring to help new Subgrantees or agencies with new staff ensure continued compliance with the CPD programs that they receive funds for, including, but not limited to, CDBG, HOME, and ESG programs. Subgrantees are encouraged to contact the City staff to schedule an interim monitoring or Technical Assistance visit.

The City is responsible for ensuring that CPD program requirements are met. The City will maintain staff that will be responsible for continuous monitoring of all CPD funded agency activities.

The City will desktop-monitor Subgrantees multiple times throughout the year by reviewing each claim for reimbursement that is submitted by the Subgrantees. Each claim for payment submitted by a Subgrantees requires a progress report relevant to the goals stated in the Scope of Services. On-site monitoring visits are in addition to the desk audits completed when reviewing Subgrantee claims, regular communication on projects via phone and email, and various meetings to discuss program issues. The City will conduct site visits to agencies and review grant activities and reports.

The City will utilize the most recent HUD notice covering monitoring for determining which subrecipients are at-risk. Any agency deemed at-risk will be monitored more often until the issues are deemed resolved. High Risk subgrantees will be monitored every two (2) years under normal situations and every three (3) years in the event of a crisis or National emergency. Low Risk subgrantees will be monitored every four (4) years (five (5) years during times of crisis or emergency).

In the event of a National emergency, on-site monitoring will be conducted remotely to remain in compliance with the schedule. In the event of City staffing issues or conflicts, on-site monitoring will be conducted at minimum every six (6) years and may be conducted remotely.

Agencies are expected to make available all client files, and any financial and program records for periodic review on a schedule to be established by the City. In addition, agencies will maintain client fields in compliance with any standards set by the City.

## Annual Action Plan

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

#### Introduction

The St. Joseph County Housing Consortium will receive \$939,267.57 in HOME funds in FY 2025 and \$311,328 in reprogrammable funds for a total of \$1,250,595.57. The City of South Bend will also receive \$2,366,486 in CDBG funds, \$0.00 in program income, and \$13,000 in reprogrammable funds for a total of \$2,379,486. The City will receive \$203,933 in ESG funds in FY 2025. The program year is from January 1, 2025 through December 31, 2025. These funds will be used to address the following priority needs:

- Housing
- Public Services
- Public Facilities
- Emergency Shelter Operations
- Rapid Rehousing
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,366,486	--	\$13,000	<b>\$2,379,486</b>	\$9,465,944	All activities receiving South Bend's CDBG funding generally target specific and complementary geographies and activities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$939,267.57	--	\$311,328	<b>\$1,250,595.57</b>	\$3,757,070.28	2025 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction, homeownership assistance, and tenant-based rental assistance throughout St. Joseph County. The HOME program will exceed the 25% match requirements through private funding, project sponsors and bank match.

ESG	Public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$203,933	--	--	<b>\$203,933</b>	\$815,732	2025 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. The ESG Program will exceed the 100% match requirement through other grants, private funds and donations.
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Table 53 - 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**

In addition to the entitlement funds, the St. Joseph County Housing Consortium and the City of South Bend anticipate the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program

Private and non-Federal resources that may be available to the St. Joseph County Housing Consortium and the City of South Bend in FY 2025 to address needs identified in the FY 2025-2029 Five-Year Consolidated Plan are listed below.

- **Private Banks & Credit Unions** – The City partners with local banks and credit unions to operate the Community Homebuyers Corporation. This program leverages private funds to assist low- and moderate-income individuals to purchase houses that they may not have been able to obtain a traditional mortgage without this funding.
- **Indiana Housing & Community Development Authority** – The IHDCA runs programs that assist individuals with first time homeownership and other housing purchases by providing funding for Veterans, rent-to-own, mortgage credits, and homebuyer subsidies.
- **Department of Health & Human Services** – Through the Family & Youth Service Bureau, the City of South Bend has leveraged funds through the Runaway and Homeless Youth Program to support street outreach, emergency shelters, longer-term transitional living, and maternity group home programs to serve and assist young people.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's (FHLB) profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible. Two (2) member banks of the Community Homebuyers Corporation are also member banks of the Federal Home Loan Bank.

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

The City of South Bend owns scattered site vacant lots which can be used for infill housing for the benefit of low- and moderate-income households. The City transfers ownership of the properties to local non-profit developers to construct new housing units.

**Discussion**

Not Applicable.

## 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.	<b>HS-1 Housing Development</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$880,000 HOME: \$1,049,000	Construction of Housing Units: 16 household housing units Construction of Rental Units: 7 household housing units
2.	<b>HS-2 Homeownership</b>	2025	2029	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$540,000	Direct Financial Assistance to Homebuyers and Homeowners: 11 Households Assisted
3.	<b>HS-3 Housing Rehabilitation</b>	2025	2029	Affordable Housing	Low- and Moderate-income Areas	Housing Priority	CDBG: \$380,000	Rental units rehabilitated: 40 household housing units Homeowner Units Rehabilitated: 28 household housing units
4.	<b>HO-2 Support and Management Services</b>	2025	2029	Homeless	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$153,412 ESG: \$203,933	Public service activities other than Low/Moderate Housing Benefit: 953 persons assisted Other: 1 Other
5.	<b>CD-5 Public Safety</b>	2025	2029	Non Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 40,000 persons assisted

6.	<b>SN-1 Housing</b>	2025	2029	Other Special Needs	Low- and Moderate-Income	Other Special Needs Priority	HOME: \$140,000	Tenant Based Rental Assistance: 24 households assisted
7.	<b>AP-1 General Administration</b>	2025	2029	Administration	Low- and Moderate-Income Areas	Administration and Planning Priority	CDBG: \$291,074 HOME: \$61,595.57	Other: 2 Other
8.	<b>AP-3 Affirmatively Further Fair Housing</b>	2025	2029	Administration	Citywide.	Administration and Planning Priority	CDBG: \$15,000	Other: 1 Other

**Table 54 – Goals Summary****Goal Descriptions**

1	<b>Goal Name</b>	<b>HS-1 Housing Development</b>
	<b>Goal Description</b>	Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
2	<b>Goal Name</b>	<b>HS-2 Homeownership</b>
	<b>Goal Description</b>	Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.
3	<b>Goal Name</b>	<b>HS-3 Housing Rehabilitation</b>
	<b>Goal Description</b>	Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
4	<b>Goal Name</b>	<b>HO-2 Support and Management Services</b>
	<b>Goal Description</b>	Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.

<b>5</b>	<b>Goal Name</b>	<b>SN-1 Housing</b>
	<b>Goal Description</b>	Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
<b>6</b>	<b>Goal Name</b>	<b>CD-5 Public Safety</b>
	<b>Goal Description</b>	Improve and expand fire protection, emergency health and management services, crime prevention, etc. to better serve and protect the residents of the Cities.
<b>7</b>	<b>Goal Name</b>	<b>AP-1 General Administration</b>
	<b>Goal Description</b>	Continue to provide experienced management and oversight to maintain efficient and effective administration of local, state, and federal grant and loan programs.
<b>8</b>	<b>Goal Name</b>	<b>AP-3 Affirmatively Further Fair Housing</b>
	<b>Goal Description</b>	Promote and support policies and activities to Affirmatively Further Fair Housing (AFFH) throughout St. Joseph County.

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

### Introduction

Listed below are the FY 2025 CDBG, HOME, and ESG Activities for the City of South Bend:

#	Project Name	Budget
1.	Department of Community Investment – General Administration	\$ 291,074.00
2.	South Bend Human Rights Commission – Fair Housing	\$ 15,000.00
3.	Community Homebuyers Corporation	\$ 100,000.00
4.	Department of Community Investment – Activity Delivery	\$ 80,000.00
5.	South Bend Heritage Foundation – Activity Delivery	\$ 100,000.00
6.	Near Northwest Neighborhood, Inc – Activity Delivery	\$ 80,000.00
7.	Near Northwest Neighborhood, Inc – Single Family Rehab	\$ 360,000.00
8.	Near Northwest Neighborhood, Inc. – New Construction Rental	\$ 400,000.00
9.	South Bend Heritage Foundation – New Construction Rental	\$ 480,000.00
10.	Rebuilding Together – Owner-Occupied Rehab	\$ 200,000.00
11.	Center of Homeless – Public Services	\$ 129,825.00
12.	Oaklawn – Public Services	\$ 23,587.00
13.	South Bend Police Department – Public Services	\$ 120,000.00
14.	Habitat for Humanity – New Construction	\$ 860,000.00
15.	Oaklawn – TBRA	\$ 140,000.00
16.	Northeast Neighborhood Revitalization Organization	\$ 189,000.00
17.	Consortium Staff – General Administration	\$ 61,595.57
18.	2025 ESG South Bend	\$ 203,933.00

Table 55 – Project Information

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

The City of South Bend has allocated its CDBG funds for FY 2025 to principally benefit low- and moderate-income persons.

- The housing activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- The Public Facilities and Public Service activities serve a low- and moderate-income clientele.

The proposed activities and projects for FY 2025 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

Census Tract	Block Group	Census Tract	Block Group	Census Tract	Block Group
000100	1	001500	3	002800	2
000200	2	001500	4	002900	1
000200	3	001700	1	003000	1
000200	4	001700	2	003000	2
000301	1	001900	1	003100	1
000301	3	001900	2	003100	2
000302	1	002000	1	003100	3
000302	2	002000	2	003100	4
000400	1	002100	1	003100	5
000400	2	002100	2	003300	1
000400	3	002200	1	003300	2
000500	1	002200	2	003400	2
000500	2	002200	3	003400	3
000600	1	002300	1	003400	4
000600	2	002300	2	003500	1
000900	2	002400	1	003500	2
001000	1	002400	2	011100	1
001000	2	002400	3	011100	2
001000	3	002500	1	011100	3
001100	3	002500	2	011100	4
001400	1	002600	1	011203	2
001400	2	002600	2	011310	2
001400	3	002600	3	011703	1
001500	1	002700	1	011703	3
001500	2	002800	1	011704	1

## AP-38 Project Summary

### Project Summary Information

<b>1.</b>	<b>Project Name</b>	<b>Department of Community Investment – General Administration</b>
	<b>Target Area</b>	Low- and moderate-income Areas
	<b>Goals Supported</b>	AP-1 General Administration
	<b>Needs Addressed</b>	Administration & Planning Priority
	<b>Funding</b>	CDBG: \$291,074
	<b>Description</b>	Overall program administration of the CDBG Programs, including: staff salaries, wages, and benefits; related costs to administer the programs including supplies, materials, mailings, duplications, etc.; monitoring and oversight; advertising and public hearing costs; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, Environmental Review Records, etc.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Other.
	<b>Location Description</b>	227 W. Jefferson Blvd, South Bend, IN 46601
	<b>Planned Activities</b>	The Matrix Code is 21A General Program Administration.
<b>2.</b>	<b>Project Name</b>	<b>South Bend Human Rights Commission – Fair Housing</b>
	<b>Target Area</b>	Low- and Moderate-income areas
	<b>Goals Supported</b>	AP-3 Affirmatively Further Fair Housing
	<b>Needs Addressed</b>	Administration and Planning Priority
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Activities to affirmatively further fair housing.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Other.
	<b>Location Description</b>	319 N. Niles Ave., South Bend, IN 46617

	<b>Planned Activities</b>	The Matrix Code is 21D Fair Housing Activities
<b>3.</b>	<b>Project Name</b>	<b>Community Homebuyers Corporation – Forgivable Second Mortgage</b>
	<b>Target Area</b>	Low- and Moderate-income Areas
	<b>Goals Supported</b>	HS-2 Homeownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Provides mortgage reduction and closing cost assistance for first-time low- and moderate-income homebuyers.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 to 4 Households
	<b>Location Description</b>	227 W. Jefferson Blvd, South Bend, IN 46601
	<b>Planned Activities</b>	National objective is Low- and Moderate-Income Housing. The Matrix Code is 13B Homeownership Assistance.
<b>4.</b>	<b>Project Name</b>	<b>Department of Community Investment – Activity Delivery</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-3 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Subsidize staff costs directly related to CDBG housing activities.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 Households.
	<b>Location Description</b>	227 W. Jefferson Blvd, South Bend, IN 46601
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 14H Rehabilitation Administration.
<b>5.</b>	<b>Project Name</b>	<b>South Bend Heritage Foundation – Activity Delivery</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas

	<b>Goals Supported</b>	HS-3 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Subsidize SB Heritage Foundation staff costs related to CDBG housing rehabilitation activities.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 households.
	<b>Location Description</b>	803 Lincolnway West South Bend, IN 46616
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 14H Rehabilitation Administration.
<b>6.</b>	<b>Project Name</b>	<b>Near Northwest Neighborhood, Inc. – Activity Delivery</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-2 Homeownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Subsidize Near Northwest Neighborhood (NNN) staff costs directly related to homeowner services.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 households.
	<b>Location Description</b>	1007 Portage Avenue, South Bend, IN 46616
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 14H Rehabilitation Administration.
<b>7.</b>	<b>Project Name</b>	<b>Near Northwest Neighborhood – Acquisition/Rehab</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-2 Homeownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$360,000

	<b>Description</b>	The acquisition and rehabilitation construction of two existing vacant single family homes.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 Single Family Homes
	<b>Location Description</b>	1007 Portage Avenue, South Bend, IN 46616
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 14G Rehabilitation: Acquisition.
8.	<b>Project Name</b>	<b>Near Northwest Neighborhood – New Construction Rental</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-1 Housing Development
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$400,000
	<b>Description</b>	Construction of one duplex rental unit and one accessory dwelling unit.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 Housing Units.
	<b>Location Description</b>	915 Harrison & 701 Harrison, South Bend Indiana
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 12 Construction of Housing.
9.	<b>Project Name</b>	<b>South Bend Heritage Foundation – New Construction Rum Village Quad Plex Rental</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-1 Housing Development
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$480,000
	<b>Description</b>	Construction of one renter occupied quadplex in the Rum Village neighborhood.

	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 Housing Units Constructed.
	<b>Location Description</b>	1600 Kremble Avenue, South Bend, IN
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 12 Construction of Housing.
<b>10.</b>	<b>Project Name</b>	<b>Rebuilding Together</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-3 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Repairs and rehabilitation for existing homeowners to bring units into compliance with South Bend Department of Code Enforcement and provide ADA accessible improvements if required.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22 Homes.
	<b>Location Description</b>	Keller Park/Marquette Park Neighborhood, South Bend, IN
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 14A Rehabilitation, Single-Unit Residential.
<b>11.</b>	<b>Project Name</b>	<b>Center for the Homeless – Support for Expanded Scattered Site Operations</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HO-2 Support and Management Services
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$129,825
	<b>Description</b>	Support for expanded Permanent Supportive Housing scattered site operations.
	<b>Target Date</b>	12/31/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	453 persons.
	<b>Location Description</b>	813 S. Michigan St., South Bend, IN 46601
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Clientele The Matrix Code is 05Z Other Public Services Not Listed.
<b>12.</b>	<b>Project Name</b>	<b>Oaklawn – Coordinated Entry</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HO-2 Support and Management Services
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$23,587
	<b>Description</b>	Support for Oaklawn's coordinated entry for individuals and families.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 individuals
	<b>Location Description</b>	415 E. Madison, South Bend, IN 46617
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Limited Clientele. The Matrix Code is 03T Operating Costs Homeless/AIDS Patients.
<b>13.</b>	<b>Project Name</b>	<b>SBPD Neighborhood Action Reclamation Patrols</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas.
	<b>Goals Supported</b>	CD-5 Public Safety
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	Subsidize salary costs of police department foot patrols in Neighborhood Reclamation Areas.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 40,000 residents.

	<b>Location Description</b>	Neighborhood Reclamation Areas
	<b>Planned Activities</b>	National Objective is low- and moderate-income area. The Matrix Code is 05I Crime Awareness.
14.	<b>Project Name</b>	<b>Habitat for Humanity of St. Joseph County</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-1 Housing Development
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$860,000
	<b>Description</b>	New construction of 14 single family homes on Sibley and Florence Streets.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	14 Single Family Homes.
	<b>Location Description</b>	Sibley and Florence Street, South Bend, IN 46616
	<b>Planned Activities</b>	National Objective is Low- and Moderate-Income Housing. The Matrix Code is 12 Construction of Housing.
15.	<b>Project Name</b>	<b>Oaklawn – TBRA</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	HOME: \$140,000
	<b>Description</b>	Subsidize rents for severely mentally ill clients in the Oaklawn Psychiatric Center.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	24 Households.
	<b>Location Description</b>	415 E. Madison, South Bend, IN 46617
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Housing. The Matrix Code is 05Q Subsistence Payments.

<b>16.</b>	<b>Project Name</b>	<b>Northeast Neighborhood Revitalization Organization, Inc.</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HS-1 Housing Development
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$189,000
	<b>Description</b>	Construction of Affordable Infill Housing as part of the NNRO Community Land Trust (CLT)
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 Single Family Homes
	<b>Location Description</b>	1112 & 1116 Duey Street
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Housing. The Matrix Code is 12 Construction of Housing.
<b>17.</b>	<b>Project Name</b>	<b>HOME Consortium Administration</b>
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	AP-1 General Administration
	<b>Needs Addressed</b>	Administration and Planning Priority
	<b>Funding</b>	HOME: \$61,595.57
	<b>Description</b>	DCI staff will administer the St. Joseph County Housing Consortium's HOME grant and contract for the Analysis of Impediments to Fair Housing Choice (AI).
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Other.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	The Matrix Code is 21A General Program Administration.
<b>18.</b>	<b>Project Name</b>	<b>Emergency Solutions Grant</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	HO-2 Support and Management Services

	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	ESG: \$203,933
	<b>Description</b>	Subsidize the costs of operating emergency homeless shelters; provide case management and rent/utility assistance for individuals and families transitioning out of homelessness; subsidize the cost of DCI's administration of the ESG program.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Other.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05F Substance Abuse Services, 05G L for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, 05Q (Subsistence Payments), 05S (Rental Housing Subsidies), and 05T (Security Deposit).

## **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**

The 2018-2022 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of South Bend.

#### **POPULATION:**

The City of South Bend's overall population as reported in the 2018-2022 American Community Survey Five-Year Estimates was 103,084. According to the 2010 Census, the population of the City was 102,073. There has been a small population increase over the previous decade.

#### **AGE:**

The following is the age composition of the City of South Bend from the 2018-2022 American Community Survey Five-Year Estimates:

- The median age in the City is 33.4.
- Approximately 26.9% of the population is under the age of 18.
- Seniors over the age of 65 make up 13.7% of the total population.

#### **RACE/ETHNICITY:**

Racial/ethnic composition of the City of South Bend from 2018-2022 American Community Survey Five-Year Estimates:

- 55.9% are White
- 25.4% are Black or African American
- 0.5% are American Indian or Alaska Native
- 2.0% are Asian
- 0.1% are Native Hawaiian and Other Pacific Islander
- 16.2% are Two or More or Some Other Race.

#### **INCOME PROFILE:**

According to the 2018-2022 American Community Survey, the median household income in the City of South Bend was \$49,056.

- 29.9% of households received earnings from social security.
- 18.7% received retirement income.
- 4.0% of households received public assistance income.

**ECONOMIC PROFILE:**

The following illustrates the economic profile for the City of South Bend, according to the 2018-2022 American Community Survey:

- 28.2% of workers are employed in educational services, healthcare, and social assistance.
- 16.6% of workers were employed in manufacturing.
- 10.6% of workers were employed in retail trade.
- 4.0% of workers were considered self-employed.
- 86.2% of workers are private wage and salary workers.

**Geographic Distribution**

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	100%

**Table 56 - Geographic Distribution**

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

The City of South Bend will allocate its CDBG funds to those geographic areas whose residents are above the 51% low- and moderate-income rate. At least 70% of all the City's CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds were used by the City for the FY 2025 Program Year:

- The public services activities are for social service organizations whose clientele are considered lower income or in certain cases, a limited clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group, have a low- and moderate-income service area benefit, or have clientele over 51% low- and moderate-income.
- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele, which is over 51% low- and moderate-income.
- The housing activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment area, or 51% of the jobs will be made available to low- and moderate-income households.

The proposed Activities/Projects under the FY 2025 CDBG and HOME Program Year are located in areas with the highest percentages of low- to moderate-income persons and those block groups with a percentage of minority persons above the average for the City of South Bend.

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-income persons and are usually located in low- and moderate-income areas.

The ESG funds will be used for street outreach, emergency shelters, homeless prevention, rapid re-housing, and HMIS. Funding will also be used for the renovations, operating expenses, and essential services such as child care, drug and alcohol abuse education, job training, and counseling for homeless individuals and organizations that serve the homeless. The disbursement is based on need of each shelter or agency, not by geographic area.

## **Discussion**

The City is allocating its CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; and to projects/activities that benefit the low- and moderate-income population.

## Affordable Housing

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

#### Introduction

The City of South Bend will utilize its CDBG, HOME, and ESG funds to rehabilitate and to support the construction of new affordable housing units. The one year goals for affordable housing for FY 2025 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	67
Special-Needs	0
<b>Total</b>	<b>67</b>

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	23
Rehab of Existing Units	22
Acquisition of Existing Units	2
<b>Total</b>	<b>67</b>

Table 58 - One Year Goals for Affordable Housing by Support Type

#### Discussion

During the FY 2025 Program Year, the City intends to fund the following housing activities:

#### CDBG Funds:

- Near Northwest Neighborhood – Acquisition/Rehabilitation Homeownership – 2 Single Family Homes
- Near Northwest Neighborhood – New Construction Rental – 3 housing units
- South Bend Heritage Foundation – New Construction Rental – 1 Quadplex (4 units) in Rum Village Neighborhood
- Rebuilding Together – Owner-Occupied Rehabilitation - 22 units

#### HOME Funds:

- Habitat for Humanity – New Construction Single Family – 14 Single Family units
- Oaklawn – Tenant Based Rental Assistance – 20 households
- Northeast Neighborhood Revitalization Organization – Construction of Infill Housing - 2 Single Family Units

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

### Introduction

According to their Five-Year and Annual Plan for 2024-2029, the Housing Authority of South Bend's progress in meeting their mission and goals states that HASB will attain and maintain high performer status in both of its housing programs. The HASB has struggled to form Resident Councils and Resident Advisory Boards. The Housing Authority of South Bend has strategized recruiting more Section 8 Housing Choice landlords. Demand among public housing residents for Section 8 Housing Choice Vouchers has increased.

The Housing Authority of South Bend has the following units:

- Laurel Court – 42 units
- South Bend Ave – 20 units
- LaSalle Landing – 24 units
- Westcott/Quads – 179 units
- Harber Homes – 54 units
- Edison and Twyckenham – 39 units
- Scattered Sites – 238 units
- **Total – 596 units**

There are sixty-two (62) units that are considered accessible in the Housing Authority of South Bend's public housing inventory.

The Housing Authority of South Bend administers 2,467 Section 8 Housing Choice Vouchers as of April 2025 with 2,189 currently utilized. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. There are 1,275 families/individuals on the Housing Choice Voucher waiting list as of November 2023. The waiting list is currently closed. There are 324 families and individuals on the public housing waiting list. There are 625 families and individuals on the Housing Choice Voucher waiting list. Both waiting lists are currently closed.

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

The Housing Authority of South Bend (HASB), partnering with the City of South Bend, is currently working with a consultant on a repositioning plan for HASB to modernize the vacant scattered site units in its portfolio. Scoping the repairs is currently underway which will lead to a plan to address the needed repairs. An asset repositioning plan is also in the beginning stages with a consulting firm inspecting the units and making recommendations for a plan to move forward. Once repairs are completed, new income eligible households will be able to move into the HASB units with affordable rents.

The HASB is also working with the City on a transformation plan for the redevelopment of two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income

community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published an RFQ for a developer partner. The City has also committed funding to the project.

It is expected that once the vacant units are occupied, HASB will be able to shed its troubled status.

HASB is continuing its active outreach to landlords and property managers within the South Bend area to increase the number of eligible options for HASB Housing Choice Voucher holders. The HASB staff is educating landlords and encouraging participation in the HCV program to expand the availability of rental housing to HASB voucher holders.

HASB will host NSPIRE training for maintenance in 2024 to align with HUD's goal to replace the HQS inspection process with one that prioritizes health and safety of its residents and focuses more heavily on the living spaces of the residents.

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

The Housing Authority of South Bend currently has no resident councils. The Housing Authority has attempted to create them for five (5) years, but the councils cannot sustain themselves once the participation of Housing Authority officials ends.

HASB has an active Family Self-Sufficiency (FSS) program which promotes the development of local strategies to coordinate public and private resources that help residents obtain employment that will enable participating families to achieve economic independence. Guest speakers share their experience, and participation is high with more than 60 participants actively involved in the program, which also has a community service component and cultivates involvement in this regard.

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

The Housing Authority of South Bend was previously designated as troubled. It is improving steadily with a new director and Board Members. The Mayor and City Council of South Bend have been very supportive of the efforts to improve the Housing Authority's properties and management. The City is working closely with the Housing Authority of South Bend in a variety of different ways.

1. The City is providing \$1 million to the Housing Authority of South Bend (HASB) to make repairs to its vacant scattered-site units. This will help to house more families, reduce vacancy loss, and bring the HASB out of troubled status. The MOU for the funds has been executed and a scope of the project and needed repairs is currently being developed.

2. The City contracted with an outside consulting firm to provide an asset repositioning plan for HASB. The consultant has completed site visits of all vacant units and has completed the analysis and made initial recommendations.
3. The City is partnering with HASB on a transformation plan for the redevelopment of two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published a RFQ for a developer partner. The City has also committed funding to the project.

It is expected that once the vacant units are occupied, HASB will be able to shed its troubled status.

### **Discussion**

The Housing Authority of South Bend is the largest provider of affordable housing in the City. It provides affordable housing for the very low-income, the disabled, and veterans. It is a valuable resource and is needed to meet the housing demand of the very low-income.

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

### Introduction

The Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City South Bend, IN. The following goals and objective for the City of South Bend's Homeless Strategy have been identified for the Five-Year period of FY 2025 through FY 2029.

- **HO-1 Housing Opportunities** – Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
- **HO-2 Support and Management Services** – Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** – Promote and assist in eviction reduction efforts and educate and discourage unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** – Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
- **HO-5 Shelter Housing** – Support and assist in the development and/or continuation of shelters supportive training and educational programs for sheltered residents.

### Describe the jurisdiction's 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 Point-In-Time Count for St. Joseph County reported a total 547 homeless individuals. This included 369 individuals in emergency shelters, 134 in transitional housing, and 44 unsheltered individuals. There were 100 children under the age of 18 living in emergency shelters and transitional housing. There were no children unsheltered.

**Households with Children.** The Point-In-Time Count for 2024 reported 46 households with at least one child in St. Joseph County. There no households with children that were unsheltered. 26 households were in emergency shelters and 20 were in transitional housing. There was a total of 145 individuals including 97 children.

**Veterans and Families.** The Point-In-Time Count did not report any homeless veteran families with children. There were 33 homeless veterans who were unaccompanied living in emergency shelters (13), transitional housing (18) and unsheltered (2).

**Unaccompanied Youth.** There was a total of 24 unaccompanied youths in the County. Only two (2) individuals were unsheltered. The remaining were in emergency shelters (10) or transitional housing (12).

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

The majority of the homeless population in St. Joseph County resides in emergency shelters and transitional housing. According to the 2024 Point-In-Time count, a total of 369 individuals resided in emergency shelters and 134 resided in transitional housing. A total of 44 individuals were unsheltered. Compared to the Point-In-Time count in 2023, the homeless population has remained constant. In 2023, there were 551 homeless individuals in the County: 385 in emergency shelters, 114 in transitional housing, and 52 unsheltered.

The Center for the Homeless assists in coordinating homeless individuals and families, including Veterans, to services for adult self-sufficiency, children's support, developmental services, and mental health care. The Center for the Homeless has a Veteran's Annex to assist this population. Life Treatment Centers assists in accommodating homeless Veterans, offering 24 beds.

Health Plus Indiana has programs for education, which includes awareness and prevention of HIV/AIDS, testing, and the distribution of the PrEP pill to reduce the risk of HIV/AIDS in at-risk individuals. All programs are available to homeless individuals, and Health Plus Indiana receives funding for housing for homeless individuals or individuals at-risk of homelessness.

Youth Service Bureau provides a variety of housing and outreach programs for area youth that are homeless or at-risk of homeless. These programs include street outreach, a drop-in center for intake, a young mothers' program, and youth development services.

Oaklawn Psychiatric Center provides services for adults and children with mental health needs. Oaklawn conducts outreach for this population.

All listed agencies participated in the development of Coordinated Entry for St. Joseph County.

The City, along with the Center for the Homeless, have conducted a weather amnesty program based on specific timeframe of November 1 to April 1 for the last three years. Weather Amnesty provides a warm sleeping site from 8PM to 8AM. Outside of these hours, other than the few day centers available, the homeless are back on the street.

**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 Indiana Balance of State CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people that exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing

destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.

St. Joseph County severely lacks Permanent Supportive Housing. Though there are a number of emergency shelters and transitional homes, these shelters are full because residents cannot be moved to Permanent Supportive Housing due to a limited supply of permanent housing. Permanent Supportive Housing can be placed throughout the region, provided that supportive services are close by or readily accessible through public transit. Permanent Supportive Housing has faced resistance from the public when it has been proposed for construction in the past. In addition, the City expects 13 Permanent Supportive Housing units to be completed in 2025 with future projects anticipated.

The City of South Bend has 104 VASH Vouchers which are administered through the Housing Authority of South Bend and the VA Hospital Annex in Mishawaka. Life Treatment Centers has been successful in transitioning Veterans from its shelters through the VASH program at a 75-76% success rate.

**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.**

The Indiana Balance of State CoC has prioritized Rapid Rehousing in response to the changes in Federal funding. However, given the large number of evictions and foreclosures in the City of South Bend, the CoC would like to expand by creating homelessness prevention programs. Individuals and families that are evicted or foreclosed, face barriers to returning to a secure rental or homeownership state. For this reason, preventing an eviction or foreclosure is more desirable than addressing the need after the person becomes homeless.

Discharge policies at local hospitals are designed to prevent those leaving the hospitals from being referred to the Center for the Homeless. The Center for the Homeless provides emergency shelter and transitional housing for the homeless, along with supportive services. The Regional Planning Council understands that the City and federal funding requires their participation in Coordinated Entry and HMIS but also encourages those providers who do not receive federal dollars to do the same.

Dismas House serves ex-offenders and provides them with housing in St. Joseph County. Dismas House provides food and mentorship for ex-offenders. Dismas House supports its residents in finding permanent housing, but struggles to place residents in decent housing. Most landlords will not rent to ex-offenders and the ex-offenders will only be able to find permanent housing with a slum lord that does not care about their tenants. Space is limited and sex offenders are not allowed to stay in Dismas House.

The Youth Service Bureau assists children in the region with transitional housing, emergency shelter, and other related supportive services. The Youth Service Bureau has tracked students that lack stability and who move between multiple schools, which contributes to the academic gaps in the City, leading to future unemployment and homelessness. Children without support systems frequently “couch-surf” and are difficult to reach with services.

## **Discussion**

There are numerous services and agencies which address the needs of emergency shelter and transitional housing. The problem that needs to be addressed is the large need for permanent supportive housing. This need is greater than the resources provided to the City through the federal and State financial programs.

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

### Introduction

The City of South Bend, the City of Mishawaka, and St. Joseph County have identified the following impediments for the 2025 Analysis of Impediments to Fair Housing Choice:

- **Impediment 1: Lack of Affordable Housing for Sale.** According to the 2018-2022 ACS data, the median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$128,200, and for the City of Mishawaka it is \$113,800. This limits the choice of housing for lower-income households throughout the County and in both Cities.
- **Impediment 2: Affordable Rental Housing.** The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.
- **Impediment 3: Continuing Need for Accessible Housing Units.** As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County's housing units, 60.6% of South Bend's housing units, and 31.3% of Mishawaka's housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County's overall population, 14.4% of South Bend's population, and 16.4% of Mishawaka's population is classified as disabled.
- **Impediment 4: Fair Housing Education and Outreach.** There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.
- **Impediment 5: Private Lending Practices.** The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.
- **Impediment 6: Impacted Areas of Concentration.** There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.
- **Impediment 7: Economic Issues Affecting Housing Choice.** There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.
- **Impediment 8: Public Policies That May Affect Housing Choice.** Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The St. Joseph County Housing Consortium has identified public policies which may impede fair housing. The City of South Bend and St. Joseph County should revise planning and zoning policies to expand the ability for disabled residents to make ADA improvements to homes. Local zoning ordinances need review and should be brought into compliance with the Fair Housing Act.

The St. Joseph County Housing Consortium has prepared a new Analysis of Impediments to Fair Housing Choice for 2025. The St. Joseph County Housing Consortium is committed to affirmatively furthering fair housing.

During its FY 2025 CDBG, HOME, and ESG Program Year the St. Joseph County Housing Consortium, the City of South Bend, and the City of Mishawaka propose to fund activities/projects that affirmatively further fair housing. This includes:

- Assistance with rehabilitation costs for lower income homeowners and renters.
- Funds for affordable second mortgages for first-time homebuyers.
- Funds for downpayment assistance for first-time homebuyers.
- Funds for education and outreach for fair housing.
- Funds for neighborhood fair housing organizations.
- Funds for project financing and related costs for affordable housing developments.
- Funds for permanent supportive housing development.

### **Discussion**

A full list of the Impediments to Fair Housing Choice and related strategies to overcome these impediments is attached in the Appendix section of the Five-Year Consolidated Plan.

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

### Introduction

The City of South Bend has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

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

Despite efforts made by the City of South Bend and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the City of South Bend to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the City will use its limited resources to address the City of South Bend's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- High cost of construction and rehabilitation work.
- Aging in place population who need accessibility improvements.
- Need major rehabilitation of the City's aging housing stock.
- High eviction rates and foreclosure rates leading to vacant properties.
- Low wages in the service and retail sector job market.

### Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of South Bend proposes the following Five-Year Goals and Strategies:

- **HS-1 Housing Development** - Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
- **HS-2 Homeownership** – Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.
- **HS-3 Housing Rehabilitation** – Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
- **HS-4 Lead-Based Paint** – Promote and educate property owners on the dangers of lead-based paint and safe work practices to abate lead-based paint in their residences.

- **HS-5 Housing Assistance** - Promote and provide housing stability through rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of homelessness.
- **HS-6 Fair Housing** – Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.
- **HS-7 Housing Supportive Services** – Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid eviction proceedings.

The City of South Bend will continue to work with the City's Human Rights Commission during this program year to again provide education and outreach and conduct activities to affirmatively further fair housing.

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

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The St. Joseph County Housing Consortium and the City of South Bend will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.

Program staff monitor owners for compliance with ongoing lead-based paint maintenance activities, when applicable.

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- The staff will properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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

According to 2018-2022 ACS data, 17.7% of families in South Bend live below the poverty line. The poverty rate was greater for families with children, approximately 27.4% of households with children under 18 years were below the poverty line. Approximately 37.4% of all female headed households in the City were below the poverty line.

The City's planned action to reduce the number of poverty-level families is based on economic development and addressing the needs of the homeless. The City will support activities to attract and expand businesses, support workforce development through job training, and address infrastructure needs. The City will also engage in addressing the immediate needs of families and individuals using public service providers.

Planned Public services will include:

- Job-training services through South Bend Career Pathways.
- Developing small businesses.
- Encouraging entrepreneurship among women and minorities.
- Incubating start-ups that begin at Notre Dame.
- Development of new commercial/industrial facilities.
- Homeless prevention services.
- Promotion of new job opportunities.

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

The City of South Bend works with the following agencies to enhance coordination:

- **City of South Bend – Department of Community Investment** - oversees the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.
- **Housing Authority of South Bend** - oversees the improvements to public housing communities, Section 8 Housing Choice Voucher Program and the development of scattered site housing.
- **Social Services Agencies** - the City provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the City provides funds to agencies and organizations to rehabilitate and develop new affordable housing for low- and moderate-income families and individuals.
- **Indiana Balance of State CoC Region 2a Planning Council** - oversees the Continuum of Care Network for St. Joseph County.

As part of the CDBG application planning process, local agencies, and organization are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

**Public Institutions:** The City will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the City for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. The City will continue to administer the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.

The Housing Authority of South Bend administers public housing and Section 8 Rental Assistance Programs in the City. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the City.

**Non-Profit Organizations:** Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, the Federal Home Loan Bank, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments.

The City of South Bend works closely with its neighborhood organizations and CDCs to undertake housing development and rehabilitation projects in the City. Two (2) of the CDCs are certified CHDOs and receive funding through the St. Joseph County Housing Consortium to develop additional housing in the City.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Emergency shelters, including the Center for the Homeless, will continue to provide shelter for the homeless.

**Private Industry:** Several lending institutions cooperate with the City and the St. Joseph County Housing Consortium to provide funding for downpayment assistance and second mortgages. Those lending institutions play an important role by providing financial partnerships that would not otherwise be available to low- and moderate-income households.

## Discussion

### Monitoring:

Agencies, Organizations, Entities (Subgrantees) receiving federal funds are expected to make available all participant level, financial, and program records for periodic review on a schedule to be established by the City. In addition, Subgrantees will maintain participant files in compliance with the standard set by the Department of Housing and Urban Development (HUD) and the City. Significant deficiencies in file content or quality will result in Findings with required Plans of Corrective Action, with possible loss of funds upon discovery of continuing deficiencies.

Program compliance and data integrity will also be subject to regular and random monitoring by the City staff. Monitoring of subgrantees may be conducted by the City, local HUD Office of Community Planning and Development, HUD's Office of Special Needs Assistance Programs, HUD's Office of Inspector General, HUD's Office of Fair Housing and Equal Opportunity, or another Federal agency to determine whether the subgrantee complied with the requirements of this program.

Annually, City staff will perform a risk assessment for all subgrantees with active projects annually. The risk assessment will result in a score which will be used to determine what level of monitoring will occur in that year. A favorable score will result in no monitoring during that year, other than a desk review with claims, provided the Subgrantee continues to be a high performer. Subgrantees which continue to score favorably as a high performer will be monitored at least once in a four-year period. A minimum of 30% of all subgrantees, regardless of source of Community Planning and Development (CPD) funds, will be monitored every year.

On-site monitoring will be conducted to review subgrantees' internal systems and ensure compliance with applicable requirements. Subgrantees beginning a new program, either as a new Subgrantee or a program new to an established Subgrantee, will be monitored in the first year of program participation.

Project review and regulation guidance will occur at the time a contract is signed with new agencies and those with a lapse in program participation of greater than three years. In situations where significant changes have been made to federal regulations or contract agreements, project reviews will occur at contract signing with the Subgrantee.

Each Subgrantee that will be subject to on-site or remote monitoring will receive a formal written letter from the City. Unless there are extenuating circumstances, the City will send the letter at least two (2) calendar weeks notification prior to conducting the monitoring. The letter will discuss the monitoring schedule, identify the areas to be reviewed and the City staff conducting the monitoring. It should also request that the Subgrantee staff involved with the program be available during the monitoring. The letter will identify specific information to be submitted by the Subgrantee, the timeframe for submission, and the appropriate method for transmitting documentation.

Upon completion of the review, the City will send a letter detailing all concerns and findings discovered during the monitoring visit. The letter will be sent within 30 days of the monitoring visit unless an investigation of findings requires more time. If there are findings or concerns discovered, the letter will request the agency to submit a specific resolution or correction within a certain period of time.

Additionally, the City staff may be available throughout the program year to conduct interim monitoring to help new Subgrantees or agencies with new staff ensure continued compliance with the CPD programs that they receive funds for, including, but not limited to, CDBG, HOME, and ESG programs. Subgrantees are encouraged to contact the City staff to schedule an interim monitoring or Technical Assistance visit.

The City is responsible for ensuring that CPD program requirements are met. The City will maintain staff that will be responsible for continuous monitoring of all CPD funded agency activities.

The City will desktop-monitor Subgrantees multiple times throughout the year by reviewing each claim for reimbursement that is submitted by the Subgrantees. Each claim for payment submitted by a Subgrantees requires a progress report relevant to the goals stated in the Scope of Services. On-site monitoring visits are in addition to the desk audits completed when reviewing Subgrantee claims, regular communication on projects via phone and email, and various meetings to discuss program issues. The City will conduct site visits to agencies and review grant activities and reports.

The City will utilize the most recent HUD notice covering monitoring for determining which subrecipients are at-risk. Any agency deemed at-risk will be monitored more often until the issues are deemed resolved. High Risk subgrantees will be monitored every two (2) years under normal situations and every three (3) years in the event of a crisis or National emergency. Low Risk subgrantees will be monitored every four (4) years (five (5) years during times of crisis or emergency).

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In the event of a National emergency, on-site monitoring will be conducted remotely to remain in compliance with the schedule. In the event of City staffing issues or conflicts, on-site monitoring will be conducted at minimum every six (6) years and may be conducted remotely.

Agencies are expected to make available all client files, and any financial and program records for periodic review on a schedule to be established by the City. In addition, agencies will maintain client fields in compliance with any standards set by the City.

## Program Specific Requirements

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

#### Introduction

The City of South Bend receives an annual allocation of CDBG, HOME, and ESG funds. Since the City receives these federal allocations, the questions below have been completed, as they are applicable.

#### 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	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income:</b>	<b>\$0.00</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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.	100%

**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:**

The St. Joseph County Housing Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

- 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 attachments.

- 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:**

No units will be acquired with HOME funds by the HOME consortium.

- 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:**

The St. Joseph County Housing Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

The Oaklawn Psychiatric Center will provide Tenant Based Rental Assistance to individuals and families currently utilizing their services. TBRA will be available to persons with mental illness and/or substance use disorders who can live independently but lack financial security.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

The Oaklawn Psychiatric Center will provide Tenant Based Rental Assistance to 24-30 households. Oaklawn provides supportive services to patients with mental illness and/or substance use disorders. By providing housing stability, these persons will be able to commit to treatment provided at Oaklawn. No preferences will be established internally for which patients receive TBRA.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Oaklawn Psychiatric Center will provide TBRA to patients and their families utilizing its services. Oaklawn provides assistance to persons with mental illness and substance use disorders.

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

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

The Regional Planning Council (RPC) 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. The time period for youth is a maximum of 24 months. The RPC 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.

The agency may also tier the rent assistance over the 12-month period. For example, 100% assistance would be provided for the first three (3) months, 75% for months four (4) through six (6), 50% for months seven (7) through nine (9), 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.**

The RPC started implementing coordinated entry in 2017. Agencies agreed to the use of the VI-SPDAT to coordinate with the BoS use of the assessment tool. Specific days/times and locations were agreed upon for outreach. Monthly meetings occur to review and update the list with referrals being made as appropriate.

- 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:

- Priority is given to agencies that are actively involved in the Regional Planning Council;
- Allow for the 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 2025 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 requests/draw requests will be considered for currently or previously funded entities; and,
- 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 Regional Planning Council, 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 programs. This involvement can be in the form of a program participant's 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 participation 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. One formerly homeless individual serves on the St. Joseph County Regional Planning Council.

**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.

The list below is from the 2012 Substantial Amendment related to ESG. The City is currently in discussion with the BoS regarding whether these may change so that South Bend's plans, goals, and processes coordinate with and support the broader BoS efforts.

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

## Appendix - Alternate/Local Data Sources

1.	<b>Data Source Name</b>
	2020 U.S. Census
	<b>List the name of the organization or individual who originated the data set.</b>
	U.S. Census Bureau
	<b>Provide a brief summary of the data set.</b>
	Most recent U.S. Census count was completed in 2020.
	<b>What was the purpose for developing this data set?</b>
	To provide up-to-date data.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	2020
2.	<b>Briefly describe the methodology for the data collection.</b>
	Survey sent to citizens and permanent residents of the United States.
	<b>Describe the total population from which the sample was taken.</b>
	Covers the entire United States.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
	Covers the entire United States.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
	Covers the entire United States.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	2020
2.	<b>What is the status of the data set (complete, in progress, or planned)?</b>
	Complete
	<b>Data Source Name</b>
	2018-2022 American Community Survey
	<b>List the name of the organization or individual who originated the data set.</b>
	U.S. Census Bureau
	<b>Provide a brief summary of the data set.</b>
	Most recent U.S. Census count was completed in 2020.
	<b>What was the purpose for developing this data set?</b>
	To provide up-to-date data.
2.	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
	Covers the entire United States.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
	Covers the entire United States.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	2018-2022
	<b>What is the status of the data set (complete, in progress, or planned)?</b>
	Complete
	<b>Data Source Name</b>
	2010-2014 American Community Survey

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2018-2022</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>
3.	<p><b>Data Source Name</b> 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> U.S. Department of Housing and Urban Development</p>
	<p><b>Provide a brief summary of the data set.</b> Most recent CHAS data set was compiled using 2016-2020 American Community Survey estimates.</p>
	<p><b>What was the purpose for developing this data set?</b> To provide up-to-date data.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Covers the entire United States.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Covers the entire United States.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2016-2020</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>
4.	<p><b>Data Source Name</b> CoC 2024 Point-In-Time Count</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> U.S. Department of Housing and Urban Development</p>
	<p><b>Provide a brief summary of the data set.</b> Annual Homeless Population Census.</p>
	<p><b>What was the purpose for developing this data set?</b> Annual Homeless Population Census.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> January 24, 2024</p>
	<p><b>Briefly describe the methodology for the data collection.</b> Survey of all shelters and places unfit for human habitation.</p>
	<p><b>Describe the total population from which the sample was taken.</b> Homeless households and individuals identified living in or out of shelters in St. Joseph County.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Homeless Individuals both sheltered and unsheltered.</p>

<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
Data is for residents within St. Joseph County, Indiana
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
2024
<b>What is the status of the data set (complete, in progress, or planned)?</b>
Complete

## Exhibits

The following exhibits have been appended to this document:

- **SF 424 Forms**
- **Certifications**
- **Citizen Participation:**
  - Residential Surveys
  - Agency/Organization Needs Surveys
  - Stakeholder Consultation
  - First Public Hearing
  - Second Public Hearing



# SF 424 FORMS

### Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s):  * Other (Specify):  
* 3. Date Received:  		4. Applicant Identifier:  
5a. Federal Entity Identifier:  		5b. Federal Award Identifier:  B-25-MC-18-0011
<b>State Use Only:</b>		
6. Date Received by State:  	7. State Application Identifier:  	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of South Bend		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001201		
* c. UEI: NKA5ZKGL9CC4		
<b>d. Address:</b>		
* Street1: 227 W Jefferson Blvd	Street2: Suite 1400S	
* City: South Bend	County/Parish: St. Joseph	
* State: IN: Indiana	Province:	
* Country: USA: UNITED STATES	* Zip / Postal Code: 46601-1830	
<b>e. Organizational Unit:</b>		
Department Name: Community Investment	Division Name: Neighborhoods	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix:  	* First Name: Caleb	
Middle Name:  		
* Last Name: Bauer		
Suffix:  		
Title: Executive Director of DCI		
Organizational Affiliation:  		
* Telephone Number: 5742355898	Fax Number:  	
* Email: cbauer@southbendin.gov		

## Application for Federal Assistance SF-424

### \* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

### \* 10. Name of Federal Agency:

U.S. Department of Housing & Urban Development

### 11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grant / Entitlement Grant

### \* 12. Funding Opportunity Number:

[REDACTED]

\* Title:

Community Development Block Grant / Entitlement Grant

### 13. Competition Identification Number:

[REDACTED]

Title:

[REDACTED]

### 14. Areas Affected by Project (Cities, Counties, States, etc.):

[REDACTED] [Add Attachment](#) [Delete Attachment](#) [View Attachment](#)

### \* 15. Descriptive Title of Applicant's Project:

Admin, Homeownership Assistance, Rental Rehab, Owner-Occupied Rehab, New Construction SF Homes, New Construction Rental, Public Facilities, Public Services

Attach supporting documents as specified in agency instructions.

[Add Attachments](#) [Delete Attachments](#) [View Attachments](#)

## Application for Federal Assistance SF-424

### 16. Congressional Districts Of:

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

### 17. Proposed Project:

\* a. Start Date:

\* b. End Date:

### 18. Estimated Funding (\$):

* a. Federal	2,366,486.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	13,000.00
* f. Program Income	
* g. TOTAL	2,379,486.00

### \* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on .

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

### \* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes  No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

### Authorized Representative:

Prefix:

\* First Name:

Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:

Fax Number:

\* Email:

\* Signature of Authorized Representative:

\* Date Signed:

**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

\*Authorized Representative Name:

James Mueller

\*Title: Mayor, City of South Bend, IN

\*Applicant/Recipient Organization:

City of South Bend, IN

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000d) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

\* Signature:

\* Date: (mm/dd/yyyy):

06/18/2025

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**Public Reporting Burden Statement:** The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7<sup>th</sup> St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

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### Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> * Other (Specify): <input type="checkbox"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		* c. UEI: <input type="text"/>
<b>d. Address:</b>		
* Street1: <input type="text"/>	227 W Jefferson Blvd	
Street2: <input type="text"/>	Suite 1400S	
* City: <input type="text"/>	South Bend	
County/Parish: <input type="text"/>	St. Joseph	
* State: <input type="text"/>	IN: Indiana	
Province: <input type="text"/>		
* Country: <input type="text"/>	USA: UNITED STATES	
* Zip / Postal Code: <input type="text"/>		
<b>e. Organizational Unit:</b>		
Department Name: <input type="text"/>	Division Name: <input type="text"/>	
Community Investment	Neighborhoods	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text"/>	* First Name: <input type="text"/>	Caleb
Middle Name: <input type="text"/>		
* Last Name: <input type="text"/>		
Suffix: <input type="text"/>		
Title: <input type="text"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/>	Fax Number: <input type="text"/>	
* Email: <input type="text"/>		

**Application for Federal Assistance SF-424****\* 9. Type of Applicant 1: Select Applicant Type:**

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:****11. Catalog of Federal Domestic Assistance Number:**

CFDA Title:

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**   **\* 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

**Application for Federal Assistance SF-424****16. Congressional Districts Of:**

\* a. Applicant

2

\* b. Program/Project

2

Attach an additional list of Program/Project Congressional Districts if needed.

[Add Attachment](#)[Delete Attachment](#)[View Attachment](#)**17. Proposed Project:**\* a. Start Date: \* b. End Date: **18. Estimated Funding (\$):**

* a. Federal	203,933.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	203,933.00

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?** a. This application was made available to the State under the Executive Order 12372 Process for review on . b. Program is subject to E.O. 12372 but has not been selected by the State for review. c. Program is not covered by E.O. 12372.**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)** Yes  No

If "Yes", provide explanation and attach

[Add Attachment](#)[Delete Attachment](#)[View Attachment](#)

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

 \*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:

\* First Name:

James

Middle Name:

\* Last Name:

Mueller

Suffix:

\* Title:

Mayor, City of South Bend

\* Telephone Number:

5742359261

Fax Number:

\* Email:

jmueller@southbendin.gov

\* Signature of Authorized Representative:



\* Date Signed:

6/13/2025

**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

\*Authorized Representative Name:

James Mueller

\*Title: Mayor, City of South Bend, IN

\*Applicant/Recipient Organization:

City of South Bend, IN

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000d) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

\* Signature:

\* Date: (mm/dd/yyyy):

06/18/2025

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**Public Reporting Burden Statement:** The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7<sup>th</sup> St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

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### Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/>  * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/> M-25-DC-18-0208	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text"/> City of South Bend		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 35-6001201		* c. UEI: <input type="text"/> NKA5ZKGL9CC4
<b>d. Address:</b>		
* Street1: <input type="text"/> 227 W Jefferson Blvd		
Street2: <input type="text"/> Suite 1400S		
* City: <input type="text"/> South Bend		
County/Parish: <input type="text"/> St. Joseph		
* State: <input type="text"/> IN: Indiana		
Province: <input type="text"/>		
* Country: <input type="text"/> USA: UNITED STATES		
* Zip / Postal Code: <input type="text"/> 46601-1830		
<b>e. Organizational Unit:</b>		
Department Name: <input type="text"/> Community Investment	Division Name: <input type="text"/> Neighborhoods	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text"/>	* First Name: <input type="text"/> Caleb	
Middle Name: <input type="text"/>		
* Last Name: <input type="text"/> Bauer		
Suffix: <input type="text"/>		
Title: <input type="text"/> Executive Director of DCI		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/> 5742355898	Fax Number: <input type="text"/>	
* Email: <input type="text"/> cbauer@southbendin.gov		

## Application for Federal Assistance SF-424

### \* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

### \* 10. Name of Federal Agency:

U.S. Department of Housing & Urban Development

### 11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program

### \* 12. Funding Opportunity Number:

\* Title:

HOME Investment Partnerships Program

### 13. Competition Identification Number:

Title:

### 14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

### \* 15. Descriptive Title of Applicant's Project:

Admin, New Construction SF Homes, New Construction PSH, Acquisition-Rehab SF Homes, Homebuyer Assistance, TBRA

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

## Application for Federal Assistance SF-424

### 16. Congressional Districts Of:

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

### 17. Proposed Project:

\* a. Start Date:

\* b. End Date:

### 18. Estimated Funding (\$):

* a. Federal	939,267.57
* b. Applicant	
* c. State	
* d. Local	
* e. Other	311,328.00
* f. Program Income	
* g. TOTAL	1,250,595.57

### \* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372

### \* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes  No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

### Authorized Representative:

Prefix:  \* First Name:

Middle Name:

\* Last Name:

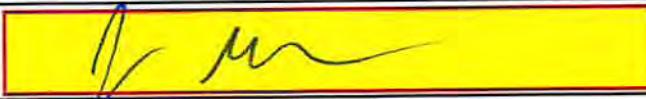
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:



\* Date Signed:

**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

\*Authorized Representative Name:

James Mueller

\*Title: Mayor, City of South Bend, IN

\*Applicant/Recipient Organization:

City of South Bend, IN

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000d) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

\* Signature:

\* Date: (mm/dd/yyyy):

06/18/2025

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# CERTIFICATIONS

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

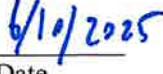
1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

  
Signature of Authorized Official

  
Date

Mayor, City of South Bend  
Title

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.



\_\_\_\_\_  
Signature of Authorized Official

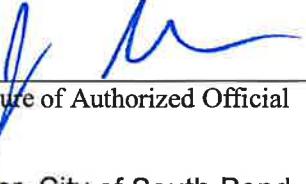
\_\_\_\_\_  
6/10/2025  
Date

\_\_\_\_\_  
Mayor, City of South Bend  
Title

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
\_\_\_\_\_  
Signature of Authorized Official

  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Mayor, City of South Bend  
Title

## **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

  
\_\_\_\_\_  
Signature of Authorized Official

  
\_\_\_\_\_  
Date

Mayor, City of South Bend  
Title

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

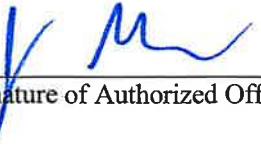
## Specific HOME Certifications

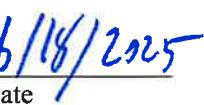
The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
Signature of Authorized Official

  
Date

Mayor, City of South Bend  
Title



# CITIZEN PARTICIPATION



# RESIDENTIAL SURVEYS

# **St. Joseph County Residents!**

**Would you like to let your voice be heard?**

**The Cities of South Bend & Mishawaka are preparing a document to assess community development needs and Fair Housing issues**



<https://www.surveymonkey.com/r/SaintJosephHousingCDBG-2025-2029>

**Take the survey above and let us know about what you'd like to see in your community!**

# ¡Residentes del condado de St. Joseph!

**¡Deja que se escuche tu voz!**

Las Ciudades de South Bend y Mishawaka están preparando un documento para evaluar las necesidades de desarrollo comunitario y cuestiones de Vivienda Justa



<https://www.surveymonkey.com/r/aintJosephHousingESP-CDBG-2025-2029>

**¡Responda la encuesta anterior y cuéntanos qué te gustaría ver en tu comunidad!**

## **ST. JOSEPH COUNTY HOUSING CONSORTIUM – CONFIDENTIAL RESIDENT QUESTIONNAIRE**

The St. Joseph County Housing Consortium is conducting a survey to identify residents' needs in the community in addition to fair housing concerns, including acts of discrimination or barriers that might limit housing choices of families and individuals. The survey will help the Consortium prepare its Five-Year Consolidated Plan, Annual Action Plan and Analysis of Impediments to Fair Housing Choice for CDBG, HOME and ESG funding. Please take a few minutes and complete this **confidential questionnaire**. Completion of this survey does not constitute filing a complaint for housing discrimination. The survey may be completed online at <https://www.surveymonkey.com/r/SaintJosephHousingCDBG-2025-2029> or return a completed hard copy of the survey to the **St. Joseph Housing Consortium at 227 West Jefferson Blvd. South Bend, Indiana**. The Consortium would appreciate your response by **Friday, September 6, 2024**.

1. **What is your street name and neighborhood where you live in St. Joseph County?**

Street Name: \_\_\_\_\_ Neighborhood: \_\_\_\_\_

2. **Gender:**  Male  Female  Other: \_\_\_\_\_  Prefer Not to Say

3. **Race (Check all that apply):**

White  Black or African-American  American Indian or Alaskan Native  Asian  
 Native Hawaiian/ Pacific Islander  Some Other Race  Two or More Races  Prefer Not to Say

4. **Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino  \_\_\_\_\_  Prefer Not to Say

5. **What is your age?**  17 or younger  18-20  21-29  30-39  40-49  50-59  60 or older

6. **Number of persons living in your household?**  One  Two  Three  Four  Five  Six +

7. **Based on the number of persons living in your household, check if household income is more or less than the listed income?**

1 person household	\$49,850	<input type="checkbox"/> More <input type="checkbox"/> Less	4 person household	\$71,200	<input type="checkbox"/> More <input type="checkbox"/> Less
2 person household	\$57,000	<input type="checkbox"/> More <input type="checkbox"/> Less	5 person household	\$76,900	<input type="checkbox"/> More <input type="checkbox"/> Less
3 person household	\$64,100	<input type="checkbox"/> More <input type="checkbox"/> Less	6 person household	\$82,600	<input type="checkbox"/> More <input type="checkbox"/> Less

8. **Check your housing status:**  Homeowner  Renter  Homeless  Living with friends/relatives  
 Temporary Shelter  Hotel/Motel  Mobile Home  Vehicle  Other: \_\_\_\_\_

9. **Identify housing/rental issues in St. Joseph County (Check all that apply):**

Affordability  Minor Rehabilitation  Major Rehabilitation  Housing Options/Inventory  
 ADA Accessibility  Historic Preservation  Negligent Landlords  Asbestos  Lead Paint/Pipes  
 Other: \_\_\_\_\_

10. **Identify needs or improvements to parks/recreational facilities (Check all that apply):**  
 Playground Equipment  Benches & Picnic Tables  Basketball Courts  Tennis Courts  
 ADA Surfacing  ADA Equipment  Open Grass Fields  Splash Pads  Pools  Skateparks  
 Walking/Biking Trails  Ice Skating  Other \_\_\_\_\_

11. **Are there problems in your neighborhood with the following (Check all that apply):**  
 Streets  Curbs/Sidewalks  Handicap Access  Parking  Flooding  Traffic  Storm sewers  
 Sanitary Sewers  Litter  Property Maintenance  Public Safety  Other: \_\_\_\_\_

12. **Identify crime issues within St. Joseph County (Check all that apply):**  
 Theft  Drugs  Violent Crime  Gangs  Domestic Violence  Graffiti  Vandalism  
 Loitering  Sexual Assault  Hate Crimes  Other \_\_\_\_\_

13. **Do you use social services programs available in the County? (Check all that apply)**  
 Medical  Mental Health  Homeless  Senior Services  Legal  Addiction  Employment  
 Disabled  Youth Services  Education/Job Training  Food Access  Housing Counseling  
 Childcare  Immigrant/Refugee  LGBTQIA+  None  Other: \_\_\_\_\_

14. **Identify employment issues in St. Joseph County (Check all that apply):**  
 Lack of Job Opportunities  Discriminatory Practices  Lack of Job Training  Legal Barriers  
 Lack of Accommodation  Lack of Childcare  Lack of Transportation  Other \_\_\_\_\_

15. **Identify transportation issues in St. Joseph County (Check all that apply):**  
 Unreliable Public Transit  Not Enough Service Hours  Cost of Service  Disconnected Routes  
 Unsafe Public Transit  Bike Routes/Lanes  Lack of Parking  Walkability  Other \_\_\_\_\_

16. **Identify blight (clearance/demolitions) issues in St. Joseph County? (Check all that apply):**  
 Open Dumping Lots  Overgrown property  Vacant Lots  Squatting  Vacant Commercial Structures  
 Vacant Residential Buildings  Fire Risk  Pest Control  Site Pollution  Other: \_\_\_\_\_

17. **Are there programs or services that are missing or underfunded in the County? Please list:**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Fair Housing impediments include acts of discrimination or barriers that limit housing choices of families and individuals. The Fair Housing Act protects people from discrimination based on race, color, national origin, religion, sex, familial status or disability, when renting or buying a home, obtaining a mortgage, seeking housing assistance, or engaging in other housing-related activities.**

18. **Are you aware of how and where to report fair housing violations in St. Joseph County?**

Yes       No       Unsure

19. **Identify the reasons why fair housing complaints may not be reported? (Check all that apply):**

Fear/Retaliation     Don't Know How     Length of Reporting Process     Distrust of Process

Other: \_\_\_\_\_

20. **If you are a renter, has your landlord refused to make a reasonable accommodation?     Yes     No**

21. **If 'Yes' What was the request? \_\_\_\_\_**

22. **Do you believe the following situations result in further discrimination and/or barriers to fair housing in the St. Joseph County?**

State or Local laws and policies that limit housing choice	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of fair housing organizations in the City	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of accessible housing for persons with disabilities	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of fair housing education	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Lack of affordable housing in certain areas	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure
Other barriers	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure

23. **Additional comments or concerns you wish to share?**

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## **EL CONSORCIO DE VIVIENDA DE ST. JOSEPH – CUESTIONARIO CONFIDENCIAL PARA RESIDENTES**

El Consorcio de Vivienda de St. Joseph está realizando una encuesta para identificar las necesidades de los residentes en la comunidad, además de las preocupaciones sobre vivienda justa, como actos de discriminación o barreras que podrían limitar las opciones de vivienda de familias e individuos. Esta encuesta ayudará al condado a preparar su Plan Consolidado de Cinco Años y su Plan de Acción Anual para la financiación de CDBG, HOME, y ESG. Tómese unos minutos y complete este cuestionario confidencial. Complete esta encuesta en línea en <https://www.surveymonkey.com/r/aintJosephHousingESP-CDBG-2025-2029> o envíe una copia impresa completa de la encuesta al **St. Joseph Housing Consortium at 227 West Jefferson Blvd. South Bend, Indiana**. El Condado agradecería su respuesta antes del **viernes 30 de agosto de 2024**.

1. **¿Cuál es el nombre de su calle y comunidad donde vive usted en el Condado de St. Joseph?**

Nombre de la calle: \_\_\_\_\_ Comunidad: \_\_\_\_\_

2. **Género:**  Masculino  Femenino  Otra: \_\_\_\_\_  Prefiero no decirlo

3. **Raza (Elija todas las que correspondan):**

Blanco  Negro o afroamericano  Indio americano o nativo de Alaska  Asiático  
 Hawaiano nativo / isleño del Pacífico  Alguna otra raza  Dos o mas razas

4. **Etnicidad:**  Hispano o latino  No hispano o latino \_\_\_\_\_

5. **Cuál es su edad?**  17 o menos  18-20  21-29  30-39  40-49  50-59  60 o más

6. **¿Número de personas que viven en su hogar?**  Uno  Dos  Tres  Quatro  Cinco  Seis +

7. **Según la cantidad de personas que viven en su hogar, marque si los ingresos de su hogar son mayores o menores que los ingresos indicados.**

1 persona en el hogar	\$49,850	<input type="checkbox"/> Más <input type="checkbox"/> Menos	4 persona en el hogar	\$71,200	<input type="checkbox"/> Más <input type="checkbox"/> Menos
2 persona en el hogar	\$57,000	<input type="checkbox"/> Más <input type="checkbox"/> Menos	5 persona en el hogar	\$76,900	<input type="checkbox"/> Más <input type="checkbox"/> Menos
3 persona en el hogar	\$64,100	<input type="checkbox"/> Más <input type="checkbox"/> Menos	6 persona en el hogar	\$82,600	<input type="checkbox"/> Más <input type="checkbox"/> Menos

8. **Elija su estado de vivienda:**  Dueño de casa  Inquilino  Sin hogar  Viviendo con amigos / familiares  Albergue temporal  Hotel/Motel  Caravana  Vehículo  Otra: \_\_\_\_\_

9. **Identifique problemas de vivienda/alquiler en el Condado de St Joseph (elija todas las que correspondan):**  Asequibilidad  Necesitan rehabilitación Menor  Necesitan rehabilitación mayor  Opciones/inventario para vivienda  Accesibilidad de la ADA  Preservación histórica  Propietarios negligentes  Asbesto  Pintura/tuberías con plomo  Otra: \_\_\_\_\_

10. **Identifique cualquier necesidad o mejora en parques/instalaciones recreativas (elija todas las que correspondan):**  Equipo de juegos infantiles  Bancos y mesas de picnic  Canchas de baloncesto  Canchas de tenis  Firme de la ADA  Equipo de la ADA  Campos de césped abiertos  Splash Pads  Piscinas  Parques de skate  Senderos para caminar/monter las bicicletas  Patinaje sobre hielo  Otra: \_\_\_\_\_

11. **¿Hay algún problema en su comunidad con lo siguiente (elija todas las que correspondan):**

Calles  Frenar/Aceras  Acceso para discapacitados  Estacionamiento  Inundación  Tráfico  
 Alcantarillado pluvial  Alcantarillado sanitario  Basura  Mantenimiento de la propiedad  
 Seguridad pública  Otra: \_\_\_\_\_

12. **Identifique cualquier problema de delincuencia dentro en el Condado de St. Joseph (elija todas las que correspondan):**  Robos  Drogas  Crimen violento  Pandillas  Violencia doméstica  
 Pintada  Vandalismo  Merodeando  Agresión sexual  Crímenes de odio  Otra: \_\_\_\_\_

(Dar la vuelta para completar)

13. **¿Utiliza alguno de los programas de servicios sociales disponibles en el Condado? (Elija todas las que correspondan)**  Médico  Salud mental  Sin hogar  Servicios para personas mayores  Legal  Adicción  Empleo  Discapacidad  Servicios para jóvenes  Educación/capacitación laboral  Acceso a los alimentos  Asesoramiento de vivienda  cuidado de niños  Inmigrante / Refugiado  LGBTQIA+  Ninguno  Otra: \_\_\_\_\_

14. **Identifique cualquier problema de empleo en el Condado de St Joseph (elija todas las que correspondan):**  Falta de oportunidades laborales  Prácticas discriminatorias  Falta de capacitación laboral  Barreras legales  Falta de alojamiento  Falta de cuidado infantil  Falta de transporte  Otra: \_\_\_\_\_

15. **Identifique problemas de transporte en el Condado de St. Joseph (elija todas las que correspondan):**  Transporte público poco fiable  Horas de servicio  Costos de servicio  Rutas desconectadas  Transporte público inseguro  Rutas/carriles para bicicletas  Falta de estacionamiento  Accesibilidad para peatones  Otra: \_\_\_\_\_

16. **¿Identificó algún problema de deterioro (limpieza/demoliciones) en el Condado de St. Joseph? (Elija todas las que correspondan)**  Propiedad cubierta de basura  Propiedad cubierta de maleza  Lotes vacíos  Allanamiento  Estructuras comerciales vacantes  Edificios residenciales vacantes  Riesgo de incendio  Control de plagas  Contaminación del sitio  Otra: \_\_\_\_\_

17. **¿Hay programas o servicios que faltan o no cuentan con fondos suficientes en el Condado? Por favor enumere:** \_\_\_\_\_

Los impedimentos de Vivienda Justa incluyen cualquier acto de discriminación o barreras que limiten las opciones de vivienda de familias e individuos. La Ley de Vivienda Justa protege a las personas de la discriminación por motivos de raza, color, origen nacional, religión, sexo, situación familiar o discapacidad, cuando alquilan o compran una casa, obtienen una hipoteca, buscan asistencia para la vivienda o participan en otras actividades relacionadas con la vivienda.

18. **¿Sabe cómo denunciar infracciones de vivienda justa en el Condado de St Joseph?**  Si  No  Inseguro

19. **¿Identificar las razones por las cuales las quejas de vivienda justa no pueden ser reportadas? (Elija todas las que correspondan):**  Miedo/Represalias  No se como  Duración del proceso de presentación de informes  Desconfianza en el proceso  Other: \_\_\_\_\_

20. **Si usted es inquilino, ¿se ha negado su arrendador a realizar una adaptación razonable?**  Si  No

21. **En caso afirmativo, ¿cuál fue la solicitud?** \_\_\_\_\_

22. **¿Cree usted que las siguientes situaciones resultan en más discriminaciones y/o barreras para vivienda justa en el Condado de St Joseph?**

Leyes y políticas estatales o locales que limitan la elección de vivienda	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de organizaciones de vivienda justa en la ciudad	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de conocimiento entre banqueros/prestamistas sobre vivienda justa	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de conocimiento entre propietarios y administradores de propiedades sobre vivienda justa	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de conocimiento entre los agentes inmobiliarios sobre vivienda justa	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de conocimiento entre los residentes sobre vivienda justa	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de vivienda accesible para personas con discapacidad	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de accesibilidad en los vecindarios (tal como, cortes de aceras)	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de educación sobre vivienda justa	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Falta de viviendas asequibles en determinadas zonas	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Concentración de vivienda protegida en determinados barrios	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro
Otras barreras	<input type="checkbox"/> Si	<input type="checkbox"/> No	<input type="checkbox"/> Inseguro

23. **¿Hay algún comentario o inquietud adicional que desee compartir?** \_\_\_\_\_

## Q1 What street do you live on in St. Joseph County?

Answered: 193 Skipped: 2

#	RESPONSES	DATE
1	Taylor	5/22/2025 2:37 PM
2	W. Washington	5/22/2025 2:35 PM
3	Illinois St	5/22/2025 2:34 PM
4	Obrien	5/22/2025 2:32 PM
5	Still Waters Ct	5/22/2025 2:31 PM
6	Portage Road	5/22/2025 2:29 PM
7	Falcon	5/22/2025 2:28 PM
8	Portage Ave	5/22/2025 2:22 PM
9	Elnora [Illegible]	5/22/2025 2:21 PM
10	Hancock St	5/22/2025 2:11 PM
11	Rue Montesquieu St	5/22/2025 1:39 PM
12	Albert Ave	5/22/2025 1:33 PM
13	Indiana Ave	5/22/2025 12:23 PM
14	Lawndale	5/22/2025 12:16 PM
15	Peppermind Rd	5/22/2025 12:08 PM
16	Pleasant St	5/22/2025 12:02 PM
17	Milburn Blvd	5/22/2025 12:00 PM
18	Illinois St	5/22/2025 11:57 AM
19	Martin L King Blvd	5/22/2025 11:55 AM
20	Martin L King	5/22/2025 11:54 AM
21	Martin L King Blvd	5/22/2025 11:52 AM
22	Tomahawk	5/22/2025 11:50 AM
23	Ash Maple Ct	5/22/2025 11:47 AM
24	821 Leer	5/22/2025 11:45 AM
25	Hanay	5/22/2025 11:41 AM
26	Newburg	5/22/2025 11:38 AM
27	Longley	5/22/2025 11:30 AM
28	St. Rd. 2	5/22/2025 11:26 AM
29	E. Bowman	5/22/2025 11:21 AM
30	Kensington Ave	5/22/2025 11:06 AM
31	Belle Vista	5/22/2025 11:03 AM
32	[Illegible]	5/22/2025 10:55 AM
33	Butternut Rd	5/22/2025 10:44 AM

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34	E. Fairview Ave	5/22/2025 10:27 AM
35	Kapsa Dr	5/22/2025 10:25 AM
36	Leland Ave.	5/22/2025 10:18 AM
37	Leland Ave.	5/22/2025 10:15 AM
38	McKinley	5/22/2025 10:12 AM
39	Portage	5/22/2025 9:30 AM
40	Arrowhead	12/10/2024 7:43 PM
41	Woodward Ave	10/21/2024 9:28 AM
42	Saddlehorn Court	10/2/2024 11:43 AM
43	Bentley Lane	9/30/2024 10:58 AM
44	Napoleon	9/26/2024 5:47 PM
45	Portage Avenue	9/26/2024 10:50 AM
46	Fairview Avenue	9/26/2024 9:54 AM
47	michigan	9/25/2024 7:06 PM
48	Foster ST	9/25/2024 12:13 PM
49	Oak Rd	9/25/2024 11:58 AM
50	East LaSalle	9/25/2024 11:27 AM
51	Wakewa	9/25/2024 11:24 AM
52	32nd St South Bend	9/24/2024 5:27 PM
53	Donald	9/24/2024 5:19 PM
54	Hickory Rd	9/24/2024 3:43 PM
55	Brook Run Drive	9/24/2024 1:44 PM
56	ironwood	9/24/2024 2:24 AM
57	Saint Joseph St	9/23/2024 12:09 PM
58	Strathmoor Ave	9/23/2024 11:46 AM
59	St Vincent	9/23/2024 11:03 AM
60	2122 Johnson St	9/22/2024 12:09 PM
61	Pokagon Street	9/21/2024 10:36 PM
62	Colfax St	9/21/2024 3:30 PM
63	South Bend Ave	9/21/2024 2:04 PM
64	Kaley	9/21/2024 1:55 PM
65	E. Pokagon	9/21/2024 12:49 PM
66	Sunnymede	9/20/2024 12:30 PM
67	Pokagon	9/20/2024 9:55 AM
68	721 Peashway St.	9/20/2024 7:15 AM
69	Stanfield	9/19/2024 9:36 PM
70	Marquette Avenue	9/19/2024 9:07 PM
71	Ostemo pl	9/19/2024 9:06 PM

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72	McKinley Ave	9/19/2024 8:37 PM
73	St. Peter Street	9/19/2024 5:58 PM
74	Niles ave	9/19/2024 5:38 PM
75	Napoleon St	9/19/2024 3:53 PM
76	O'brien	9/19/2024 1:47 PM
77	Saint Peter St	9/19/2024 12:25 PM
78	Leeper Ave	9/19/2024 11:25 AM
79	Leland Ave	9/19/2024 11:17 AM
80	N. Niles	9/19/2024 10:04 AM
81	Ardmore Trail	9/19/2024 10:03 AM
82	Niles Avenue	9/19/2024 9:53 AM
83	Berkley Place	9/19/2024 9:48 AM
84	St Peter St	9/19/2024 9:28 AM
85	Laurel St	9/19/2024 9:12 AM
86	St. Louis	9/19/2024 8:58 AM
87	Peashway	9/19/2024 8:43 AM
88	West Washington	9/19/2024 8:33 AM
89	25th Street	9/19/2024 8:10 AM
90	Stanfield	9/19/2024 7:55 AM
91	Stanfield	9/19/2024 7:53 AM
92	West Angela Boulevard	9/19/2024 7:41 AM
93	Farrell Ln	9/19/2024 7:23 AM
94	Peashway	9/19/2024 6:59 AM
95	Peashway St	9/19/2024 6:57 AM
96	E. Madison St	9/19/2024 6:48 AM
97	North saint Joseph	9/19/2024 6:28 AM
98	Peashway	9/19/2024 4:55 AM
99	North Notre Dame Ave	9/19/2024 4:47 AM
100	Peashway	9/19/2024 12:32 AM
101	Pokagon	9/19/2024 12:30 AM
102	Annettas Ct	9/19/2024 12:00 AM
103	Peashway	9/18/2024 11:37 PM
104	Foster St	9/18/2024 10:44 PM
105	Peashway St.	9/18/2024 10:36 PM
106	Peashway	9/18/2024 10:21 PM
107	E North Shore Dr	9/18/2024 10:19 PM
108	N Saint Joseph St	9/18/2024 10:17 PM
109	227 rue bossuet	9/18/2024 7:58 PM

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110	Fairway St	9/18/2024 7:05 PM
111	East Broadway, South Bend	9/18/2024 4:44 PM
112	Olive	9/18/2024 4:28 PM
113	Stockbridge Lane	9/18/2024 3:47 PM
114	Portage Ave	9/18/2024 3:38 PM
115	Provincial Drive	9/18/2024 2:51 PM
116	Riverside Dr.	9/18/2024 2:50 PM
117	SR 23	9/18/2024 2:20 PM
118	Cedar Lake Drive	9/18/2024 2:10 PM
119	Riverside Dr	9/18/2024 1:55 PM
120	Huey St	9/18/2024 1:51 PM
121	Miami Street	9/18/2024 1:43 PM
122	Sunnymede	9/18/2024 1:41 PM
123	Rockne Drive	9/18/2024 1:33 PM
124	Canterbury Dr.	9/18/2024 1:26 PM
125	Shepherds Cove Dr.	9/18/2024 1:24 PM
126	Napoleon	9/18/2024 1:20 PM
127	Marquette Blvd.	9/18/2024 1:18 PM
128	Indiana	9/18/2024 11:05 AM
129	Prairie Ave.	9/18/2024 9:08 AM
130	Niles Ave	9/18/2024 8:24 AM
131	Illinois St	9/18/2024 7:01 AM
132	Dundee	9/18/2024 4:43 AM
133	Fox	9/17/2024 10:27 PM
134	Johnson	9/17/2024 8:43 PM
135	Walnut St	9/17/2024 6:14 PM
136	Ford St	9/17/2024 5:17 PM
137	Ardmore Trail	9/17/2024 4:32 PM
138	Brookfield St	9/17/2024 4:08 PM
139	Revere	9/17/2024 4:03 PM
140	Belleville circle	9/17/2024 3:42 PM
141	3121 dunham street	9/17/2024 2:24 PM
142	medora st.	9/17/2024 2:18 PM
143	North Brookfield	9/17/2024 2:07 PM
144	South Warren St	9/17/2024 2:03 PM
145	Huey St	9/17/2024 1:41 PM
146	Ford st	9/17/2024 1:00 PM
147	Sherman ave	9/17/2024 12:44 PM

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148	Roosevelt	9/17/2024 12:38 PM
149	Haney Av	9/17/2024 11:27 AM
150	1236 West Washington Street	9/17/2024 9:33 AM
151	Greenvie Ave	9/17/2024 8:53 AM
152	mckinley	9/17/2024 8:40 AM
153	501 Alonzo Watson Drive	9/17/2024 8:14 AM
154	Fellows	9/16/2024 3:11 PM
155	Baywood Lane	9/16/2024 3:00 PM
156	McKinley	9/16/2024 9:27 AM
157	Walnut	9/5/2024 1:04 PM
158	California Ave	9/5/2024 12:16 PM
159	LaSalle	9/4/2024 3:11 PM
160	Pear Road	9/2/2024 11:44 AM
161	Miami	8/30/2024 12:12 PM
162	Burdette	8/30/2024 8:15 AM
163	Windyridge Dr	8/30/2024 6:31 AM
164	Niles Ave	8/29/2024 6:34 PM
165	California	8/29/2024 4:41 PM
166	Portage Avenue	8/29/2024 3:43 PM
167	Greenlawn Avenue	8/29/2024 2:40 PM
168	Clearview	8/29/2024 2:06 PM
169	State Street	8/29/2024 1:39 PM
170	Napier	8/22/2024 3:34 PM
171	Jefferson	8/21/2024 3:17 PM
172	Marion	8/21/2024 3:17 PM
173	Tanager	8/21/2024 2:51 PM
174	Bendix Dr.	8/21/2024 2:45 PM
175	1319 Farmcrest drive	8/21/2024 6:58 AM
176	Springbrook	8/19/2024 7:17 PM
177	Tuxedo Dr	8/19/2024 6:37 PM
178	W 15th	8/19/2024 1:38 PM
179	Bryan Street	8/18/2024 7:04 PM
180	Sunnymede	8/17/2024 6:39 AM
181	McKinley Ave	8/15/2024 10:26 AM
182	Myrtle	8/15/2024 10:23 AM
183	LELAND AVE	8/15/2024 10:19 AM
184	St. Joseph	8/14/2024 5:14 PM
185	Langley	8/12/2024 4:28 AM

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186	LaSalle	8/8/2024 3:35 PM
187	Spinn lane	8/7/2024 12:52 PM
188	Riverside Drive	8/6/2024 2:38 PM
189	Tea Rose Lane	8/5/2024 3:17 PM
190	901 East Battell Street	8/5/2024 11:23 AM
191	Bennington Drive	8/5/2024 9:39 AM
192	EDGAR AVE	8/2/2024 10:11 PM
193	26th St	8/2/2024 3:40 PM

## Q2 What is the name of the neighborhood you live in St. Joseph County?

Answered: 173    Skipped: 22

#	RESPONSES	DATE
1	Rum Village	5/22/2025 2:37 PM
2	Northwest Side	5/22/2025 2:32 PM
3	Blackthorn	5/22/2025 2:31 PM
4	Northwest	5/22/2025 2:29 PM
5	North	5/22/2025 2:28 PM
6	NW	5/22/2025 2:22 PM
7	HW	5/22/2025 2:21 PM
8	Prosper Apartments	5/22/2025 1:39 PM
9	South Bend Indiana	5/22/2025 12:23 PM
10	South Bend IN	5/22/2025 12:08 PM
11	River Park	5/22/2025 12:02 PM
12	West Side	5/22/2025 11:57 AM
13	Downtown	5/22/2025 11:55 AM
14	Downtown	5/22/2025 11:54 AM
15	Downtown	5/22/2025 11:52 AM
16	Maple Lane Acres	5/22/2025 11:47 AM
17	Westside	5/22/2025 11:30 AM
18	St. Joe	5/22/2025 11:26 AM
19	South East	5/22/2025 11:21 AM
20	Ardmore	5/22/2025 11:06 AM
21	West Side	5/22/2025 11:03 AM
22	[Illegible]	5/22/2025 10:55 AM
23	Far West Side	5/22/2025 10:44 AM
24	South East	5/22/2025 10:27 AM
25	Chamberlin Gardens	5/22/2025 10:25 AM
26	Clay Township	5/22/2025 10:18 AM
27	Clay Township	5/22/2025 10:15 AM
28	E	5/22/2025 10:12 AM
29	Keller Park	5/22/2025 9:30 AM
30	Council Oak	12/10/2024 7:43 PM
31	NNN	10/21/2024 9:28 AM
32	New Granger Trails	10/2/2024 11:43 AM
33	Edison Park	9/30/2024 10:58 AM

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34	Harter Heights	9/26/2024 5:47 PM
35	NNN	9/26/2024 10:50 AM
36	Miami-Twyckenham Village	9/26/2024 9:54 AM
37	dtsb	9/25/2024 7:06 PM
38	Harter Heights	9/25/2024 12:13 PM
39	Far West Side	9/25/2024 11:58 AM
40	Sunnymede	9/25/2024 11:27 AM
41	Northshore Triangle	9/25/2024 11:24 AM
42	Riverpark	9/24/2024 5:27 PM
43	Clay Twp	9/24/2024 3:43 PM
44	Autumn Lakes Apartments & Townhomes	9/24/2024 1:44 PM
45	river park	9/24/2024 2:24 AM
46	Harter Heights	9/23/2024 12:09 PM
47	Unsure	9/23/2024 11:46 AM
48	Harter Heights	9/23/2024 11:03 AM
49	North side	9/22/2024 12:09 PM
50	Harter heights	9/21/2024 10:36 PM
51	South Bend	9/21/2024 3:30 PM
52	Northeast	9/21/2024 2:04 PM
53	St. Joseph	9/21/2024 1:55 PM
54	Harter Heights	9/21/2024 12:49 PM
55	Sunnymede	9/20/2024 12:30 PM
56	Harter Heights	9/20/2024 9:55 AM
57	University Heights	9/20/2024 7:15 AM
58	Harter Heights 2nd addition	9/19/2024 9:36 PM
59	North Shore Triangle	9/19/2024 9:07 PM
60	North shore triangle	9/19/2024 9:06 PM
61	Northeast South Bend	9/19/2024 8:37 PM
62	Not sure, Harter Heights addition?	9/19/2024 5:58 PM
63	Harter Heights	9/19/2024 5:38 PM
64	Harter Heights	9/19/2024 3:53 PM
65	Lincolnway	9/19/2024 1:47 PM
66	Harter Heights	9/19/2024 12:25 PM
67	Harter Heights	9/19/2024 11:25 AM
68	Near Northwest	9/19/2024 11:17 AM
69	Harter Heights	9/19/2024 10:04 AM
70	Western side	9/19/2024 10:03 AM
71	Harter Heights	9/19/2024 9:53 AM

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72	I don't think we have a name	9/19/2024 9:48 AM
73	Northeast Neighborhood	9/19/2024 9:28 AM
74	Near West Side	9/19/2024 9:12 AM
75	Harter Heights	9/19/2024 8:58 AM
76	Harter Heights	9/19/2024 8:43 AM
77	Near West Side Historic Neighborhood	9/19/2024 8:33 AM
78	River Park	9/19/2024 8:10 AM
79	Harter Heights	9/19/2024 7:55 AM
80	Harter Heights	9/19/2024 7:53 AM
81	Northshore Triangle (South Bend)	9/19/2024 7:41 AM
82	Sunnymede	9/19/2024 7:23 AM
83	Garter Heights	9/19/2024 6:59 AM
84	Harter Heights	9/19/2024 6:57 AM
85	Coquillard Woods	9/19/2024 6:48 AM
86	Harter Heights	9/19/2024 6:28 AM
87	Harter Heights	9/19/2024 4:55 AM
88	Harter Heights	9/19/2024 4:47 AM
89	Harter Heights	9/19/2024 12:32 AM
90	Harter Heights	9/19/2024 12:30 AM
91	Ironwood Villas North	9/19/2024 12:00 AM
92	Harter heights	9/18/2024 11:37 PM
93	Hatter Heights	9/18/2024 10:44 PM
94	Harter Heights	9/18/2024 10:36 PM
95	Harter heights	9/18/2024 10:21 PM
96	Harter Heights	9/18/2024 10:19 PM
97	Harter Heights	9/18/2024 10:17 PM
98	Prosper	9/18/2024 7:58 PM
99	Lakeside	9/18/2024 7:05 PM
100	Southeast Side	9/18/2024 4:44 PM
101	Far Northwest	9/18/2024 4:28 PM
102	Farmington Commons	9/18/2024 3:47 PM
103	Unknown (next to Far Northwest)	9/18/2024 3:38 PM
104	South Bend Centre/South Side	9/18/2024 2:51 PM
105	Near Northwest	9/18/2024 2:50 PM
106	North Liberty	9/18/2024 2:20 PM
107	East Point Estates	9/18/2024 2:10 PM
108	Near Northwest	9/18/2024 1:55 PM
109	North side of south bend	9/18/2024 1:51 PM

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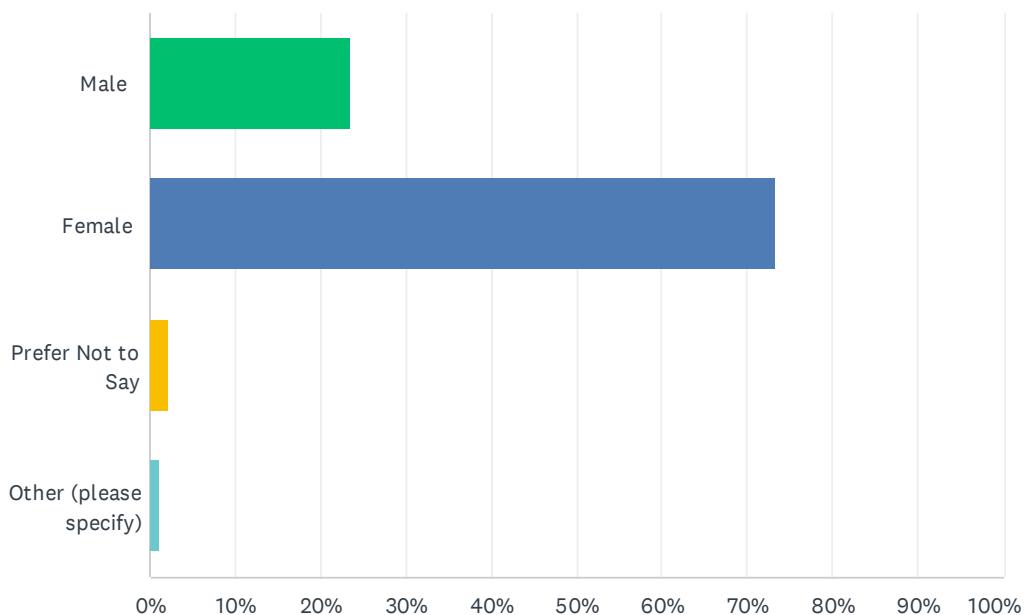
110	Gilmer Park	9/18/2024 1:43 PM
111	Sunnymede	9/18/2024 1:41 PM
112	Near northeast	9/18/2024 1:33 PM
113	Shepherds Cove	9/18/2024 1:24 PM
114	Harter Heights	9/18/2024 1:20 PM
115	Keller Park	9/18/2024 1:18 PM
116	South eastside	9/18/2024 11:05 AM
117	Southside	9/18/2024 9:08 AM
118	Harter Heights	9/18/2024 8:24 AM
119	Little Mexico	9/18/2024 4:43 AM
120	Southeast neighborhood	9/17/2024 10:27 PM
121	West Washington	9/17/2024 6:14 PM
122	West side	9/17/2024 4:32 PM
123	North side	9/17/2024 4:08 PM
124	Lake	9/17/2024 4:03 PM
125	Belleville park	9/17/2024 3:42 PM
126	lake side	9/17/2024 2:24 PM
127	N/a	9/17/2024 2:18 PM
128	N/A	9/17/2024 2:03 PM
129	NorthWest	9/17/2024 1:41 PM
130	South bend	9/17/2024 12:44 PM
131	Keller park	9/17/2024 12:38 PM
132	South east side	9/17/2024 11:27 AM
133	Washington Street	9/17/2024 9:33 AM
134	northeast neighborhood	9/17/2024 8:40 AM
135	Western Avenue	9/17/2024 8:14 AM
136	Monroe park	9/16/2024 3:11 PM
137	Knollwood	9/16/2024 3:00 PM
138	E	9/16/2024 9:27 AM
139	Walkerton	9/5/2024 1:04 PM
140	Near Northwest Neighborhood	9/5/2024 12:16 PM
141	East Bank	9/4/2024 3:11 PM
142	Lydick	9/2/2024 11:44 AM
143	Miami Village	8/30/2024 12:12 PM
144	Westwood Hills	8/30/2024 6:31 AM
145	Harter Heights	8/29/2024 6:34 PM
146	Nesr Northwest Neighborhood	8/29/2024 4:41 PM
147	Keller Park?	8/29/2024 3:43 PM

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148	Coquillard	8/29/2024 2:40 PM
149	Belleville	8/29/2024 2:06 PM
150	Merriville Park	8/29/2024 1:39 PM
151	Westside	8/22/2024 3:34 PM
152	Downtown	8/21/2024 3:17 PM
153	Downtown South Bend	8/21/2024 3:17 PM
154	Meadow View West	8/21/2024 2:51 PM
155	Westside	8/21/2024 2:45 PM
156	Autumn lakes	8/21/2024 6:58 AM
157	Twyckham	8/19/2024 7:17 PM
158	Swanson Park	8/19/2024 6:37 PM
159	Rose Park	8/19/2024 1:38 PM
160	Keller Park	8/18/2024 7:04 PM
161	Sunnymede neighborhood	8/17/2024 6:39 AM
162	Northeast Neighborhood	8/15/2024 10:26 AM
163	Roseland	8/15/2024 10:23 AM
164	NNN	8/15/2024 10:19 AM
165	Monroe Park	8/14/2024 5:14 PM
166	Southmore Mutual Housing	8/12/2024 4:28 AM
167	Near Northwest	8/8/2024 3:35 PM
168	The preserve at Fir road	8/7/2024 12:52 PM
169	NNN	8/6/2024 2:38 PM
170	Rosewood subdivision	8/5/2024 3:17 PM
171	Mishawaka	8/5/2024 11:23 AM
172	Reverewood	8/5/2024 9:39 AM
173	Unsure	8/2/2024 3:40 PM

### Q3 What is your gender?

Answered: 192 Skipped: 3

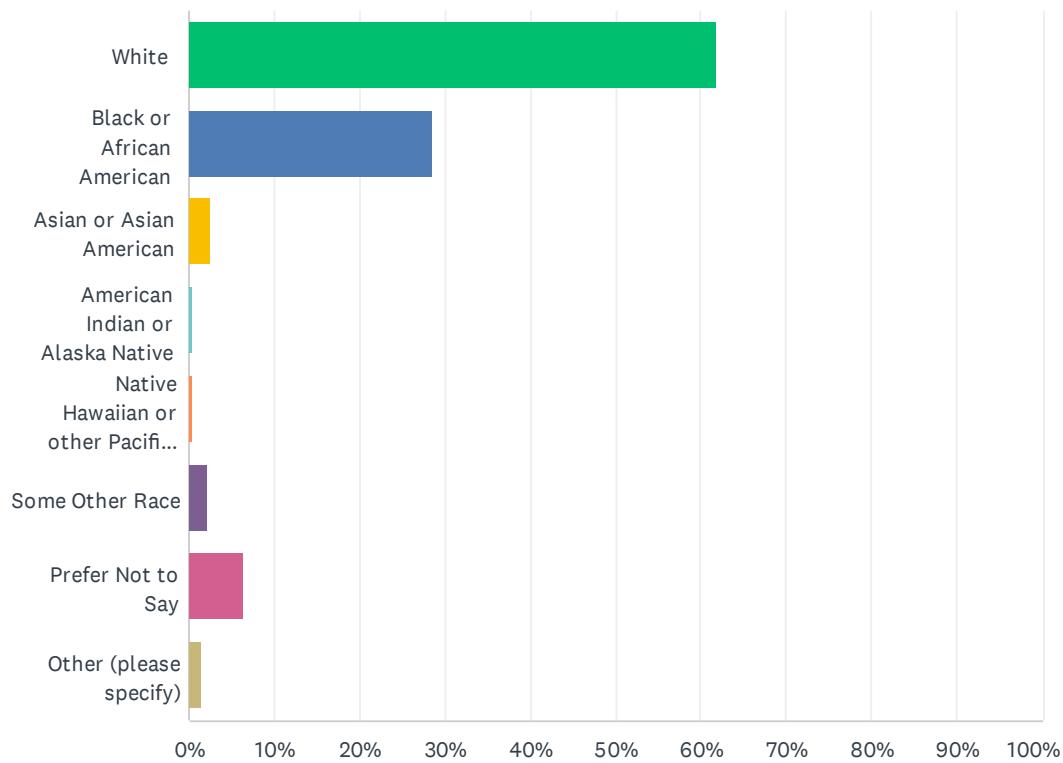


ANSWER CHOICES		RESPONSES	
Male		23.44%	45
Female		73.44%	141
Prefer Not to Say		2.08%	4
Other (please specify)		1.04%	2
TOTAL			192

#	OTHER (PLEASE SPECIFY)	DATE
1	Non-binary	9/19/2024 7:41 AM
2	Nonbinary	9/18/2024 1:55 PM

## Q4 What is your race? Please choose all that apply.

Answered: 189 Skipped: 6

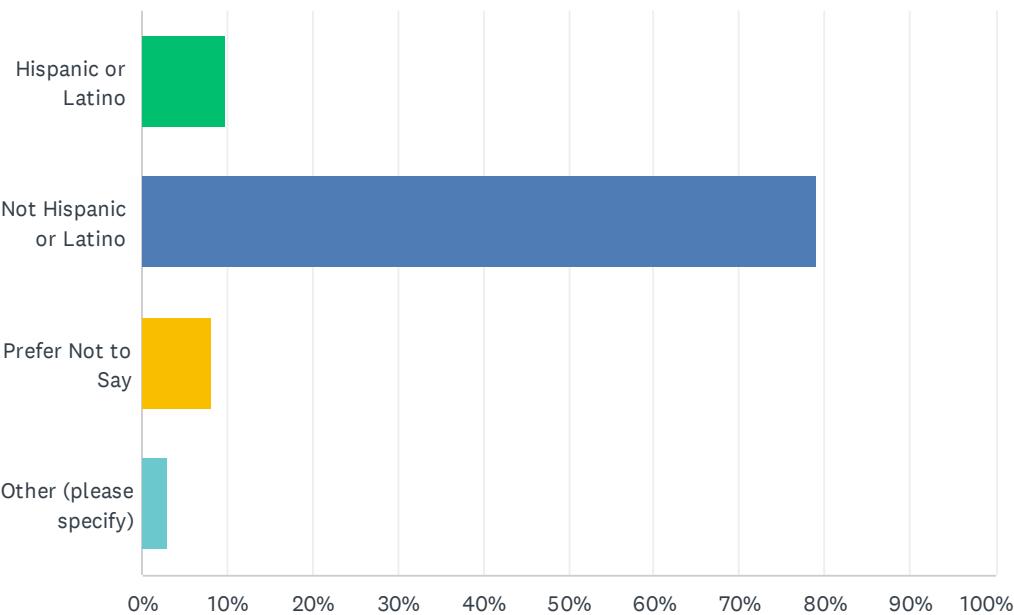


ANSWER CHOICES	RESPONSES
White	61.90%
Black or African American	28.57%
Asian or Asian American	2.65%
American Indian or Alaska Native	0.53%
Native Hawaiian or other Pacific Islander	0.53%
Some Other Race	2.12%
Prefer Not to Say	6.35%
Other (please specify)	1.59%
Total Respondents: 189	

#	OTHER (PLEASE SPECIFY)	DATE
1	half asian, half caucasian	9/23/2024 12:09 PM
2	Montenegrin	9/18/2024 10:44 PM
3	human	9/18/2024 8:24 AM

## Q5 What is your Ethnicity?

Answered: 172 Skipped: 23

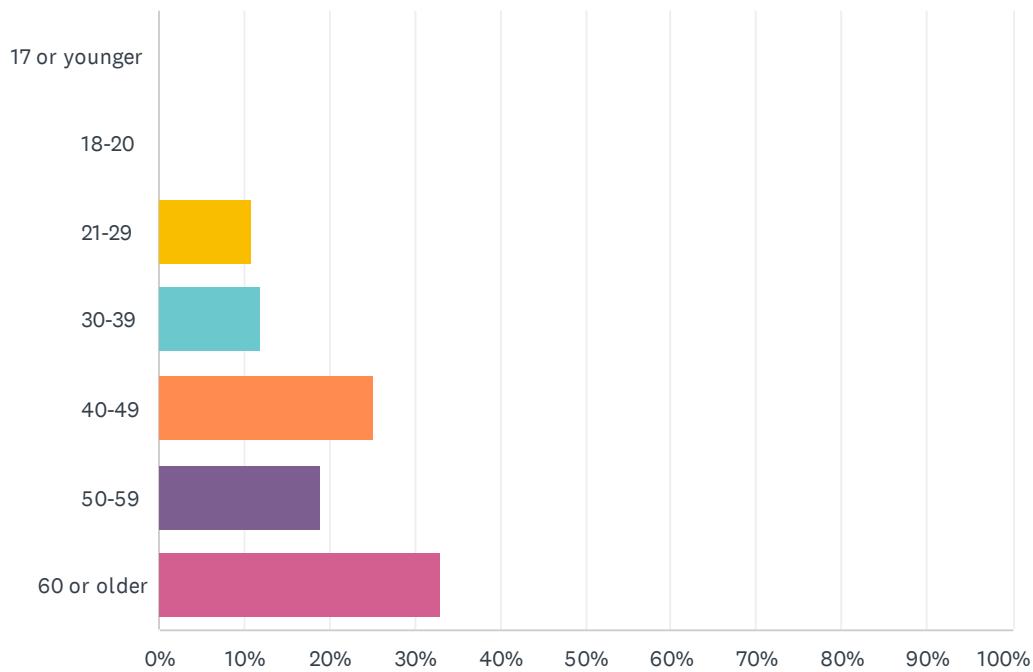


ANSWER CHOICES	RESPONSES	
Hispanic or Latino	9.88%	17
Not Hispanic or Latino	79.07%	136
Prefer Not to Say	8.14%	14
Other (please specify)	2.91%	5
<b>TOTAL</b>		<b>172</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	English/Irish/German	9/23/2024 11:03 AM
2	Black	9/19/2024 10:03 AM
3	Montenegrin	9/18/2024 10:44 PM
4	human	9/18/2024 8:24 AM
5	German/ Eastern Europe	8/17/2024 6:39 AM

## Q6 What is your age group?

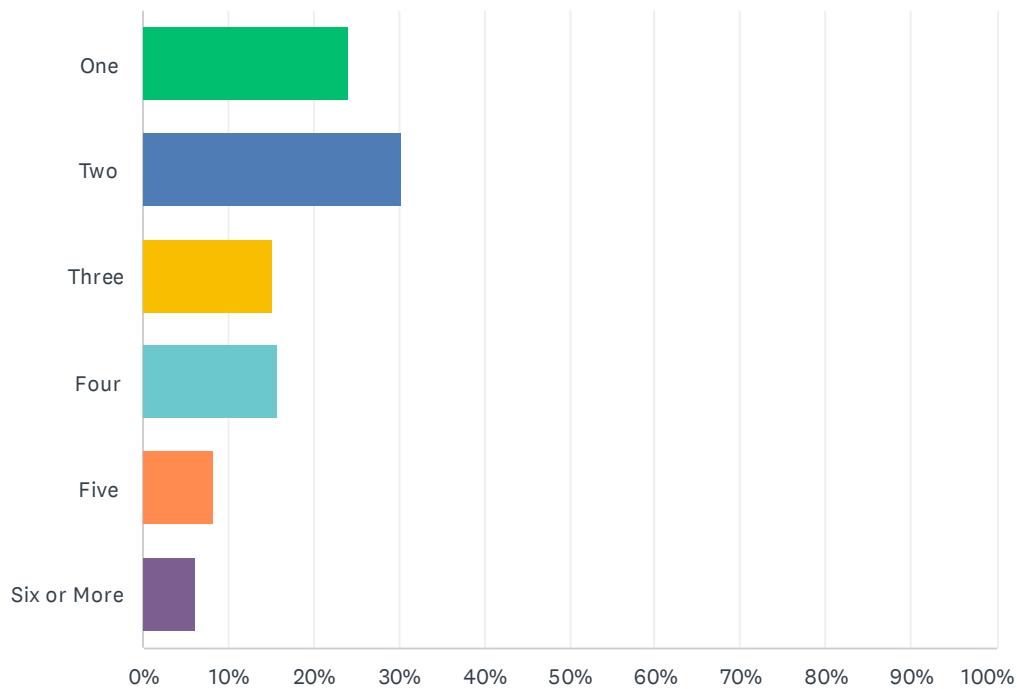
Answered: 194 Skipped: 1



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.00%	0
21-29	10.82%	21
30-39	11.86%	23
40-49	25.26%	49
50-59	19.07%	37
60 or older	32.99%	64
<b>TOTAL</b>		<b>194</b>

## Q7 How many people are living in your household?

Answered: 191 Skipped: 4

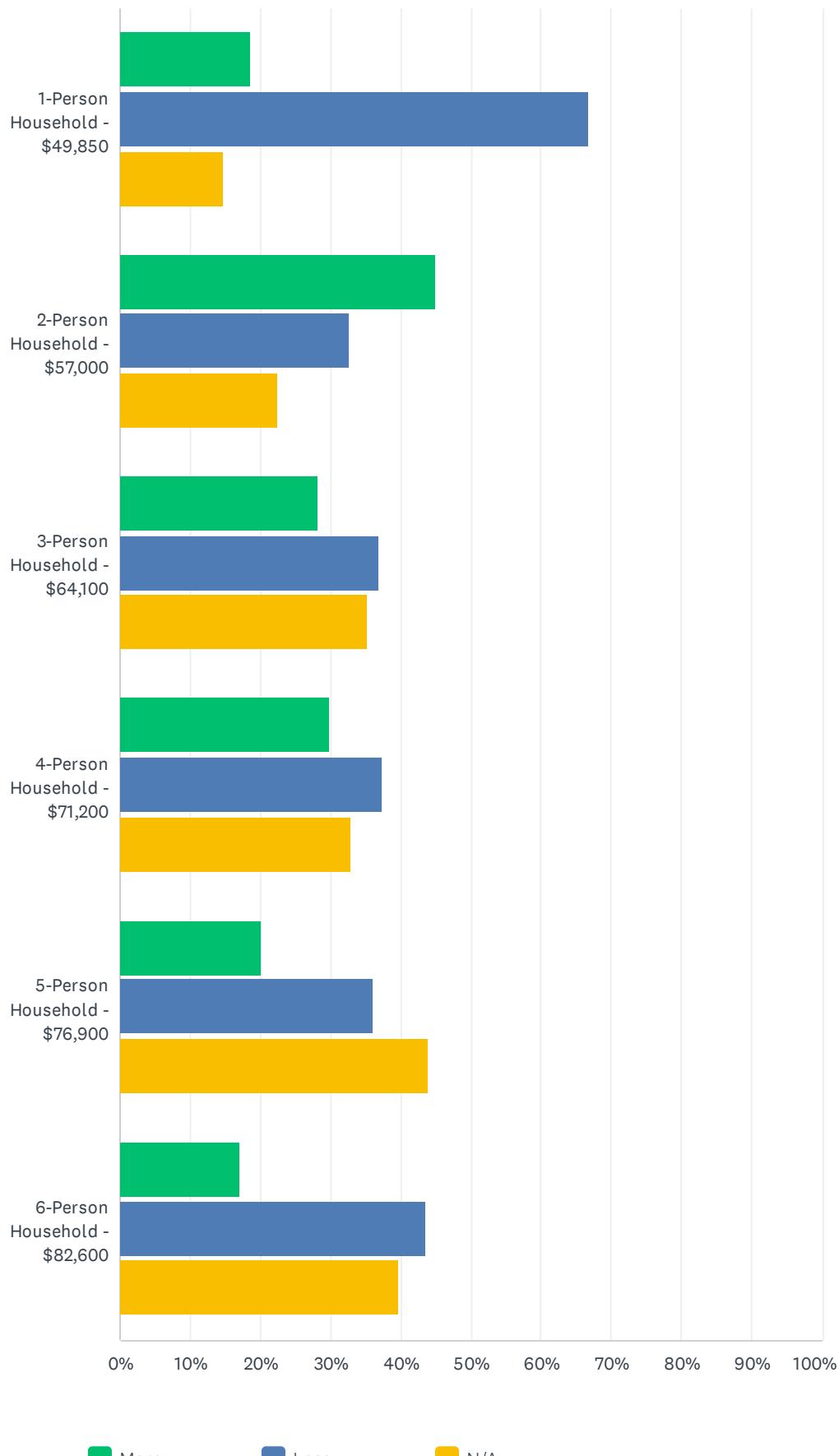


ANSWER CHOICES	RESPONSES	
One	24.08%	46
Two	30.37%	58
Three	15.18%	29
Four	15.71%	30
Five	8.38%	16
Six or More	6.28%	12
<b>TOTAL</b>		<b>191</b>

**Q8 Based on the number of persons living in your household, mark whether your household income is more or less than the listed income:**

Answered: 186    Skipped: 9

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More

Less

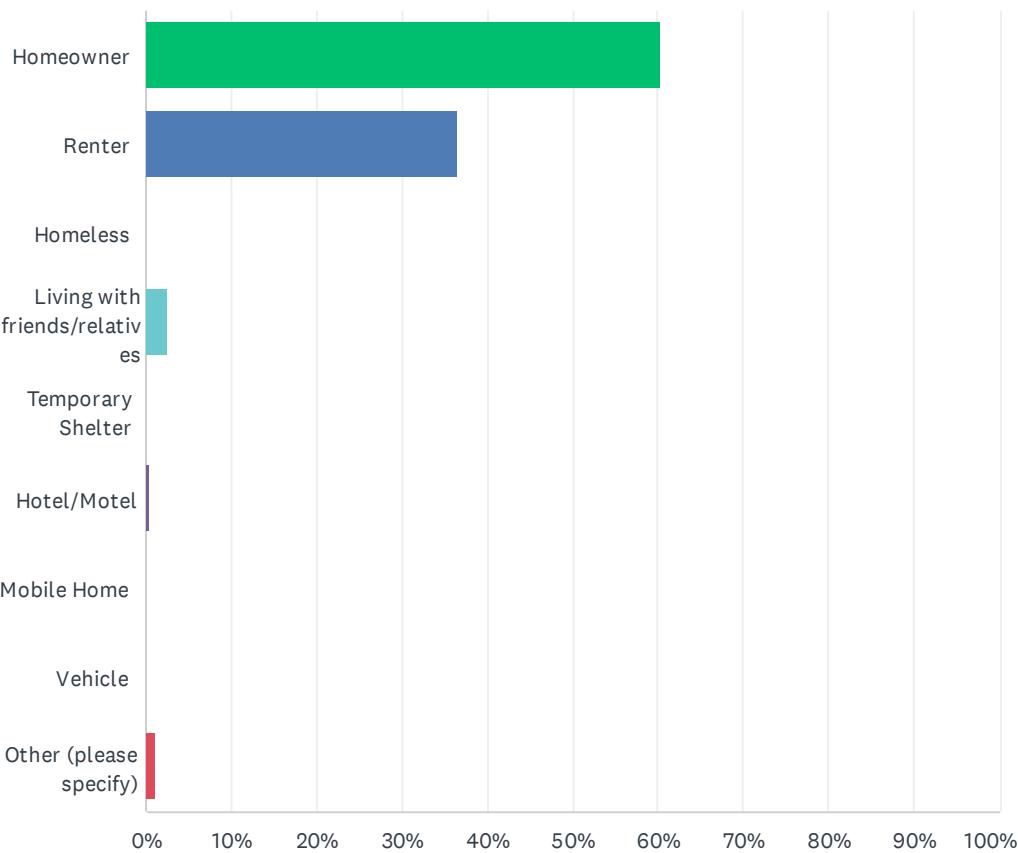
N/A

ST. JOSEPH COUNTY HOUSING CONSORTIUM - CONFIDENTIAL RESIDENT QUESTIONNAIRE FY 2025-2029 Five Year Consolidated Plan

	MORE	LESS	N/A	TOTAL
1-Person Household - \$49,850	18.52% 15	66.67% 54	14.81% 12	81
2-Person Household - \$57,000	44.94% 40	32.58% 29	22.47% 20	89
3-Person Household - \$64,100	28.07% 16	36.84% 21	35.09% 20	57
4-Person Household - \$71,200	29.85% 20	37.31% 25	32.84% 22	67
5-Person Household - \$76,900	20.00% 10	36.00% 18	44.00% 22	50
6-Person Household - \$82,600	16.98% 9	43.40% 23	39.62% 21	53

## Q9 What is your current housing status?

Answered: 192 Skipped: 3



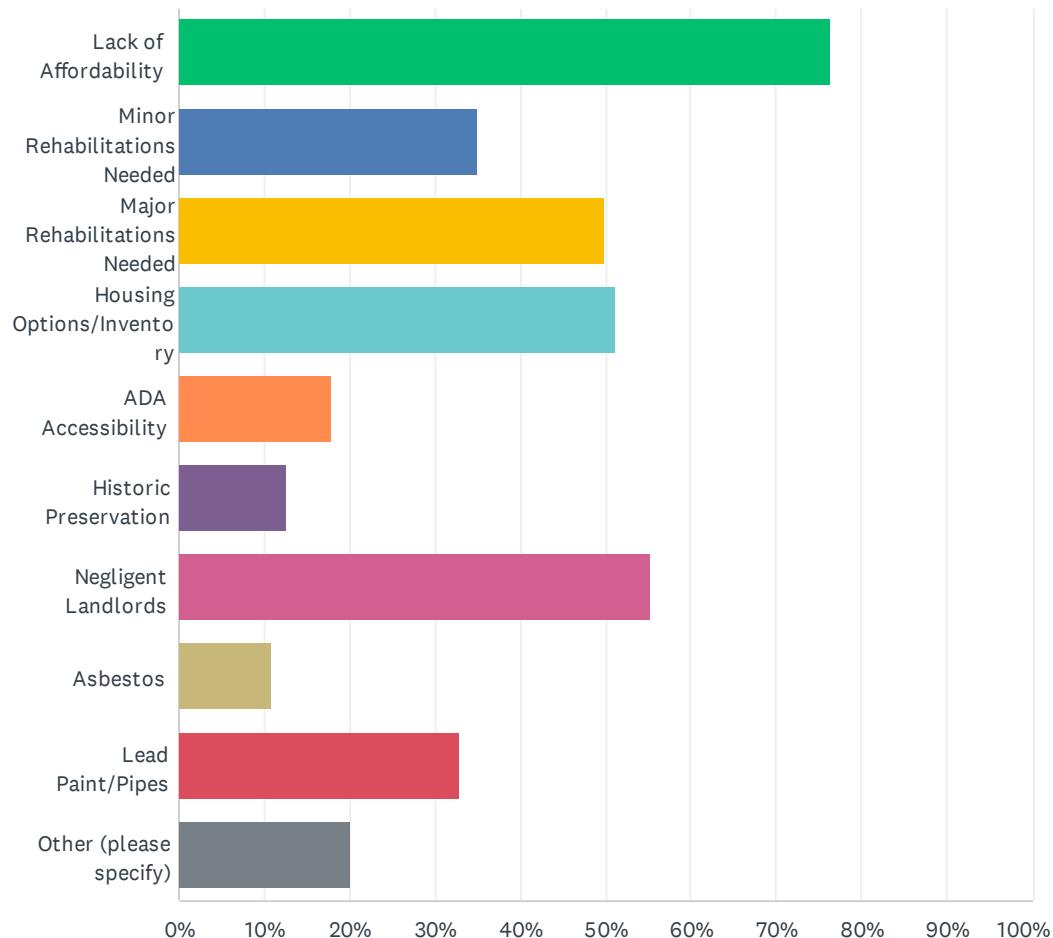
ANSWER CHOICES		RESPONSES	
Homeowner		60.42%	116
Renter		36.46%	70
Homeless		0.00%	0
Living with friends/relatives		2.60%	5
Temporary Shelter		0.00%	0
Hotel/Motel		0.52%	1
Mobile Home		0.00%	0
Vehicle		0.00%	0
Other (please specify)		1.04%	2
Total Respondents: 192			

#	OTHER (PLEASE SPECIFY)	DATE
1	Group Home	8/14/2024 5:14 PM



## Q10 Identify housing/rental issues you have observed in St. Joseph County (Check all that apply):

Answered: 174 Skipped: 21



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ANSWER CHOICES	RESPONSES
Lack of Affordability	76.44% 133
Minor Rehabilitations Needed	35.06% 61
Major Rehabilitations Needed	50.00% 87
Housing Options/Inventory	51.15% 89
ADA Accessibility	17.82% 31
Historic Preservation	12.64% 22
Negligent Landlords	55.17% 96
Asbestos	10.92% 19
Lead Paint/Pipes	32.76% 57
Other (please specify)	20.11% 35

Total Respondents: 174

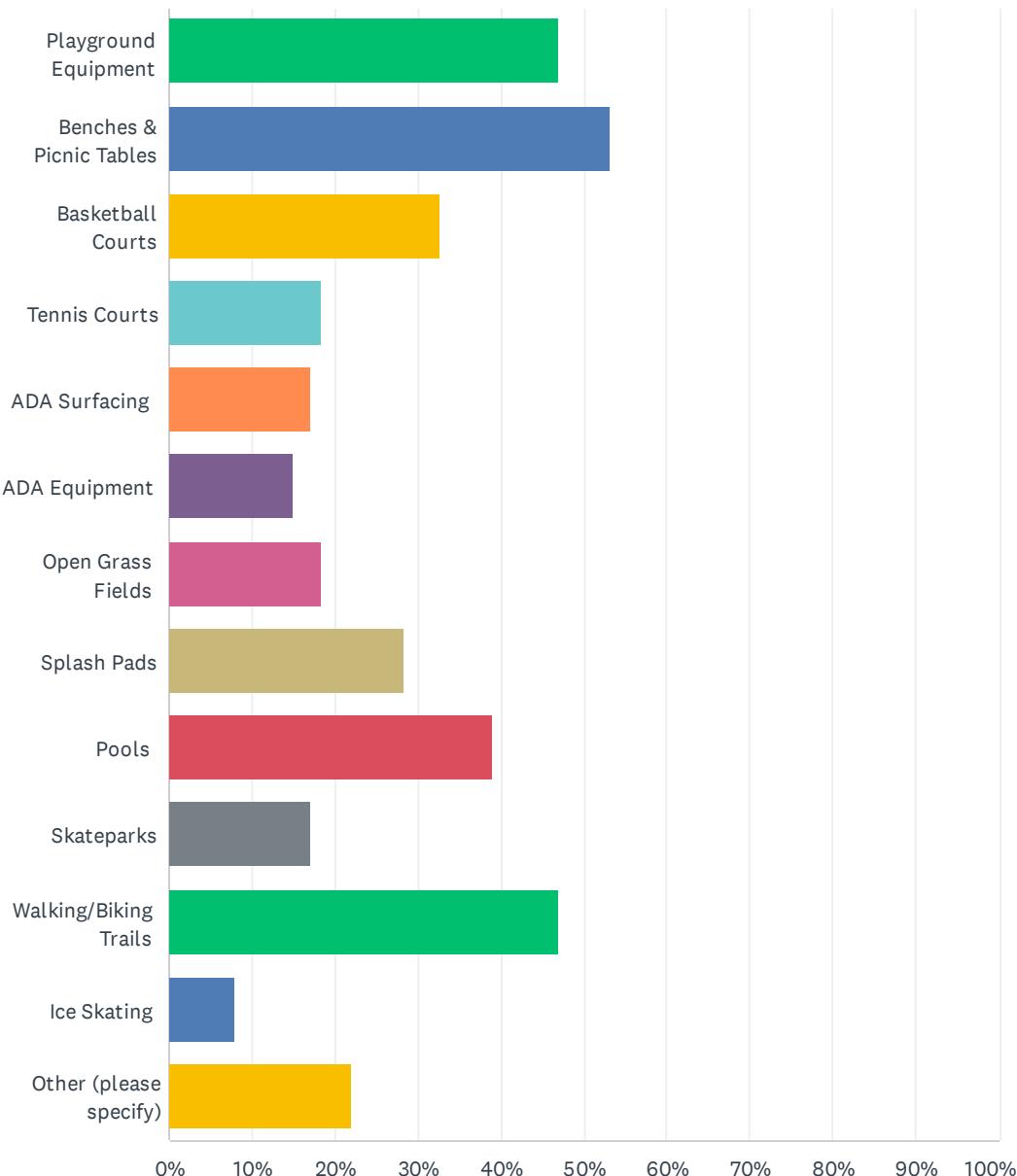
#	OTHER (PLEASE SPECIFY)	DATE
1	Property maintenance. People who let their dogs park excessively.	5/22/2025 2:37 PM
2	Social [Illegible]	5/22/2025 10:55 AM
3	Homelessness	5/22/2025 9:30 AM
4	Bedbugs, meth	12/10/2024 7:43 PM
5	Lack of green space.	9/24/2024 3:43 PM
6	SB Housing Authority houses sit on huge lot's in Harter Heights that are never maintained well - split them and add real money to the authority while keeping low income housing in the neighborhood	9/23/2024 11:03 AM
7	Dangerous neighborhood	9/21/2024 3:30 PM
8	We live near Notre Dame. Many homes in disrepair/absent landlords but juxtaposed with many new homes and apartments with costs out of reach for most people.	9/21/2024 2:04 PM
9	Absent owners. Football weekends only	9/19/2024 9:06 PM
10	Nusance houses, particularly student rentals	9/19/2024 5:58 PM
11	Football weekend homes	9/19/2024 3:53 PM
12	Vacant /uncared for lots and sidewalks	9/19/2024 12:25 PM
13	Food deserts in more affordable neighborhoods.	9/19/2024 9:48 AM
14	Lack of new supply!!!!	9/19/2024 9:12 AM
15	Houses just purchased for football games that stay vacant other than football season	9/19/2024 8:43 AM
16	Excessive fees	9/19/2024 8:10 AM
17	Absentee landlords that are buying housing, driving up prices and renting them for football games. I no longer have real neighbors.	9/19/2024 7:55 AM
18	"Football houses": homes owned but primarily occupied (either by owner or airbnb guests) only for ND football weekends	9/18/2024 10:17 PM
19	Apartment not clean	9/18/2024 7:58 PM
20	Landlords not wanting to accept section 8 in good neighborhoods with good houses in safe	9/18/2024 7:05 PM

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	neighborhoods	
21	Illegal dumping	9/18/2024 4:28 PM
22	Gouging of young adults and under educated individuals	9/18/2024 1:20 PM
23	High utility prices	9/18/2024 11:05 AM
24	absentee homeowners, ie., "football houses"; homelessness	9/18/2024 8:24 AM
25	Many landlords don't want to accept housing choice vouchers. When there is a home that accept housing choice vouchers , then the home are not kept up, updated, or decent to live in. Sometimes it's not in a good neighborhood. I pray that I find something that will fulfill the needs of mine and my 4 children. Thankyou	9/17/2024 6:14 PM
26	1.LAND LORDS REFUSING TO ACCEPT SECTION 8/ NOTRE DAME AREA,(HOME KEY REALITY -TOTAL PROPERTY SPECIALIST -SLUM LORDS , PROMISED DEPOSIT BACK NEVER GOT IT MOVED OUT AUGUST 30TH STILL WAITING ON MY MONEY- THEY HAVE MULTIPLE SECTION 8 TENETS BUT TREATS US POORLY THIS COMPANY SHOULD NOT BE ALLOWED TO BE PART OF THE PROGRAM ANY MORE	9/17/2024 2:24 PM
27	No air or heat to control in my unit	9/17/2024 12:44 PM
28	Bullshit taxes paying for programs that never actually help anyone.	9/5/2024 1:04 PM
29	Lack of enough voucher/no-income housing units to house the homeless	8/30/2024 12:12 PM
30	Rodent and bedbug infested	8/29/2024 6:34 PM
31	excessive rent for defective housing	8/29/2024 3:43 PM
32	Lighting	8/22/2024 3:34 PM
33	I work with people being evicted, and there are many individuals who are being scammed into renting houses that aren't owned by the person posing as the landlord, then they end up being evicted because they are there illegally.	8/8/2024 3:35 PM
34	Mold/mildew	8/7/2024 12:52 PM
35	Black mold	8/2/2024 3:40 PM

## Q11 Identify any needs or improvements to parks/recreational facilities (Check all that apply):

Answered: 141    Skipped: 54



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ANSWER CHOICES	RESPONSES	
Playground Equipment	46.81%	66
Benches & Picnic Tables	53.19%	75
Basketball Courts	32.62%	46
Tennis Courts	18.44%	26
ADA Surfacing	17.02%	24
ADA Equipment	14.89%	21
Open Grass Fields	18.44%	26
Splash Pads	28.37%	40
Pools	39.01%	55
Skateparks	17.02%	24
Walking/Biking Trails	46.81%	66
Ice Skating	7.80%	11
Other (please specify)	21.99%	31
Total Respondents: 141		

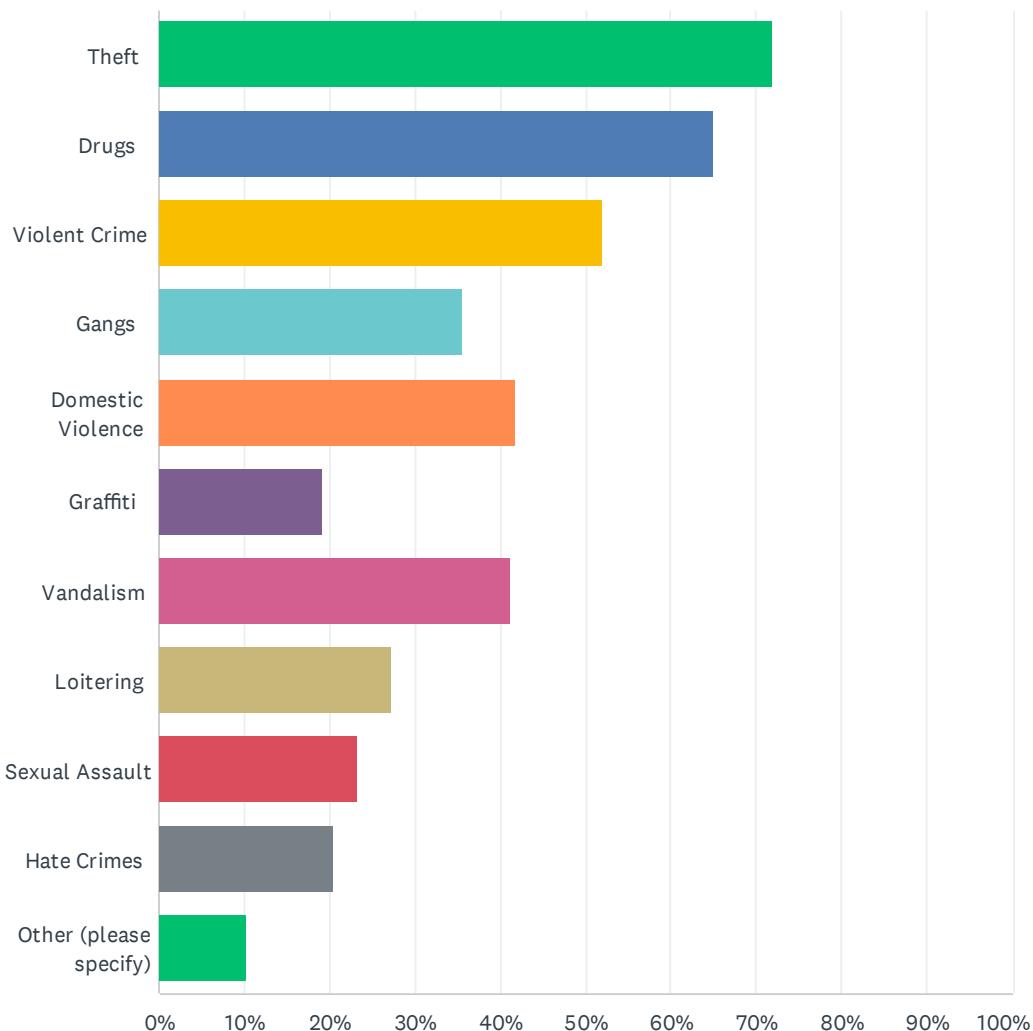
#	OTHER (PLEASE SPECIFY)	DATE
1	closer stores	5/22/2025 12:27 PM
2	Ningona	5/22/2025 12:10 PM
3	More lights on west side on residential streets	5/22/2025 11:32 AM
4	City to help improve	5/22/2025 11:05 AM
5	Take down old run down [illegible]	5/22/2025 11:02 AM
6	Rest rooms	5/22/2025 9:30 AM
7	Policing of vehicles destroying new courts by driving on them like jerks	12/10/2024 7:56 PM
8	More native trees like white oaks are needed	9/24/2024 3:49 PM
9	trees and natural areas, including native wildflowers	9/23/2024 12:10 PM
10	Trash, broken/dirty tables	9/23/2024 11:48 AM
11	TREES TREES TREES - all we ever see are trees being cut down and not replaced-nor properly maintained in parkways-- HOT never ending summers now	9/23/2024 11:04 AM
12	I checked tennis, but only because pickleball is not listed as an option. We have a lovely renovated park near us - Kelly Park. Please consider putting in pickle ball courts. There would be room for at least 2 courts near or next to the soccer field area, or north of the basketball courts.	9/21/2024 2:09 PM
13	More little free libraries	9/19/2024 9:02 AM
14	Pickleball courts, dog parks	9/19/2024 7:57 AM
15	Lighting	9/19/2024 6:59 AM
16	Safety	9/18/2024 10:46 PM
17	Dog park	9/18/2024 10:23 PM

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18	I don't know I don't go out much	9/18/2024 7:08 PM
19	restrooms	9/18/2024 3:40 PM
20	Grass playing surfaces (generic, for baseball, softball, soccer)	9/18/2024 1:35 PM
21	Many rely on walking for recreation/exercise but many sidewalks are in poor repair; more ice skating options needed; we appreciate improved number of trails; ND/AEP project damaged trail segments;	9/18/2024 8:59 AM
22	WE NEED PLAY GROUNDS WITH WATER FOUNTAINS AND RESTROOMS IN LOWER CLASS AREAS BLACK AREAS WITH MORE COMMUNITY OUTREACH CENTERS FOR ALL	9/17/2024 2:45 PM
23	I'd like to see more dog parks, but that's a minor issue.	9/2/2024 11:45 AM
24	While these are really nice to have, these should be a lower priority than addressing the housing issues	8/30/2024 12:17 PM
25	restrooms	8/29/2024 3:48 PM
26	Lack cooling stations. Not wet pad	8/29/2024 2:10 PM
27	Pickleball courts	8/19/2024 7:20 PM
28	Need more park acreage per population; need more hiking trails. Need more multi-use bike/pedestrian paths specifically in Mishawaka	8/19/2024 1:41 PM
29	Shaded locations with nice grass. I go to Howard Park often and there is absolutely no shade	8/8/2024 3:40 PM
30	Homless people sleeping and doing drugs in the parks	8/7/2024 12:57 PM
31	Parks are great!	8/5/2024 11:25 AM

## Q12 Identify any crime issues within St. Joseph County (Check all that apply):

Answered: 146    Skipped: 49



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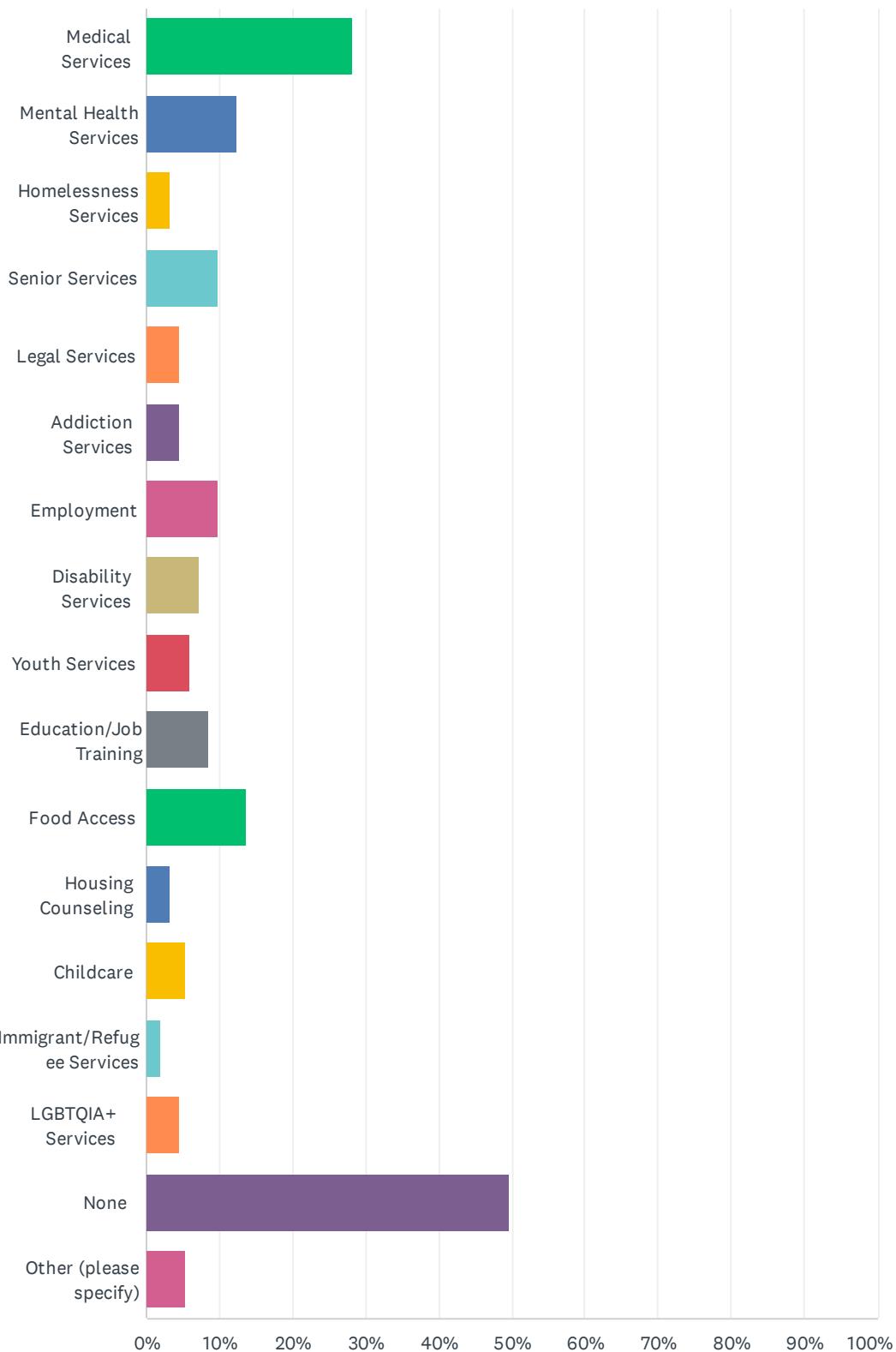
ANSWER CHOICES	RESPONSES	
Theft	71.92%	105
Drugs	65.07%	95
Violent Crime	52.05%	76
Gangs	35.62%	52
Domestic Violence	41.78%	61
Graffiti	19.18%	28
Vandalism	41.10%	60
Loitering	27.40%	40
Sexual Assault	23.29%	34
Hate Crimes	20.55%	30
Other (please specify)	10.27%	15
Total Respondents: 146		

#	OTHER (PLEASE SPECIFY)	DATE
1	Harassment + Threats of Violence, Rampant Indiscriminant Gun Fire	5/22/2025 2:40 PM
2	Discrimination	5/22/2025 12:20 PM
3	Lots of gunshots	5/22/2025 11:32 AM
4	Speeding on county roads and littering of alcohol cans and bottles along county roads	9/24/2024 3:49 PM
5	Harassment from neighbors/landlords	9/21/2024 3:36 PM
6	Some student housing units generate large amounts of trash which can get dispersed around the neighborhood and it is unsightly.	9/21/2024 2:09 PM
7	Noise	9/19/2024 6:06 PM
8	Wealthy developers getting massive tax breaks and then not following the guidelines imposed by the tax breaks.	9/19/2024 9:53 AM
9	Noise	9/19/2024 7:57 AM
10	Aggressive Panhandling	9/19/2024 4:50 AM
11	panhandling; we are aware of some of all of the above in our region but not so much in our neighborhood	9/18/2024 8:59 AM
12	SCHOOL THREATS , NEIGHBORHOOD SHOOTING- CHILDREN NEED TO FEEL SAFE, WE NEED ACTIVITIES IN OUR NEIGHBORHOODS-LIKE FREE CLOTHING,SHOES, HAIR CUTS, ARTS AND CRAFTS AND TRADE TEACHING READYNES FOR WHAT EVER IT IS THEY WANT TO BECOME IN LIFE TO KEEP THE CHILDREN FROM GETTING BOARD AND GETTING INTO TROUBLE	9/17/2024 2:45 PM
13	gun violence	9/16/2024 3:03 PM
14	Littering, Guns,	8/14/2024 5:52 PM
15	Homless people loitering and causing problems	8/7/2024 12:57 PM

**Q13 Do you use any of the social service programs available in the  
County? (Check all that apply)**

Answered: 153    Skipped: 42

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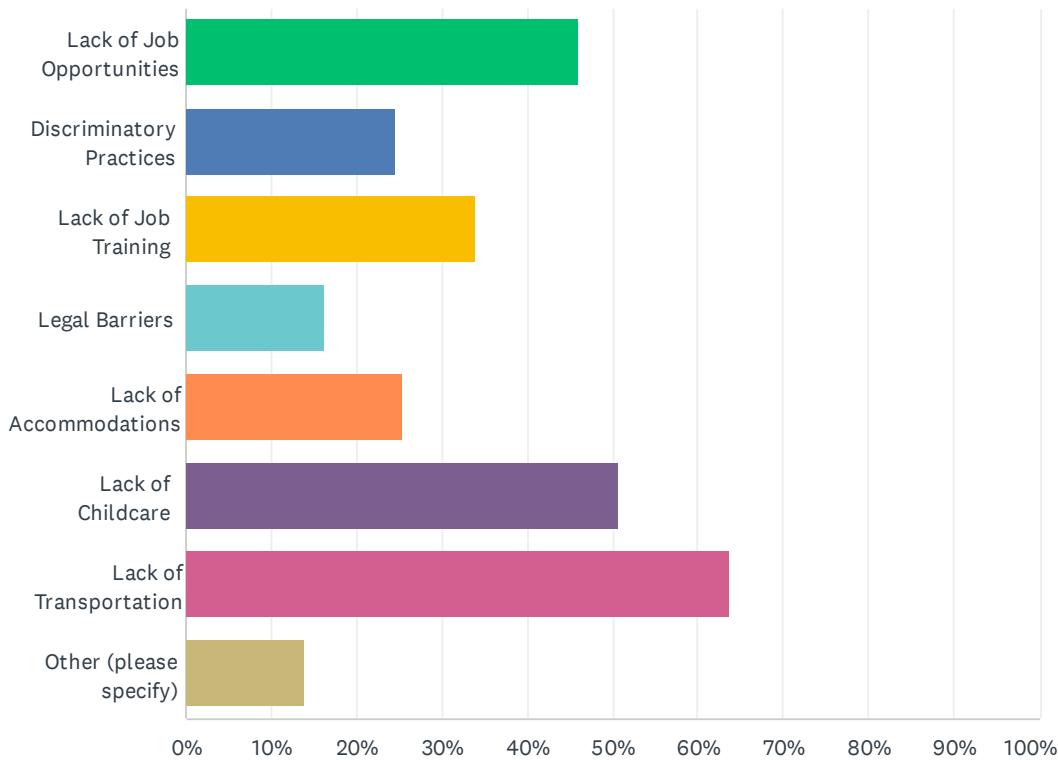
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ANSWER CHOICES	RESPONSES
Medical Services	28.10% 43
Mental Health Services	12.42% 19
Homelessness Services	3.27% 5
Senior Services	9.80% 15
Legal Services	4.58% 7
Addiction Services	4.58% 7
Employment	9.80% 15
Disability Services	7.19% 11
Youth Services	5.88% 9
Education/Job Training	8.50% 13
Food Access	13.73% 21
Housing Counseling	3.27% 5
Childcare	5.23% 8
Immigrant/Refugee Services	1.96% 3
LGBTQIA+ Services	4.58% 7
None	49.67% 76
Other (please specify)	5.23% 8
Total Respondents: 153	

#	OTHER (PLEASE SPECIFY)	DATE
1	Disable	5/22/2025 11:05 AM
2	Urban Rites	5/22/2025 11:02 AM
3	We private pay for some, for others I'm a foster mom with Ward and non-Ward children	12/10/2024 7:56 PM
4	We recently retired so I may look into Senior Services if we need help.	9/21/2024 2:09 PM
5	We are aware of most of the issues above. Some I checked we use for ourselves, others to help friends	9/18/2024 8:59 AM
6	N/a	9/17/2024 12:40 PM
7	REAL Services	8/29/2024 3:48 PM
8	Group Therapy, African American Group Imani Unidad,	8/14/2024 5:52 PM

## Q14 Identify any employment issues in St. Joseph County (Check all that apply):

Answered: 130 Skipped: 65



ANSWER CHOICES		RESPONSES
Lack of Job Opportunities		46.15% 60
Discriminatory Practices		24.62% 32
Lack of Job Training		33.85% 44
Legal Barriers		16.15% 21
Lack of Accommodations		25.38% 33
Lack of Childcare		50.77% 66
Lack of Transportation		63.85% 83
Other (please specify)		13.85% 18
Total Respondents: 130		

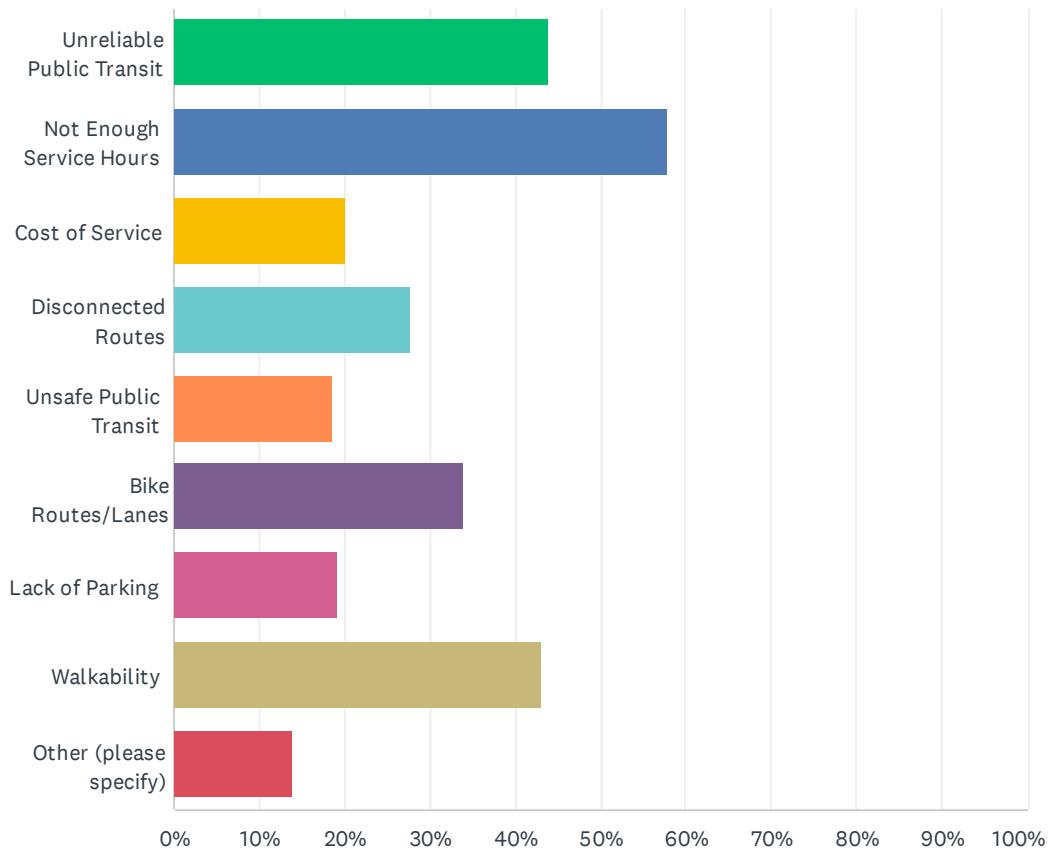
#	OTHER (PLEASE SPECIFY)	DATE
1	Low wages	5/22/2025 2:40 PM
2	Retired	5/22/2025 12:03 PM
3	Don't require a drivers license if it's not required for the work	12/10/2024 7:56 PM

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4	Not enough bike trails so people can take bikes to work. The roads are unsafe due to reckless drivers and speeding by people in pick-ups and SUV's	9/24/2024 3:49 PM
5	I don't know if it's a problem, but are there barriers for entrepreneurship?	9/19/2024 6:06 PM
6	Need for financial stability in order to be a better employee in the first place; housing/childcare/transportation	9/19/2024 11:20 AM
7	I am unaware	9/19/2024 7:57 AM
8	Low wages	9/18/2024 3:40 PM
9	Limited bus routes	9/18/2024 1:21 PM
10	I am retired, do volunteer work, and have a car. We know many who do not have enough income; limited or no car; facing many of barriers above	9/18/2024 8:59 AM
11	Low wages	9/17/2024 10:29 PM
12	FINANCIAL AID FOR RN TRAINING	9/17/2024 2:45 PM
13	N/a	9/17/2024 12:40 PM
14	too many jobs do not pay a living wage forcing people to work 2 or 3 jobs	9/16/2024 3:03 PM
15	low wages	8/29/2024 3:48 PM
16	From felony standpoint discrimination as well as financial credit checks	8/14/2024 5:52 PM
17	Person making \$15 an hour cannot afford childcare	8/12/2024 4:39 AM
18	lack of jobs that pay livable wages	8/8/2024 3:40 PM

## Q15 Identify transportation issues in St. Joseph County (Check all that apply):

Answered: 130 Skipped: 65



ANSWER CHOICES	RESPONSES
Unreliable Public Transit	43.85%
Not Enough Service Hours	57.69%
Cost of Service	20.00%
Disconnected Routes	27.69%
Unsafe Public Transit	18.46%
Bike Routes/Lanes	33.85%
Lack of Parking	19.23%
Walkability	43.08%
Other (please specify)	13.85%
Total Respondents: 130	

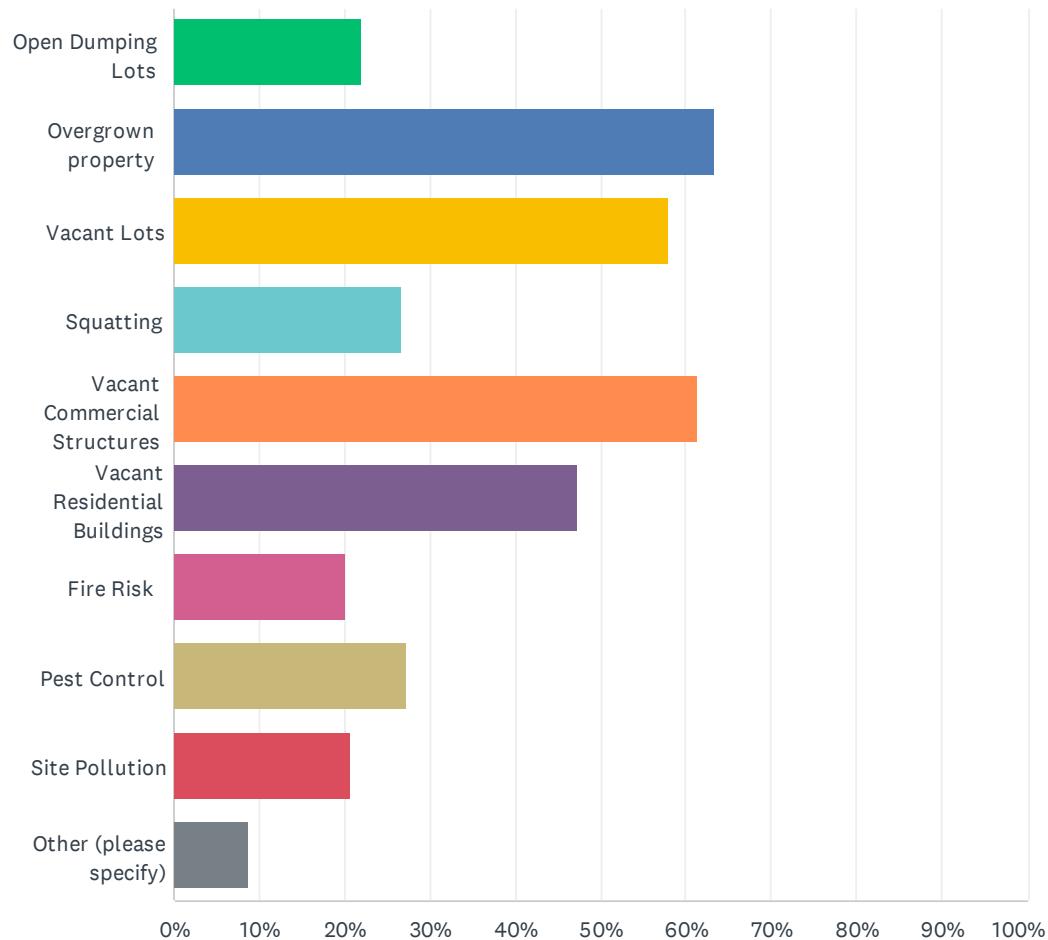
#	OTHER (PLEASE SPECIFY)	DATE
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1	Stop wasting taxpayer money on speed bumps and decorating traffic circles.	5/22/2025 2:40 PM
2	Can't get from home to daycare to work & back, or home to kid's bus stop to work & back. See MACOG map & an SBCSC board meeting for how pissed we parents are	12/10/2024 7:56 PM
3	School bus system causes people to lose jobs for lack of reliability	9/21/2024 3:36 PM
4	I have never reconsidered the bus after trying to get across town The routes are confusing, there is no real time bus tracker app like other cities (although I hear it is coming), and the bus stops have no shelter from the elements	9/20/2024 9:59 AM
5	Cost of personal vehicles; Long transit times for cross-town routes	9/19/2024 11:20 AM
6	J	9/19/2024 9:31 AM
7	South shore line is unreliable	9/19/2024 9:02 AM
8	I am not aware	9/19/2024 7:57 AM
9	Not enough options for Uber	9/18/2024 2:11 PM
10	Slowness of public transportation	9/18/2024 1:27 PM
11	Note improved but still unreliable SBTranspo service; lack of Sunday service re workers especially; still unsafe to bike from my neighborhood to downtown due to bike lanes that are not continuous and poorly marked in areas; appreciate SBtranspo passes for friends who need; sidewalks in many blocks in HHeights neigborhood in poor repair which is hard on all walkers but especially those with walkers/strollers/younsters learning to bike etc	9/18/2024 8:59 AM
12	We need busses on Sundays as well	9/17/2024 4:12 PM
13	DONT SEE CITY BUSES DRIVING THROUGH OR BUS STOPS WITH SEATING IN THIS AREA	9/17/2024 2:45 PM
14	N/A	9/17/2024 2:05 PM
15	N_a	9/17/2024 12:40 PM
16	Specifically in Bendix area	8/14/2024 5:52 PM
17	Bus needs to run on Sat till 10 pm	8/12/2024 4:39 AM
18	much of the city is not well lit and as a woman i do not feel safe walking around my neighborhood in the evening	8/8/2024 3:40 PM

## Q16 Identify any blight (clearance/demolitions) issues in St. Joseph County? (Check all that apply):

Answered: 150 Skipped: 45



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ANSWER CHOICES	RESPONSES
Open Dumping Lots	22.00% 33
Overgrown property	63.33% 95
Vacant Lots	58.00% 87
Squatting	26.67% 40
Vacant Commercial Structures	61.33% 92
Vacant Residential Buildings	47.33% 71
Fire Risk	20.00% 30
Pest Control	27.33% 41
Site Pollution	20.67% 31
Other (please specify)	8.67% 13
Total Respondents: 150	

#	OTHER (PLEASE SPECIFY)	DATE
1	City do not cut grass of vacant lots	5/22/2025 11:05 AM
2	Why are out of state landlords paying lower taxes on valuable commercial lots than local residents?	12/10/2024 7:56 PM
3	Uneven and cracked sidewalks	9/25/2024 12:14 PM
4	Dilapidated buildings (residential and commerical), bad sidewalks	9/19/2024 6:06 PM
5	Lack of affordable housing for seniors	9/19/2024 10:05 AM
6	Air b n b people take up parking in neighborhood	9/19/2024 7:57 AM
7	Overgrown trees on city property but making homeowners pay for it	9/19/2024 12:31 AM
8	Greystone Developers particularly bad on code violations re overgrown property in past few years;	9/18/2024 8:59 AM
9	LOTS OF VACANT PROPERTIES BY OLD BMV BUILDING DOWN TOWN BIG EMPTY BUILDINGS WE COULD BENEFIT FROM IF IT WAS TURNED INTO INCOME BASE UNITS	9/17/2024 2:45 PM
10	None	9/17/2024 12:40 PM
11	vehicles/trash in yards	8/29/2024 3:48 PM
12	Increased crime	8/29/2024 2:44 PM
13	Dirty streets, poor pavement and lots of pot holes	8/14/2024 5:52 PM

## Q17 Are there any programs or services that are missing or under-funded in the County? Please list:

Answered: 65 Skipped: 130

#	RESPONSES	DATE
1	Code Enforcement	5/22/2025 2:40 PM
2	Legal	5/22/2025 1:43 PM
3	Programs to help disabled people with house repairs etc.	5/22/2025 12:00 PM
4	Help with rootings needs by underserved communities	5/22/2025 11:32 AM
5	City	5/22/2025 11:05 AM
6	School System	5/22/2025 10:44 AM
7	School System	5/22/2025 10:28 AM
8	Housing-first, Section 8, mixed-income housing	5/22/2025 9:30 AM
9	An outdoor swimming pool available to ALL county residents. Tenant protections. Portage Manor. Bike paths to daycares. Parent education classes are full or just during 8-5 M-F, so those need more funding. Stable PUBLIC schools. Sunday activities for families that aren't church... like a farmers market or small shops or longer library hours. School transportation. Busses to factory jobs (shift work) from abandoned parking lots near residential neighborhoods to increase opportunity and decrease traffic & traffic deaths.	12/10/2024 7:56 PM
10	Homeless services	9/25/2024 11:28 AM
11	Single parents are not able to survive alone with their kids anymore. We can not afford the normal expenses with rent, food, utilities, school, every day living with car expenses and regular bills	9/24/2024 5:23 PM
12	There is no program to manage food waste to convert it to compost for farmers. Also, crime in apartment complexes like Castle Pointe is out of control. Why build apartment complexes if people aren't going to take care of them, use them for selling drugs, or abuse children and pets?	9/24/2024 3:49 PM
13	Services pertaining to child care, RELIABLE school transportation, & opening more educational facilities rather than closing them down.	9/21/2024 3:36 PM
14	Pickleball courts	9/21/2024 2:09 PM
15	I have great pride in my community overall. The west side of SB and DTSP have lots of homeless, blighted buildings, and huge open gulfs of dead space parking lots that are somehow never used. I want to invest in downtown local businesses but feel unsafe after dark. Most businesses close early anyway, so it is like a ghost town.	9/20/2024 9:59 AM
16	Stanfield st needs graded and repaired. It has developed a pronounced "hill" in the middle	9/19/2024 9:41 PM
17	Need an app to navigate and track public transportation/TRANSPO; subsidized tree maintenance for low/fixed income residents	9/19/2024 9:18 PM
18	Mental health services	9/19/2024 9:09 PM
19	Help people maintain their properties to avoid the broken window theory that suggests that visible signs of disorder and misbehavior in a community can lead to more of the same. Unfortunately, we probably need more policing, until our culture returns to a high-trust society. I don't know the solution to that, but you have to support nuclear families, prioritize education, and don't tolerate crime.	9/19/2024 6:06 PM
20	Need programs for single moms to help with money	9/19/2024 1:49 PM

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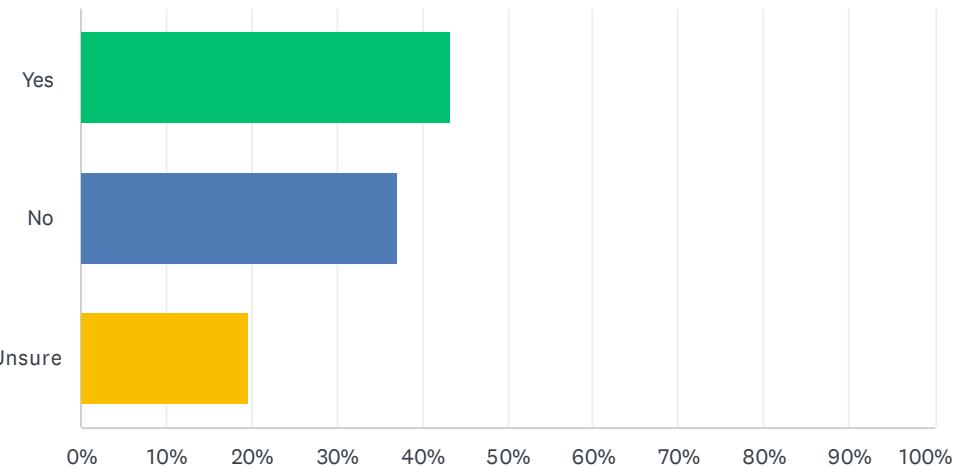
21	Public Health	9/19/2024 11:30 AM
22	Veterans services, services for low income elderly people, services for unhoused people.	9/19/2024 9:53 AM
23	There seem to be few good options for low income housing both short and long term	9/19/2024 9:31 AM
24	Neighborhood programs offered through the city of south bend needs better leadership	9/19/2024 8:13 AM
25	Natural land preservation/restoration	9/19/2024 7:26 AM
26	Unnecessary road construction projects are rampant	9/18/2024 10:46 PM
27	Housing for the homeless; better, subsidized childcare	9/18/2024 2:22 PM
28	We need to help the homeless more. We need to offer them mental health support and addiction services. Pushing them out of sight will not fix the issue, it just delays it.	9/18/2024 1:31 PM
29	St. Joe County needs a low-barrier intake center/shelter for homeless and more outreach to homeless on the streets. We need more affordable housing. I would also like to see work on blight/vacant businesses on Portage Avenue.	9/18/2024 1:23 PM
30	Not enough rent and utility help and more factory jobs needed to be placed in south bend to provide more job opportunities.	9/18/2024 11:10 AM
31	1. Few updates on the SB/ND bike/walk/car construction. We look forward to it but communication updates were too few; 2. ND projects into HH neighborhood has improved some but also caused increases in housing purchases by people who do not live here for most of the year. It caused housing prices and property taxes to increase into unaffordable levels for many. 3. Housing for the homeless needs more support and money. 4. Public Health department is underfunded. Many people do not have a primary care physician or adequate health insurance and need basic health services for all ages. 5. Unbiased abortion care services are underfunded and insufficient	9/18/2024 8:59 AM
32	N/a	9/18/2024 4:46 AM
33	Homelessness	9/17/2024 10:29 PM
34	Habitat for humanity and nice homes for low income families. We need more funding. Some families are overlooked because of lack of insight, finances, and I think I am one of many families that deserves a nice home in a nice neighborhood that my housing choice voucher pays for.	9/17/2024 6:18 PM
35	Housing	9/17/2024 4:40 PM
36	Bus service on Sundays	9/17/2024 4:12 PM
37	Affordable housing	9/17/2024 3:45 PM
38	HELPING RESIDENTS BECOME HOME OWNERS FASTER)( ENROLLING THEM INTO A MATCHED SAVINGS ACCOUNT WHEN THEY FIRST GET ON THE PROGRAM-HELPING RESIDENTS PAY UTILITIES AND PROVIDING THEM WITH AFTER SCHOOL PROGRAMS IN THEIR AREA IF POSSIBLE TO ENHANCE COMMUNITY ENGAGEMENT/ CLOSER BONDS AND MEANINGFUL RELATIONSHIPS	9/17/2024 2:45 PM
39	Schools	9/17/2024 2:21 PM
40	N/A	9/17/2024 2:05 PM
41	No	9/17/2024 12:40 PM
42	Program to help single women	9/17/2024 11:32 AM
43	No	9/17/2024 9:35 AM
44	housing is a major issue. I work in social services. Having housing is a basic human need.	9/17/2024 8:45 AM
45	Affordable housing; mental health services; rental assistance; homelessness assistance	9/16/2024 3:03 PM
46	Low barrier homeless shelter.	9/4/2024 3:12 PM
47	Very affordable/no-income housing units for homeless, severely mentally ill, severely disabled, and elderly.	8/30/2024 12:17 PM

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48	Mental Health Services Housing for Homeless	8/29/2024 6:38 PM
49	case management for those in need of specialized housing (e.g. assisted living)	8/29/2024 3:48 PM
50	Homeless services; violent crime perpetrated on an intimate partner.	8/29/2024 2:44 PM
51	SS to minority loans for home ownership	8/29/2024 2:10 PM
52	Help with driveway!	8/22/2024 3:35 PM
53	There is a need for more home repair programs for owner-occupied dwellings. There is also a need for rental assistance and a low-barrier shelter.	8/21/2024 3:19 PM
54	I don't think that more programs are needed but more funding to the programs that exist.	8/21/2024 3:18 PM
55	Mishawaka is lacking any cohesive housing.health, homeless structure or departments to help meet the overall needs of the county in a coordinated manner.	8/21/2024 7:02 AM
56	N/A	8/19/2024 7:20 PM
57	I believe we are below NRPA guidelines for the county for trails and park acreage. The eastern half of SJC is underserved for parkland. We lack bike/ped paths that other neighboring counties have.	8/19/2024 1:41 PM
58	Transportation and Homelessness resources. The transportation is unreliable and too expensive for those that they serve and the requirements for the few homeless shelters are too strict.	8/18/2024 7:08 PM
59	Year round weather amnesty.	8/15/2024 10:24 AM
60	Mental health services, influential motivators, self development workshops or more awareness and marketing of those opportunities	8/14/2024 5:52 PM
61	Need a day shelter for men like St Margaret and domestic violence shelter for men with children plus the Center for the Homeless needs to take me with children	8/12/2024 4:39 AM
62	There is an extreme lack of options for rental assistance. The resources I am asked about most often are for housing after an eviction, and there are very few options for me to provide. 30-50 people are evicted in this city every Monday and there is not a consistent safety net to keep them from becoming homeless after an eviction. Rent is out of control, the wages being paid are not enough, and tenants in Indiana are basically automatically evicted if the issue is non-payment of rent.	8/8/2024 3:40 PM
63	To make laws to remove homeless and addicted people off the streets. Look at Mishawaka's laws. No loitering. No more abandoned buildings. No more trashed lots. Please and thank you.	8/7/2024 12:57 PM
64	unknown	8/5/2024 3:19 PM
65	Child care programs, homeless centers, addiction centers	8/2/2024 3:44 PM

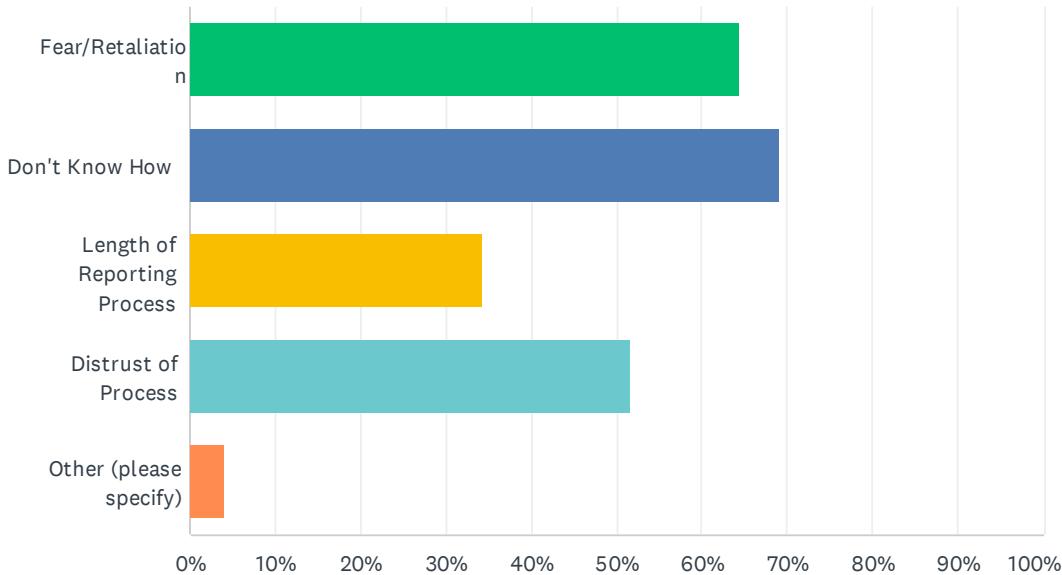
## Q18 Are you aware of how to report fair housing violations in St. Joseph County?

Answered: 164 Skipped: 31



## Q19 Identify the reasons why fair housing complaints may not be reported? (Check all that apply):

Answered: 149    Skipped: 46

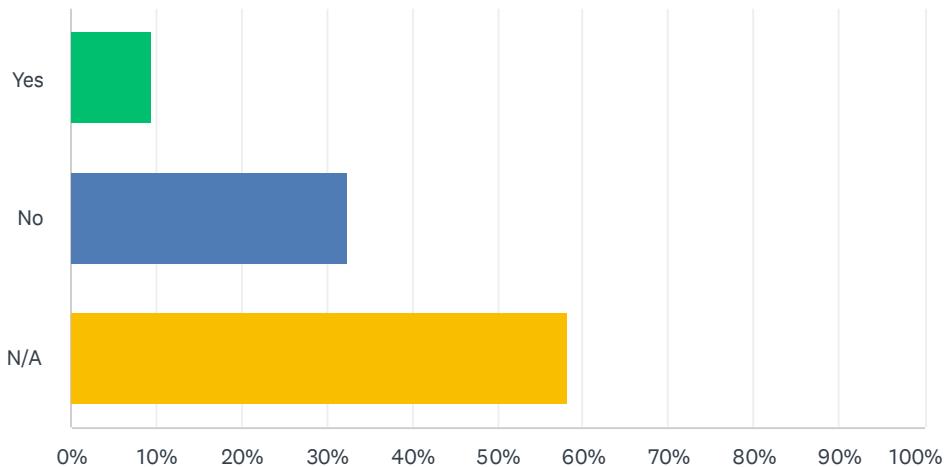


ANSWER CHOICES		RESPONSES
Fear/Retaliation		64.43% 96
Don't Know How		69.13% 103
Length of Reporting Process		34.23% 51
Distrust of Process		51.68% 77
Other (please specify)		4.03% 6
Total Respondents: 149		

#	OTHER (PLEASE SPECIFY)	DATE
1	Not knowing if someone is in a protected class.	12/10/2024 8:01 PM
2	People assume the county won't take action; too bureaucratic	9/24/2024 3:51 PM
3	language issues	9/18/2024 9:03 AM
4	people do not know what a fair housing violation is; I see a lot of things that would fall into sexual harassment (like landlords requiring sex to not evict), but people do not know this is illegal	9/16/2024 3:05 PM
5	Hassle of reporting and time waiting on response or progress	8/14/2024 5:54 PM
6	people don't know what it means to have a fair housing issue because that is more of a legal definition that is not how laypeople view their own circumstances	8/8/2024 3:48 PM

## Q20 If you are a renter, has your landlord refused to make a reasonable accommodation?

Answered: 139    Skipped: 56



ANSWER CHOICES	RESPONSES	
Yes	9.35%	13
No	32.37%	45
N/A	58.27%	81
TOTAL		139

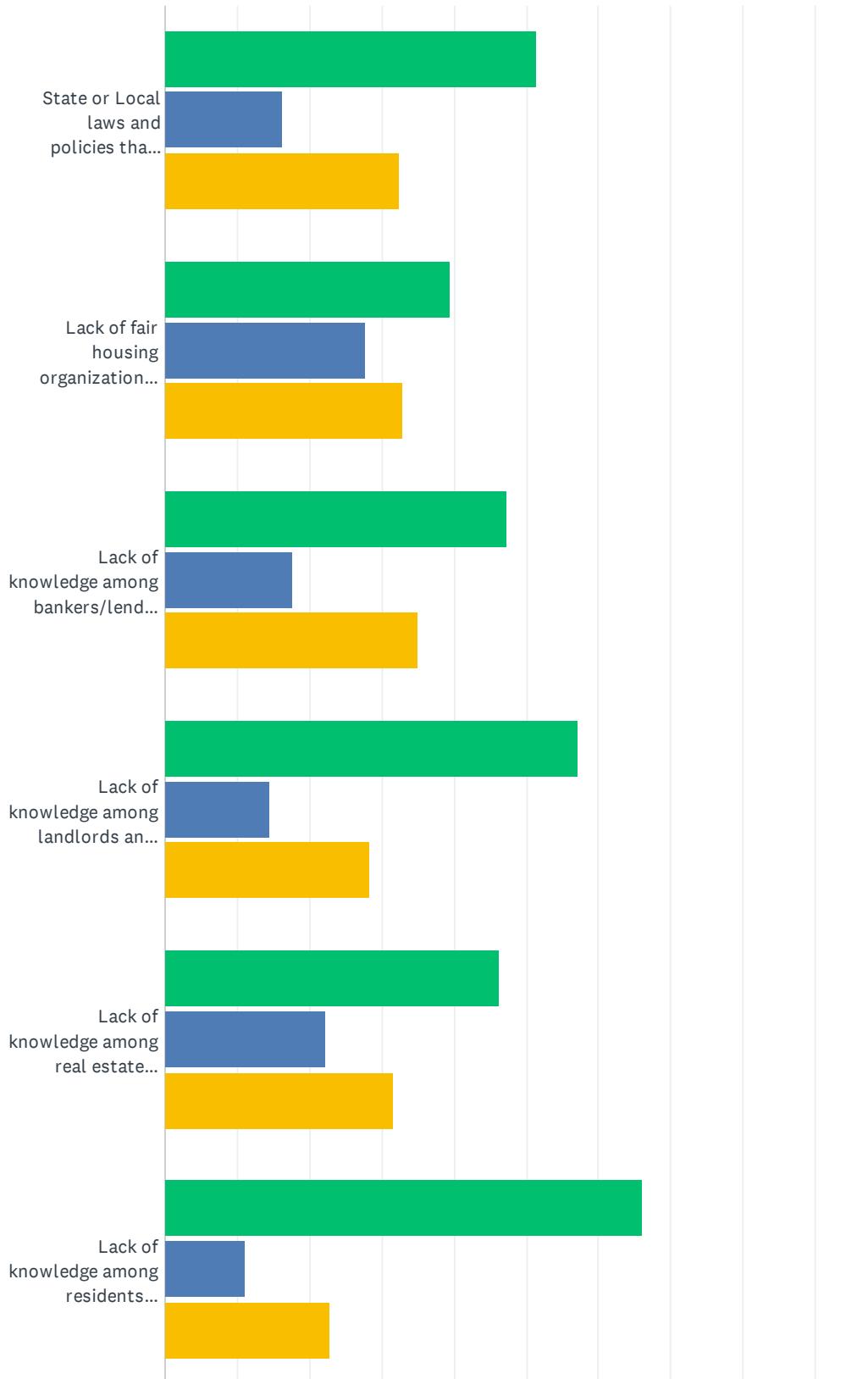
## Q21 If 'Yes,' what was the request?

Answered: 15    Skipped: 180

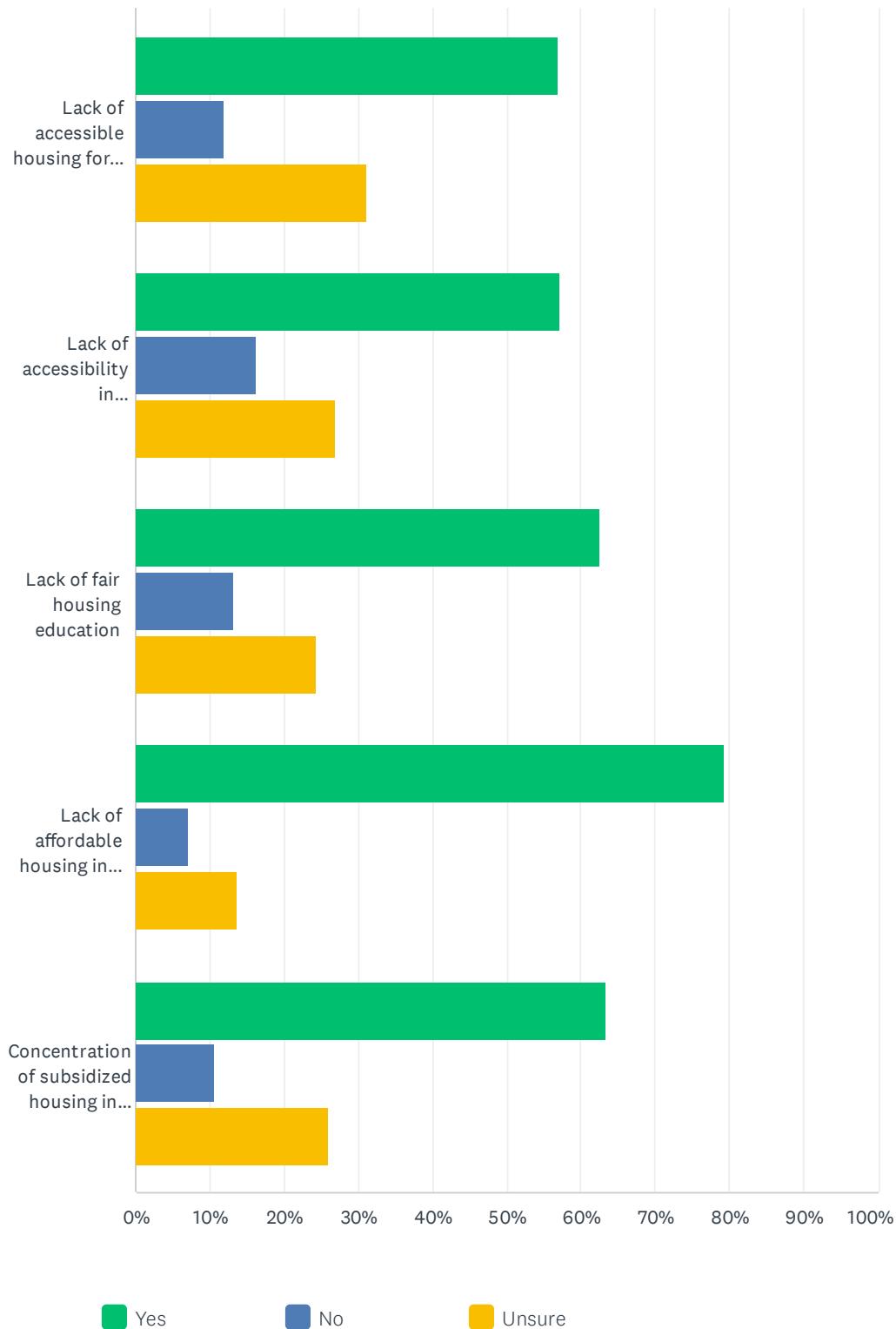
#	RESPONSES	DATE
1	ambio de anto	5/22/2025 2:03 PM
2	Need new carpet and getting rid of dust	9/22/2024 12:13 PM
3	Allowing my emotional support animal to live with me without giving me a lease violation for her being in the yard & using the bathroom.	9/21/2024 3:39 PM
4	Fix the house stop going up on rent	9/19/2024 1:50 PM
5	Clean carpet	9/19/2024 10:08 AM
6	I rented when I first arrived, and the landlord failed to pay the water and gas bills on more than one occasion.	9/19/2024 9:55 AM
7	Did not give me a check list when move in, last landlord did not return security deposit on time, last apartment was not my size I was supposed to be in with an infant I stayed in a small not even a 1 bedroom, pest	9/18/2024 8:03 PM
8	Flooring to be changed	9/17/2024 10:31 PM
9	I need new paint on my walls, they told me I had to paint it myself. I've been here four years and I need clean carpet. They won't do that for me. I lastly and mostly need a screen door to protect my home from pests like mice and flies. The doors have large cracks that is easy for little rodents to come in, they denied me a screen door. But they raise the rent and collect all the money from the government so they can live well. They go home to the white Pickett fence while we live in misery.	9/17/2024 6:22 PM
10	New windows, new carpet or flooring, paint	9/17/2024 4:16 PM
11	@1017 KINYON ( HOME KEY REALTY)-THEY LEFT US WITH OUT HEAT IN THE WINTER AND WITH OUT AC IN THE SUMMER, DOZENS OF MAINTENANCE REQUEST FOR KITCHEN SINK WATER LEAKS WERE IGNORED ( THEY ARE SLUM LAND LORDS-STILL WAITING ON DEPOSIT RETURN.TOTAL PROPERTY - TREATED US POORLY! ( MY NEW ADDRESS 3121 DUNHAM I HAVE NO ISSUES MIGUEL IS A GOOD LAND LORD THE PREVIOUS LANDLORD DIDN'T CARE IF WE WERE HOMELESS THEY WERE UPSET I FOUND A FIVE BEDROOM AND TOLD US WE HAD TO BE OUT AUGUST 30TH 2024,MY LEASE WAS OVER IN APRIL OF 2024 I DID NOT WANT TO RESIGN THE LEASE AGAIN, WE WERE HOMELESS FOR TWO WEEKS UNTIL I FOUND THIS HOME	9/17/2024 3:06 PM
12	The request was that my water heater in the basement was leaking for awhile do to me being on the voucher program she didn't get it done and the house went into abatement and I had to move	9/17/2024 1:45 PM
13	Request for another way to pay besides coming to the office with cash	9/17/2024 11:35 AM
14	N/A	9/17/2024 9:35 AM
15	Waiting over 2 years to have the siding fixed. Getting rid of the Black mold in the boiler room	8/2/2024 3:45 PM

**Q22 Do you believe that the following situations result in further discriminations and/or barriers to fair housing in St. Joseph County?**

Answered: 156    Skipped: 39



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■ Yes

■ No

■ Unsure

ST. JOSEPH COUNTY HOUSING CONSORTIUM - CONFIDENTIAL RESIDENT QUESTIONNAIRE FY 2025-  
2029 Five Year Consolidated Plan

	YES	NO	UNSURE	TOTAL
State or Local laws and policies that limit housing choice	51.30% 79	16.23% 25	32.47% 50	154
Lack of fair housing organizations in the City	39.47% 60	27.63% 42	32.89% 50	152
Lack of knowledge among bankers/lenders regarding fair housing	47.37% 72	17.76% 27	34.87% 53	152
Lack of knowledge among landlords and property managers regarding fair housing	57.24% 87	14.47% 22	28.29% 43	152
Lack of knowledge among real estate agents regarding fair housing	46.31% 69	22.15% 33	31.54% 47	149
Lack of knowledge among residents regarding fair housing	66.01% 101	11.11% 17	22.88% 35	153
Lack of accessible housing for persons with disabilities	56.95% 86	11.92% 18	31.13% 47	151
Lack of accessibility in neighborhoods (i.e. curb cuts)	57.05% 85	16.11% 24	26.85% 40	149
Lack of fair housing education	62.50% 95	13.16% 20	24.34% 37	152
Lack of affordable housing in certain areas	79.35% 123	7.10% 11	13.55% 21	155
Concentration of subsidized housing in certain neighborhoods	63.33% 95	10.67% 16	26.00% 39	150

#	OTHER BARRIERS (PLEASE SPECIFY)	DATE
1	Tax policies that encourage land speculation within the city, limiting available lots for development at reasonable prices. (See Nimitz Parkway and recent zoning changes along Portage to permit a rezone from residential to ironic and depressing storage units	12/10/2024 8:01 PM
2	Corrupt politicians like Amy Drake	9/24/2024 3:51 PM
3	Neighbor resistance to new construction	9/19/2024 9:14 AM
4	Income and jobs.	9/18/2024 10:47 PM
5	High deposits for those that are low income and are on the section 8 voucher i think they should provide some deposit assistance and more utility help	9/18/2024 11:19 AM
6	Some developers know that they can probably get away with code violations and unfair housing practices	9/18/2024 9:03 AM
7	unrealistic notion of what is "affordable"	8/29/2024 3:49 PM
8	There are no renters rights to give them the protections needed to have a clean and safe housing situation. Look at the housing authorities, crime, underfunding or lack of funding extreme demand. How many places with bed bugs and drug issues? It's not just barriers it's lack of protections for people seeking shelter as more and more luxury apartments are put up	8/21/2024 7:07 AM
9	I found this question very hard to answer without being given a definition of "fair housing." I also want to highlight my response for "lack of accessible housing for persons with disabilities" because not only does it have to be accessible for that individual's disability, but it also needs to be affordable for a person living off only disability. SSI does not pay much and (to my knowledge) the options available to people with disabilities are either not accessible and affordable for them or accessible and not affordable.	8/8/2024 3:48 PM

## Q23 Additional comments or concerns that you wish to share?

Answered: 33 Skipped: 162

#	RESPONSES	DATE
1	Stop with the speed bumps, stop with unnecessary road medians, pylons, and jutting street corners out. This is not Florida or California. It cost too much and even more after the snow plows hit them. Focus on livability, code enforcement, and upkeep. Law enforcement needs to do its job when you call. Instead of spending their time and yours trying to convince you never to call them again. This City sucks, and has sucked for over 40 straight years.	5/22/2025 2:43 PM
2	deseo comprar una vivien y penpologsa reuta y tenera una picppednt	5/22/2025 2:10 PM
3	People in power know what the needs are in dilapidated areas and its really the black communities do the same in these areas that you do in others, stop being bias	5/22/2025 11:33 AM
4	Rent and housing prices are for too high infected by demand of people moving to the area.	5/22/2025 9:30 AM
5	This region kinda sucks for families, and I don't see it getting better, but I keep filling out surveys because at least if I'm screaming into a survey instead of "the void" maybe elected officials will at least stop gaslighting.	12/10/2024 8:03 PM
6	Really hard to live and survive in this world for everything	9/24/2024 5:24 PM
7	We need to use existing properties, refurbish them, make them safe, not build more buildings on virgin land. We need more open space for wildlife, trees, bike trails, and walkable communities.	9/24/2024 3:52 PM
8	Irish Realty has created some resentment among neighbors. They have been dishonest and they don't respond positively to complaints. They should be vetted more by the City.	9/21/2024 2:15 PM
9	need better code enforcement, especially for clearing sidewalks of snow/ice	9/21/2024 12:51 PM
10	Housing costs too high a percentage of take home pay	9/19/2024 9:12 PM
11	All new apartments built have priced the middle class out. I believe this is a form of discrimination.	9/19/2024 10:11 AM
12	We need to build more units. That will solve a lot of the housing problems.	9/19/2024 9:14 AM
13	South Bend will lose its homegrown residents for better housing and schooling options if the city and county doesn't work together to fix issue.	9/19/2024 8:15 AM
14	There is lots of noise pollution in this area at certain times. We get an influx of out of town people. Sometimes the numbers moving through our unmanageable. People unaware of traffic rules and safety. Also there's a higher degree of theft from cars so it sets us on edge to have to watch out for our own safety. Sometimes people gathering high numbers and they Park everywhere so we end up not being able to park in front of our own houses to just unload groceries! This is difficult. Some people are rude about it if you ask them to move and say it's public parking on the street so they can park wherever they want. Most of the time people who live here, who are residents full-time, watch out for who parks where in front of their own homes. Also we end up with trash that gets thrown from cars.	9/19/2024 8:03 AM
15	Sidewalks need repaired	9/19/2024 6:31 AM
16	Most of the jobs in South bend are driven by subsidized industries like government and healthcare or debt like student loans. Not sustainable and we export nothing of substance to create an economic surplus to the region.	9/18/2024 10:49 PM
17	Sometimes the city needs to make unpopular decisions because they are the morally right ones that will help their most vulnerable citizens.	9/18/2024 2:24 PM
18	I understand that we are a red state but I feel like we are a progressive county. Mental Health services for the poor and houseless are essentially unavailable and its a major contributor to	9/18/2024 1:58 PM

ST. JOSEPH COUNTY HOUSING CONSORTIUM - CONFIDENTIAL RESIDENT QUESTIONNAIRE FY 2025-  
2029 Five Year Consolidated Plan

the crime and drug use in the area. The community needs to be able to provide support to them instead of pretending they don't exist.

19	1. There should be an update report on the status of those who formerly lived at Portage Manor. That was a shabby brutal eviction of residents after years of deferred maintenance. 2. I appreciate the work of Logan center and similar programs that help to integrate those with limited abilities into everyday life. 3. As our hispanic population grows, there needs to be more signage and interpretation services to assist 4. We need to pay attention to other growing immigrant groups if their numbers rise a lot 5. Library renovations have been superb; new Coal Line bike trail wonderful; many of city park updates great although Seitz park renovation is taking forever as is the East Bank trail repairs .	9/18/2024 9:13 AM
20	The housing program need to have people that care working for them	9/17/2024 10:32 PM
21	I think some people take advantage especially the city of south bend. They do criminal things behind the desks to insure some people don't get what they need all while making sure the people they know get a chance to live in affordable housing. West Washington apartments hasn't had a park for the children for about 10 years, LITERALLY there is an old park set up with the slide broke off of it and broken up playground that sat there for years. Until recently the complaint from residents has pushed the landlord to put a plan in action toward a park for the kids. They are raising the rent and still not taking care of the things inside the apartment.	9/17/2024 6:25 PM
22	Affordable housing and public transportation 7 days a week people would work more	9/17/2024 3:47 PM
23	N/A	9/17/2024 2:06 PM
24	With this how do u report a landlord calling someone telling them how ur house was with bugs and the tenant being a bitch I want to report my land lord Turina Hoover	9/17/2024 1:46 PM
25	No	9/17/2024 12:41 PM
26	No	9/17/2024 9:36 AM
27	It's nearly impossible for a single person to rent an apartment for a reasonable price. I made \$30k+ a year, which is not a lower income (in my opinion), and most of the affordable housing opportunities are restricted to seniors.	9/2/2024 11:48 AM
28	state law favoring landlords over renters	8/29/2024 3:50 PM
29	?	8/21/2024 2:54 PM
30	Grateful for South Bend's funding of Motels4Now, which has eliminated large scale tent encampments. 10% of the guests come from Mishawaka, so I invite Mishawaka to contribute to the stay of that 10%, which is 180k/year.	8/15/2024 10:28 AM
31	People with criminal records have a difficult time finding housing. What housing is available is often substandard.	8/12/2024 4:42 AM
32	No more loitering and pan handling in down town south bend.	8/7/2024 1:01 PM
33	no	8/5/2024 3:21 PM



**AGENCY /**  
**ORGANIZATION NEEDS**  
**SURVEY**

**ST. JOSEPH COUNTY HOUSING CONSORTIUM**  
**CITIES OF SOUTH BEND & MISHAWAKA AND ST. JOSEPH COUNTY**  
**FY 2025-2029 FIVE YEAR CONSOLIDATED PLAN**  
**AGENCIES/ORGANIZATIONS NEEDS SURVEY**

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**Name of Agency/Organization:** 1st Source Bank \_\_\_\_\_

**Address:** 100 N Michigan St, South Bend, IN 46601 \_\_\_\_\_

**Contact:** Danny Conroy | Mark Gould \_\_\_\_\_ **Title:** VP Retail Lending | VP Community Dev. Mgr.

**Phone:** 574 236 6330 | 574 236 4562 **E-Mail:**

conroyd@1stsOURCE.com | gouldm@1stsOURCE.com \_\_\_\_\_

**1. Please respond to the following questions that may be applicable to your agency or organization.**

Lending solutions – traditional mortgage options, plus additional products geared towards low to moderate income borrowers. This includes mortgage products utilizing alternative credit, low down payments, and other features. Homeownership grants for down payment assistance, home repair and affordable housing from through the Federal Home Loan Bank of Indianapolis (FHLBI).

Credit Builder and Credit Starter loans for those clients with no credit and poor credit to get them on the correct path.

Deposit Solutions and financial counseling to help clients budget.

Business Loans and Foundation Grants to Small Businesses in our Footprint

**Does the organization provide any of the following services?**

(Check all boxes that apply.)

<input type="checkbox"/> Social/Human Services	X Housing	<input type="checkbox"/> Planning
<input checked="" type="checkbox"/> Community Development	X Housing Payments	<input type="checkbox"/> X Business Loans
<input type="checkbox"/> Homelessness/CoC	<input type="checkbox"/> Housing Rehabilitation	<input type="checkbox"/> Justice/Corrections
<input type="checkbox"/> Public Health	X Fair Housing	<input type="checkbox"/> Advocacy
<input type="checkbox"/> Job Training	<input type="checkbox"/> Job Training	<input type="checkbox"/> Economic Development
<input type="checkbox"/> Higher Education	<input type="checkbox"/> Higher Education	<input type="checkbox"/> Other:
		X Financial Education

**What clientele does the program(s) serve? (Check all boxes that apply.)**

<input checked="" type="checkbox"/> Low-Income	<input type="checkbox"/> Children/Youth
<input type="checkbox"/> Incarcerated Individuals	<input type="checkbox"/> Domestic Violence Victims
<input checked="" type="checkbox"/> Neighborhood/Target Areas	<input checked="" type="checkbox"/> Families
<input type="checkbox"/> LGBTQIA	<input checked="" type="checkbox"/> Elderly
<input type="checkbox"/> Immigrants/Refugees	<input type="checkbox"/> Homeless
<input type="checkbox"/> Disabled	<input type="checkbox"/> Other: _____

**What is the service area of the program? (Check all Boxes that apply)**

City of South Bend       City of Mishawaka       St. Joseph County

**2. What do you believe are the unmet social and human services needs in the St. Joseph County Housing Consortium Area?**

We observe the need for Increased availability of financial education to increase financial literacy of St. Joseph County residents. South Bend's Financial Empowerment Center will hopefully help with increasing financial literacy and improve financial health of the residents.

High levels of ALICE households, homeless and poverty continue to need to be addressed. There's the need for innovative programs available to individuals and families as a hand up to achieve more financial security.

**3. What do you believe are the unmet housing needs in the area?**

Affordable Housing options, with the rising price of homes and influx of investors buying property it makes it very difficult for first time home buyers to enter the market.

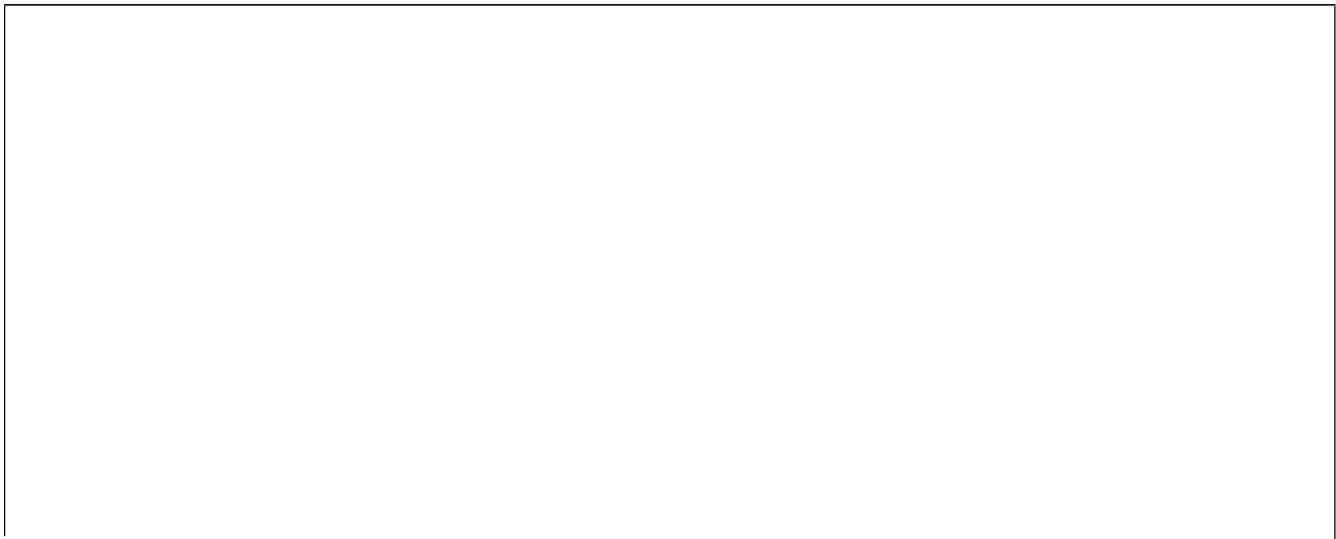
There is an ever increasing need for a coordinated home repair program that has the capacity to adequately serve homeowners with limited resources and support homeowners through the home repair process so they are not taken advantage of by contractors. Recommend forming a home repair collaborative to support the formation of a non-profit organization solely focused on home repair and rehab throughout the area.

Find common ground and community support to address homelessness through a housing first program and facility.

There is an increasing need for decent, safe affordable housing – both single-family and multi-family. Suggest the Housing Consortium consider encouraging and supporting area CDCs to increase use of housing programs such as low-income housing tax credit projects. Form a Community Land Trust to provide a funding source to increase affordable housing options. CLT funding could also be directed towards a coordinated home repair program or organization(s) with programs specific to home repair.

**4. What do you believe are the unmet community development needs in the St. Joseph Housing Consortium Area? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

**5. What do you believe are the unmet economic development needs in the area?**



**6. What do you believe are the Fair Housing issues that exist in the St. Joseph Housing Home Consortium Area?**

**7. Does your organization plan to add any new programs or expand existing programs over the next 5 years? Please describe.**

We regularly review our product mix to ensure we are meeting the needs of our community. We continue to look for partners to work with and opportunities to expand our offerings.

**8. Does your organization plan to add new facilities or undertake renovations on your existing facilities? Please describe.**

We have been in the process of renovating our Banking Centers over the past few years, with 80 Banking Centers across Indiana and Michigan it is a strategic initiative on when each one gets updated.

**9. Please provide additional comments or suggestions for the Five-Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?**

n/a

**ST. JOSEPH COUNTY HOUSING CONSORTIUM  
CITIES OF SOUTH BEND & MISHAWAKA AND ST. JOSEPH COUNTY  
FY 2025-2029 FIVE YEAR CONSOLIDATED PLAN  
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

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**Name of Agency/Organization:** Health Plus Indiana

**Address:** 201 S William St South Bend, IN 46601

**Contact:** Leeah Hopper

**Title:** Executive Director

**Phone:** 574-234-2870

**E-Mail:** lhopper@healthplusin.org

**1. Please provide a brief description of programs your agency provides:** (Attach any brochures)

Our agency provides a plethora of services including case management, housing, food pantry, medically tailored meals, transportation, support groups and HIV /HEP C/ STD prevention and education. We also have clinical services including primary care, HIV and HEP C care and testing, STD testing and treatment, pharmacy services, vaccines. All of our services are free of charge.

**2. Please respond to the following questions that may be applicable to your agency or organization.**

**Does the organization provide any of the following services?**

(Check all boxes that apply.)

<input checked="" type="checkbox"/> Social/Human Services	<input checked="" type="checkbox"/> X Housing	<input type="checkbox"/> Planning
<input type="checkbox"/> Community Development	<input checked="" type="checkbox"/> X Housing Payments	<input type="checkbox"/> Business Loans
<input checked="" type="checkbox"/> X Homelessness/CoC	<input type="checkbox"/> □ Housing Rehabilitation	<input type="checkbox"/> Justice/Corrections
<input checked="" type="checkbox"/> X Public Health	<input checked="" type="checkbox"/> X Fair Housing	<input checked="" type="checkbox"/> X Advocacy
<input type="checkbox"/> Job Training	<input type="checkbox"/> □ Job Training	<input type="checkbox"/> Economic Development
<input type="checkbox"/> Higher Education	<input type="checkbox"/> □ Higher Education	<input type="checkbox"/> Other:

**What clientele does the program(s) serve? (Check all boxes that apply.)**

<input checked="" type="checkbox"/> Low-Income	<input type="checkbox"/> Children/Youth
<input checked="" type="checkbox"/> Incarcerated Individuals	<input checked="" type="checkbox"/> Domestic Violence Victims
<input type="checkbox"/> Neighborhood/Target Areas	<input checked="" type="checkbox"/> Families
<input checked="" type="checkbox"/> LGBTQIA	<input checked="" type="checkbox"/> Elderly
<input checked="" type="checkbox"/> Immigrants/Refugees	<input checked="" type="checkbox"/> Homeless
<input checked="" type="checkbox"/> Disabled	<input type="checkbox"/> Other: _____

**What is the service area of the program? (Check all Boxes that apply)**

City of South Bend       City of Mishawaka       St. Joseph County

**3. What do you believe are the unmet social and human services needs in the St. Joseph County Housing Consortium Area?**

The unmet needs in our service area include safe affordable housing, mental health therapy, employment opportunities for people with criminal history, and healthcare.

**4. What do you believe are the unmet housing needs in the area?**

Affordable housing, housing for people with eviction/criminal histories, and landlord engagement are the unmet needs.

**5. What do you believe are the unmet community development needs in the St. Joseph Housing Consortium Area? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

There needs to be more housing that are catered towards people with housing barriers ie evictions, lack of rental history, or felonies. Also a need for housing for disabled populations.

**6. What do you believe are the unmet economic development needs in the area?**

Safe, affordable housing.

**7. What do you believe are the Fair Housing issues that exist in the St. Joseph Housing Home Consortium Area?**

Safe housing- including the conditions of some of the most affordable places. Also tenant rights- many people don't understand that they do not have to pay rent for an apartment that doesn't have running water or a stove.

**8. Does your organization plan to add any new programs or expand existing programs over the next 5 years? Please describe.**

Our agency will began to provide housing services people with HEP C and SUD in the next 5 years.

**9. Does your organization plan to add new facilities or undertake renovations on your existing facilities? Please describe.**

Our agency would love to add an additional housing building for people with a disabling condition or homeless. We have also been looking into have adding an assisted living place for people with HIV.

**10. Please provide additional comments or suggestions for the Five-Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?**

ST. JOSEPH COUNTY HOUSING CONSORTIUM  
CITIES OF SOUTH BEND & MISHAWAKA AND ST. JOSEPH COUNTY  
FY 2025-2029 FIVE YEAR CONSOLIDATED PLAN  
AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Clubhouse of St. Joseph County  
Address: 1153 Northside Blvd. South Bend, IN 46615  
Contact: Theresa Olson Title: Executive Director  
Phone: Bus #574-360-8409 E-Mail: theresa@clubhousesjc.org  
Cell: 312-719-6209

1. Please provide a brief description of programs your agency provides: (Attach any brochures)

Provide a psychosocial rehabilitative environment for adults with serious mental illness. Programs & services include assistance with job preparation & placement, housing, basic needs, healthcare, wellness, and a safe stigma free environment in which relationships can be established.

2. Please respond to the following questions that may be applicable to your agency or organization.

Does the organization provide any of the following services?

(Check all boxes that apply.)

Social/Human Services  
 Community Development  
 Homelessness/CoC  
 Public Health  
 Job Training  
 Higher Education

Housing  
 Housing Payments  
 Housing Rehabilitation  
 Fair Housing  
 Job Training  
 Higher Education

Planning  
 Business Loans  
 Justice/Corrections  
 Advocacy  
 Economic Development

Other: *Psychosocial Rehabilitation for Seriously Mentally Ill Adults.*

What clientele does the program(s) serve? (Check all boxes that apply.)

<input checked="" type="checkbox"/> Low-Income	<input type="checkbox"/> Children/Youth
<input type="checkbox"/> Incarcerated Individuals	<input type="checkbox"/> Domestic Violence Victims
<input type="checkbox"/> Neighborhood/Target Areas	<input type="checkbox"/> Families
<input type="checkbox"/> LGBTQIA	<input checked="" type="checkbox"/> Elderly
<input type="checkbox"/> Immigrants/Refugees	<input checked="" type="checkbox"/> Homeless
<input checked="" type="checkbox"/> Disabled	<input type="checkbox"/> Other: _____

What is the service area of the program? (Check all Boxes that apply)

City of South Bend       City of Mishawaka       St. Joseph County

3. What do you believe are the unmet social and human services needs in the St. Joseph County Housing Consortium Area?

- Street Outreach / Intervention / Engagement in services (social services, healthcare, etc.)
- Expanded Emergency housing & processes to facilitate
- Expanded homeless services to eliminate need for winter amnesty program.

4. What do you believe are the unmet housing needs in the area?

See above. Insufficient affordable housing <sup>isn't safe</sup>  
Too many restrictions that lead to homelessness such as previous evictions in govt. housing, back monies owed being a barrier to becoming housed.

5. What do you believe are the unmet community development needs in the St. Joseph Housing Consortium Area? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Expand scope of CIT Training for all City & County Police – expand resources dedicated to supporting social service integration into Policing with expanded wraparound services.  
Expand social service/wraparound services/ case management – built into affordable housing developments.

6. What do you believe are the unmet economic development needs in the area?

Insufficient shopping & affordable food options in downtown area.  
Expand industry for expanded employment opportunities & bringing people into the region.  
Expand collaborative partnerships with all universities to improve overall region.

7. What do you believe are the Fair Housing issues that exist in the St. Joseph Housing Home Consortium Area?

as noted, federal housing regulations preclude people ~~from~~ who need this housing the most, from becoming housed.  
The bottom line is there is an insufficient volume of affordable safe housing options in this region.

8. Does your organization plan to add any new programs or expand existing programs over the next 5 years? Please describe.

Yes, we would like to expand our ADA/average daily attendance of members. We would like to ~~develop &~~ implement our own Housing Development, where our members can secure safe & affordable housing.

9. Does your organization plan to add new facilities or undertake renovations on your existing facilities? Please describe.

We will need to either expand our current facility or relocate to a larger facility within the next year or so, as membership expands.

10. Please provide additional comments or suggestions for the Five-Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?



# STAKEHOLDER CONSULTATION

## **St. Joseph County Five-Year Plan – Meeting Minutes**

### **Planning and Zoning Meeting #1 – 8/12/2024, 10:00 AM**

In attendance

- Walt Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Abby Wiles (Planning Director for St. Joseph's County)
- Elizabeth Maradik (Director of Neighborhoods Division at City of South Bend)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Laura Viramontes (City of Mishawaka)

### **Quick Recap**

The team discussed the housing community development needs of St. Joseph County, focusing on the issues faced by the county, including appraisal gaps, affordable housing, and the impact of development projects. They also explored the potential for the Home Consortium to provide funds for affordable housing development, the housing needs related to homelessness, and the definition of family in their zoning ordinance. Lastly, they examined the management of water and sewer systems, community development needs, and infrastructure plans in Elkhart County, and the complex issues surrounding housing and septic systems in the county.

### **Summary**

#### **St. Joe County Housing Development Discussion**

The team discussed the housing community development needs of St. Joe County, specifically focusing on the issues faced by the county. Abby Wiles, the Planning Director for St. Joe County Area plan, introduced her organization and its role in serving the unincorporated areas of the county. She also mentioned that the county conducts plan reviews and zoning for all unincorporated areas, including the campus of Notre Dame. The team also learned about the ongoing comprehensive plan process for the county, with the final public meetings scheduled for August 28th.

#### **Housing Needs and Challenges in County**

The discussion focused on the housing needs and challenges in different jurisdictions within the county. IPG highlighted the issue of appraisal gaps hindering the construction and sale of affordable starter homes. The impact of development projects like GM and Amazon on the housing market was also discussed. IPG indicated that while new housing was being built, it was not meeting the needs of the entire population, and the county was not seeing an increase in affordable housing. Lack of profits are discouraging existing developers from creating more units and dissuading outside developers from entering the area. The team discussed problems with the quality of the existing stock and code issues. The team also discussed the policy of the city not providing sewer and water outside of its limits, which requires larger developments to be annexed and part of the city, and the possibility of connecting with the regional water and sewer district as a stakeholder.

### **Home Consortium Funds for Affordable Housing**

The team discussed the potential for the Home Consortium to provide funds for affordable housing development in the county. They considered the possibility of direct subsidy to income-eligible home buyers, but noted that the county's high land costs could be a deterrent for developers. The team also discussed the need for dedicated staff to administer such a program, but currently, no one specifically oversees the HOME Funds. They reviewed a model where local banks partner with communities, handling underwriting and inspection, allowing the community to focus on hiring firms for housing and counseling services. Both agreed on the effectiveness of this model.

### **Discussing Homelessness in South Bend**

The team discussed the housing needs and issues related to homelessness in the city of South Bend and the surrounding county. Abby noted that the county's needs would be different from the city's, mentioning that many people living in substandard houses in the county would otherwise be homeless. However, IPG could not recall any significant homeless encampments in the county. Jennifer asked about who would address homelessness in the county, and IPG indicated that the police would likely be involved. Jennifer also brought up the issue of people living in recreational vehicles on county-owned property, which IPG confirmed did occur, although it was a rare occurrence.

### **Mobile Home Parks and Zoning Discussion**

The discussion clarified that mobile home parks are allowed in the county, but not outside of designated zones. The exception is for caregivers or care receivers, where a mobile home is permitted under specific circumstances. Double wide and manufactured homes are allowed if they meet the definition and ordinance, but only in mobile home park zones. The city does have mobile home parks, with one in Mishawaka and another in South Bend. A second in Mishawaka was recently converted to build housing. Laura added that a mobile home park on Jefferson was donated to Habitat for first-time homebuyers.

### **Homelessness, Housing, and Special Needs Discussion**

The team discussed homelessness and housing-related issues, including special needs and group homes. Abby mentioned a short-term rehab facility on the south side and an increase in requests for reasonable accommodations for senior care homes. Jennifer recalled a contentious rezoning case for a drug rehab center. Laura confirmed that she was not aware of any special needs homes or rehab facilities in Mishawaka, but noted that there had been a request for a special needs home in the last two years.

### **Zoning Ordinance and Family Definition**

Walter and Abby discussed the definition of family in their zoning ordinance and how it is enforced. IPG clarified that the ordinance considers a family as one or more persons related by blood, legal adoption, or marriage, or up to two unrelated individuals. However, enforcement is complaint-driven, and they only get involved if a complaint is received. IPG also explained that exceptions could be made for developmentally delayed individuals through a reasonable accommodation process. UDV asked about the possibility of granting such a request, and IPG confirmed that it would depend on a complete application demonstrating the individuals meet the criteria.

### **Elkhart County Infrastructure and Planning Challenges**

IPG and Walter discussed the management of water and sewer systems, community development needs, and infrastructure plans in Elkhart County. IPG noted the county's lack of utility services, high number of septic tanks and wells, and the challenges this posed in their planning processes. There is also a need for parks to be built out in the county. Walter requested links to the county's capital improvement plans and the Parks Department's 5-year plan. The discussion also revealed that the county lacks its own waste disposal system, with some situations requiring waste to be transported to Michigan for treatment due to Elkhart County's refusal to accept it.

### **Housing and Septic Challenges in County**

The team discussed the complex issues surrounding housing and septic systems in the county. Abby highlighted the county's serious housing needs, but also noted the challenges of encouraging housing while avoiding inappropriate development and ensuring septic systems are not failing. The team also discussed the potential for commercial and industrial developments to drive housing demand, with Abby sharing that recent rezonings had been requested for large projects. Finally, Abby mentioned a housing study they had conducted for the western part of St. Joe County to better inform rezoning decisions and resource allocation.

### **Discussion of Relocation, Housing, and Amazon**

Abby discussed the relocation of several executives and the drive times from their new locations to the plant. They also identified a mismatch between the desired and actual housing needs, indicating a need for both large lot single-family homes and other housing types. The group learned about Amazon's plan to build two data centers in the area, with one already under construction and the other recently submitted for approval, although the exact number of jobs Amazon will create is not yet clear, they estimate around 440 new jobs will be created with additional temporary workers. 900 acres for a large project was also rezoned. Another 2,400 acres was set aside for a new GM plant. Lastly, Abby and Walter discussed various topics including fair housing, planning, and zoning, with IPG providing substantial input and agreeing to follow up on the discussed matters.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Social Services #1 – 8/14/2024**

In attendance

- Walt Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jon Schommer (Our Lady of the Road)
- Lainie Holland (Food distribution)
- Lani Vivirito (Center for the Homeless)
- Kristen Capitano (United Way)
- Rachel Alford (United Way)
- Marijo Martinez (Food Bank of Northern Indiana)
- Beth King (SFUX Program)
- Jason Critchlow (Portage Township Trustee)
- Jennifer Huddleston (South Bend)
- Alyssa Alstott (South Bend)

### **Quick Recap**

The Urban Design Ventures team discussed the need for affordable housing and supportive housing units in South Bend and Mishawaka, with a focus on addressing the challenges faced by veterans, chronically homeless individuals, and elderly and disabled populations. They also explored the potential of repurposing the Portage Manor site and discussed community development needs, including transportation, parks and recreation, and job growth. Lastly, they addressed issues of fair housing, housing discrimination, and the impact of Notre Dame's vacation rentals on the local housing market.

### **Summary**

#### **Preparing Consolidated Plans for South Bend, Mishawaka**

Walter Haglund introduced their team and the purpose of the meeting: to prepare consolidated plans for the cities of South Bend and Mishawaka using federal funding from HUD. The UDV team sought input from community organizations and service providers to understand community needs and potential projects for the next five years. The attendees included representatives from various organizations such as Our Lady of the Road, Cultivate Food Rescue, Center for the Homeless, United Way of St. Joseph County, and the Food Bank of Northern Indiana. The meeting aimed to identify gaps in services and strategies to increase access to affordable housing and other assistance.

#### **Addressing Affordable Housing and Shelter Challenges**

Jon and Lani discussed the shortage of affordable housing and the inadequacies of current shelter programs. They highlighted the need for more long-term shelters and supportive housing units, and the challenges faced by veterans and chronically homeless individuals in accessing vouchers. She also highlighted a problem with the voucher program, landlords not accepting vouchers because they could indicate previous evictions. There are currently around 150 VASH vouchers in the area. They highlighted

that 100s of units could be needed in the future as the waitlist is around 200. Lani committed to providing a more detailed breakdown of the guaranteed annual vouchers later. Her organization does not accept convicted felons. The team agreed on the need to address these issues but no specific solutions or next steps were identified. Rachel proposed inviting the South Bend Housing Authority to future discussions to provide additional insights and connect relevant stakeholders.

### **Housing Needs and Challenges Discussed**

The team discussed the housing needs in the county and the city, highlighting the high development costs and lack of affordable housing in the county. They also discussed the challenges faced by the elderly and disabled populations in accessing appropriate housing and services. Marijo from the food bank emphasized the importance of providing quality housing to those in need, while Rachel shared an upcoming meeting with Deborah Stanley from AIDS Services. Lani noted a growing trend of elderly individuals experiencing homelessness or extreme poverty, indicating a widening gap in the availability of appropriate housing and services.

### **Portage Manor Closure and Repurposing**

The closure of Portage Manor, a low-income housing facility, was discussed due to its age, lack of self-sustainability, and low reimbursement from the state. This is a concern because 20% of the PIT population is 55 and above. The county is exploring options for the use of the land, which is around 200 acres, but no decision has been made yet. The old facility, a former sanatorium with jail cells in the basement, is in disrepair and considered a historical artifact. The county is open to suggestions on how to repurpose the building, but Portage expressed uncertainty about their ability to undertake such a project. There was also a discussion about the displacement of people who didn't belong in assisted living facilities due to their high acuity levels.

### **St. Joseph County Community Development Discussion**

The team discussed community development needs in St. Joseph County, focusing on issues such as transportation, parks and recreation, and job growth. Jon highlighted the importance of transportation, citing the need for improved access to grocery stores and healthcare. Portage noted significant investments made in parks and trails in South Bend, but pointed out areas, particularly on the south and east sides, that lacked similar facilities. The team also discussed the need for job growth and workforce development, particularly for low and moderate-income individuals. Portage mentioned the positive trend in job growth in the county, particularly in the hospitality (specifically in restaurant and nightlife) and medical industries.

### **Fair Housing Challenges and Solutions**

The discussion centered around the challenges of fair housing and the experiences of discrimination in housing. Portage highlighted the poor housing climate in Indiana, particularly in South Bend, and the lack of accountability from landlords. He shared a tragic incident where a family was evicted and the property was subsequently rented to someone else, resulting in a fatal fire. Lani raised concerns about absentee landlords in South Bend and their lack of investment in the community. Walt suggested that communities could require landlords to register their units and live within a certain distance to improve accountability. Jennifer mentioned the Rsvp program, but noted that it doesn't track landlord locations unless there's a

violation. The team agreed to invite Alondra, the supervisor of the Rsvp program, to future housing meetings.

### **Housing Discrimination and Retail Revitalization**

Lani, Walt, Jason, and Jon discussed potential housing discrimination, particularly in the context of the eviction moratorium and the pandemic. They suggested looking into SE 148 and reaching out to the Fair Housing Commission for more information. The group also discussed the impact of Notre Dame's vacation rentals on the local housing market and the need for a mechanism to redirect funds towards supporting affordable housing. Lastly, they highlighted the struggles their community faced in the retail space, particularly in downtown areas, and discussed the need to address these issues to revitalize the retail space. The perception of downtown being unsafe and disincentives visitors and investment.

### **Front-Office Checklist and Homeless Population Plan**

Dr. Britt Danny discussed the front-office checklist and how to connect with the population they serve, particularly the homeless population. Alyssa and Jon suggested working with the RPC and the homeless coordinator for the city to ensure all populations are included in the plan. Walt proposed setting up a table at Our Lady of the Road to gather anecdotal feedback. The team also discussed the process and timeline for the plan, with stakeholder meetings continuing next week, and a rough draft expected by January 1st. The plan will then be put on display for public comment before being finalized.

## **South Bend & Mishawaka Five – Year Plan – Meeting Minutes**

### **Economic Development #1 – 8/15/2024**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Carl Hetler (City of South Bend)
- Alex Bazan (Office of Sustainability)
- Carl Hetter (Homeless Coordinator)
- Mary McFee (Director of Engagement)
- Jack Rees (Department of Community Investment)

### **Quick recap**

United Development Ventures and representatives from the cities of South Bend and Mishawaka discussed the housing and community development needs, focusing on the need for more low-income housing, state vouchers, and specialized services for homeless individuals. They also discussed the impact of climate change on housing and public health, the efforts to improve infrastructure, parks, food access, and public transportation, and the various services and partnerships aimed at addressing homelessness and substance use. Lastly, they discussed the economic development in South Bend, the city's budget challenges, and a community land trust project in collaboration with Notre Dame.

### **Summary**

#### **UDV, South Bend, and Mishawaka Housing Discussion**

Walter and Gavin discussed with representatives from the cities of South Bend and Mishawaka about their housing and community development needs. Carl Hetler, Mary McFee, Alex, and Jack from the Department of Community Investment in South Bend, and Alex from the Office of Sustainability, discussed the results of a recent point-in-time count which indicated a need for more emergency housing. The count revealed 4,540 people in shelters and 46 unsheltered individuals, with the majority of the unsheltered being between 35 and 44 years old. 7 of these are 55 and older and 2 are young adults. The current PIT count in South Bend and Mishawaka is 540 people. Jennifer Huddleston confirmed that the count was consistent with previous years, despite an estimated 15% decrease post-Covid.

#### **Addressing Homelessness and Housing Solutions**

Mary and Walter discussed the current homelessness situation, highlighting the need for more low-income housing and state vouchers. They noted progress in securing permanent housing through improved collaboration and wraparound services. The need for specialized services like mental health and substance abuse treatment was addressed. Alyssa mentioned efforts to assist specific groups like veterans, youth,

and domestic violence victims, but acknowledged more work remains. Programs in the area include the Veteran's Center – Center for Homeless, Health Plus, Youth Services Bureau, and YWCA. Currently there are 12 known veterans unhoused.

### **City's Climate Action Plan and Energy Burden**

Alex from the office of sustainability discussed the city's climate action plan, emphasizing the need to update it this year. The Climate Action Plan set a goal for net zero emissions by 2050. He highlighted the issue of energy burden, with some areas having energy burdens over 6%, affecting both housing affordability and quality. Alex also noted the impact of extreme weather conditions, such as flooding, heatwaves, and precipitation, on housing and public health, particularly for vulnerable populations and those without air conditioners. He highlighted the potential impact on insurance, with insurers unwilling to cover certain areas due to the increased risk and cost. Another issue addressed concerned the lead paint issue in the county and the response with the Lead-Based Paint Program.

### **Flooding, Tornadoes, and Lead Abatement**

Alex discussed the issue of flooding in certain parts of the city, highlighting the potential risks of climate change. Walter inquired about tornadoes, and Alex agreed to investigate further. The conversation then shifted to lead-based paint, with Alex mentioning a lead abatement program run by the city's neighbors team. Mary, representing the engagement and economic empowerment team, elaborated on their programs, including grants for neighborhood restoration and beautification, a farmers' market, and a financial empowerment program for youth. Mary also discussed the role of small groups and neighborhood associations in South Bend, and clarified that while they don't directly run lead-based programs, they do promote and facilitate them.

### **City Development and Transportation Discussion**

Mary and UDV discussed the community development needs of the city, focusing on infrastructure, parks, food access, and public transportation. Jennifer confirmed that the city has been making efforts to improve accessibility, including bike lanes, sidewalks, and curbs, and to revitalize parks. The IGNITE grant was also mentioned, which provides up to \$30,000 for neighborhood associations to improve their community. Community development needs still include ADA improvements, and revitalization of parks across the city. They also addressed the issue of food insecurity, mentioning growing partnerships among food pantries and the city's investment in expanding food rescue. Currently, 14% of the city is food insecure. UDV raised concerns about public transportation, with Mary explaining that the transportation service is facing staffing issues and is considering expanding service with less frequent routes. There is currently no service on Sunday. Mary also mentioned the city's initiative to fund social service agencies to provide bus passes or Uber rides for their clients.

### **Addressing Homelessness and Substance Use Services**

Mary discussed the various services and partnerships aimed at addressing homelessness and substance use in South Bend. They highlighted the work of Health Plus, Notre Dame, and the partnership for a drug-free St. Joseph County. Oaklawn is a mental service provider in that county that provides a mobile crisis team for 2 and a half years, with over 80% of crises solved over the phone. Also involved is the pro bono Mental Health Awareness of Mishawaka. Mary also provided statistics on the number of group homes and shelter beds available in the city which total 1,000. 40 are transitional, 300 are PSHs, 80 are

sober living, and 25 rapid re-rehousing CDBG. The Mosaic Group Home also has a unknown amount of beds. The Logan Center works to provide services to those who are intellectually disabled. In response to UDV's inquiry about fair housing, Mary noted occasional reports but no recent investigations. UDV expressed the need to follow up on this issue as the fair housing representative was unable to attend the meeting.

### **South Bend Economic Development and Partnerships**

UDV and Mary discussed the economic development in South Bend, Indiana. Mary confirmed that many businesses and services are moving into the area, including the battery plan and Amazon, which will require more housing. Mary also highlighted the work of the city's Workforce Development Agency and the Chamber of Commerce in providing job training and resources. Furthermore, Mary mentioned the positive relationship between the city and Notre Dame, with Notre Dame providing entrepreneur training programs and resources for low and middle-income individuals. Lastly, Mary pointed out Notre Dame's recent 30 million dollar Lily Grant for their new tech and talent hub and their ongoing projects, such as renovating a baseball field at the Southeast Park.

### **City Budget Concerns and Follow-Up**

Jennifer discussed the city's budget challenges due to reduced federal funds and property tax caps, which impacted their ability to fund programs. UDV expressed appreciation for the information and confirmed a follow-up meeting next week. Mary also mentioned a community land trust project in collaboration with Notre Dame, which UDV agreed to discuss with Marco. The conversation ended with UDV thanking Mary and Jack for their time and efforts.

## **South Bend & Mishawaka Five – Year Plan – Meeting Minutes**

### **Social Services #2 – 8/15/24**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Debie Coble (Goodwill)
- Cheryl Ashe (Dismas House)
- Erin Thompson (The LGBTQ Center)
- Emily H (Kroc Center of South Bend)
- Lauren Smyth (St Margaret)
- Cheryl Ashe (Dismas House)
- Kelly Sanford (YWCA)
- Latonia

### **Quick recap**

Representatives from various organizations discussed housing and community development issues in the county and cities, with a focus on the need for increased funding, better collaboration, and more affordable housing options. The team also explored workforce development programs, the challenges faced by undocumented workers, and the importance of fair housing practices. Lastly, the St. Joseph County Home Consortium presented a 5-year plan for the use of federal entitlements under the CDBG program, with a focus on creating affordable housing.

### **Summary**

#### **Discussing Housing and Community Development Programs**

UDV brought together representatives from various organizations to discuss housing and community development issues in the county and cities. Cheryl from Dismas House of Indiana shared that her organization provides transitional living for people coming home from incarceration, serving an average of 15 people per house. 30 to 35 people commit to 3 months to 2 years, with average duration being 4 to 6 months. Debie from Goodwill Industries highlighted their programs for individuals reintegrating back into society, including high school for adults, career and technical education, and a nurse family partnership. Emily from the Kroc Center of South Bend discussed their case management approach, Mishawaka food pack program, utility assistance, and funeral assistance. The funding for these programs came from private donors, the Salvation Army, and the city.

### **Increasing Funding for Utility and Financial Assistance**

Emily stressed the need for increased funding for utility and financial assistance due to high demand for their services. She also highlighted the organization's inability to provide housing, despite rental assistance requiring a significant budget. Cheryl and UDV discussed the financial support various townships provide for housing costs, and Emily emphasized the importance of a continuum of care to track client support across different organizations. Cheryl expressed concern about the lack of housing options for single men, especially those with children, who are victims of domestic abuse. Kelly clarified that the YWCA does offer services to men, including housing, as part of the federal funding they receive.

### **Organization Overview and Service Statistics**

Kelly Sanford and Lauren from St. Margaret's House provided an overview of their respective services. Kelly's organization offers a range of services including counseling, advocacy, housing, financial education, and prevention programs for domestic violence. They serve approximately 1,800 unique individuals annually, with an additional 4,000 phone calls for their emergency line. Lauren's organization, St. Margaret's House, serves as a day center for women, providing meals, showers, clothing, and one-on-one assistance. They serve roughly 1,000 unique adults and 400 unique children annually. The UDV inquired about the number of people served by each organization, and both Kelly and Lauren provided detailed figures. Kelly's women only organization provides 130 beds, 30 of which are for substance abuse. They see 1800 unique people a year and take 4000 phone calls. Also discussed was a need for a day center for men.

### **Addressing Flexibility and Accessibility Challenges**

Kelly expressed concerns about limited flexibility in government funding to address unexpected situations. Cheryl mentioned using emergency funds for placing people in hotels, while Lauren highlighted the need for mental health services and long-term supportive housing. Emily suggested needing more people for existing programs and better collaboration across resources. The group also discussed challenges for elderly, disabled, undocumented individuals, and those new to the community in accessing housing and support.

### **Community Development and Employment Needs**

Cheryl shared a story about a mother's efforts to prepare her blind son for life after her passing, highlighting the importance of such preparation. The discussion then shifted to community development needs in the county, with a focus on transportation, accessibility, and recreational facilities. Lauren from a day program at St. Margaret's emphasized the need for expansion due to being at maximum capacity, issues of snow blocking access to the building in the winter, and the importance of reliable transportation. Issues with public transportation, such as the Elkhart Trolley's early start time and the lack of bike racks at the downtown library, were noted. Access to childcare is another issue that faces the community. Kelly proposed combining a retirement community with daycare as a cost-effective solution, and the need for more low-paying jobs in the county was recognized as a barrier to employment.

## **Workforce Development Programs and Challenges**

The team discussed various workforce development programs and agencies that provide training and placement services, primarily for entry-level positions. Debie explained Goodwill's services, which annually serve around 14,000 people, with a focus on pathways to higher wages and benefits. Lauren emphasized the need for livable wages and growth opportunities beyond entry-level roles. Emily highlighted the challenges faced by undocumented workers, such as language barriers and access to basic needs. The team recognized the importance of offering English language learning programs for adults and Spanish language options for staff to improve communication and support services.

## **Cheryl Addresses Community Resource Challenges**

Cheryl, a retired librarian, shared her insights about the challenges faced by people seeking assistance in the community. She highlighted that the library could be a more effective resource for those in need, but noted that many people are unaware of the services available to them. Cheryl also expressed concerns about the 211 hotline, stating that its extensive questioning often intimidates people, particularly those who are undocumented or have family members who are undocumented. She suggested that a single call to 211 could help people understand the process and the types of questions they might be asked.

## **Fair Housing, Tenants' Rights, and Evictions**

The discussion centered around fair housing and its implications for tenants. Cheryl raised a concern about tenants with children being discriminated against, while Emily mentioned that other agencies in their area offer assistance to tenants. Jennifer proposed the idea of the Human Rights Commission training staff or speaking with clients about their processes. The group also discussed the issue of evictions, with Cheryl highlighting the negative impact of evictions on a tenant's record and the high eviction rates in Indiana.

## **St. Joseph County Home Consortium Plan**

The St. Joseph County Home Consortium presented a 5-year plan outlining the needs and priorities for the use of federal entitlements under the CDBG program. The plan included potential expansions of tenant-based rental assistance, permanent housing for the homeless, and the development of neighborhood strategy areas. Cheryl pointed out the lack of a specific shelter for men in the area and challenged people to visit the area at night to witness the problem firsthand. Jennifer clarified that the city's main focus was on creating affordable housing, with 60-70% of their funds annually allocated to this. UDV encouraged attendees to complete the Agency survey, which could be sent to their offices or filled out online, to gather a comprehensive representation of the needs for the area.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Lenders – 8/16/24**

In attendance

- Gavin O'Connor (Urban Design Ventures)
- Michael Long (Urban Design Ventures)
- Daniel Conroy (First Source)
- Andrew Wery (Community Wide Credit Union)
- Mark Gould (First Source community officer, business unit officer)
- Arlicia Robertson (First Source low-mod mortgages)

### **Quick recap**

The United Development Ventures team discussed the housing needs and challenges in St. Joseph's County, Mishawaka, and South Bend, with a focus on the shortage of housing inventory, financial literacy issues, and the rising issue of homelessness. They also explored the challenges faced by small businesses and the need for a collaborative community effort to address these problems. The team outlined the timeline for completing the 5 Year Plan, which includes stakeholder interviews, a draft by November, and a public display period in the same month.

### **Summary**

#### **Addressing Housing Needs and Challenges in St. Joseph's County**

The team, including Gavin, Michael, Danny, Mark, Alicia, and Andrew, discussed the housing needs and challenges in St. Joseph's County, Mishawaka, and South Bend. Danny from 1st Source Bank highlighted the increase in pre-approvals and pre-qualifications but a decrease in the conversion ratio of pre-approvals to actual loans due to a shortage of housing inventory and competition from cash buyers. Alicia from Northwest Bank and Andrew from Community Wide Federal Credit Union also shared their experiences and concerns about the housing market. The team agreed that the lack of housing supply was a significant issue, and they discussed various grant programs and partnerships to address this problem.

#### **Challenges in Home Purchase for Clients**

The team discussed the challenges faced by clients seeking to purchase homes, particularly those with financial literacy issues and high debt-to-income ratios. Robertson noted that many of her clients struggled with understanding credit and the cost of housing in relation to their income. Danny added that they had observed an increase in taxes and insurance costs, which made it harder for clients to afford homes. However, he also mentioned that the bank offered programs and partnered with community organizations to improve clients' financial literacy and help them overcome obstacles.

#### **Small Business Lending and Home Ownership Challenges**

Danny and Mark discussed their experiences with small business lending and the challenges faced by clients seeking to transition from rental housing to home ownership. They also highlighted the services offered by their bank to support small businesses, including financial education and grant programs. UDV

expressed interest in learning more about the regional issues affecting small businesses and suggested a follow-up meeting with Ryan Bell, who heads up their small business lending efforts. The team agreed to explore this further.

### **Addressing Homelessness and Housing Challenges**

The participants discussed the rising issue of homelessness in South Bend and Mishawaka, with a focus on the challenges faced by elderly, disabled, and economically disadvantaged individuals. They agreed on the need for a collaborative community effort to address these problems. The group also discussed the lack of awareness about available resources as a significant barrier, and the high cost of building new homes, which limits the availability of starter homes or homes suitable for first-time homebuyers. The aging population in South Bend was also briefly discussed, with a particular emphasis on the demand for assistance with home accessibility modifications.

### **South Bend Public Transport, Weatherization, and Mortgage Issues**

The team discussed the public transport system in South Bend, with Danny expressing uncertainty about its functionality. Andrew suggested that the bus system primarily serves those without cars. The conversation then shifted to the need for weatherization in South Bend due to harsh winters, with Mark emphasizing the high demand for weatherization assistance, particularly for households with 80% or less of area and income. Mark proposed a collaborative effort to establish a year-round grant program with the help of a strong nonprofit organization. Lastly, Arlicia and Danny shared their experiences with fair housing and mortgage loan issues, highlighting the challenges faced by low- to moderate-income borrowers and non-English speakers in understanding the mortgage process and accessing services.

### **5 Year Plan Timeline and Stakeholder Interviews**

Gavin outlined the timeline for completing the 5 Year Plan, which includes stakeholder interviews, a draft by November, and a public display period in the same month. A second public hearing will take place during the display period, with the plan expected to be in effect at the start of the next fiscal year. Mark agreed to discuss the plan with Ryan Bell, the business manager, and schedule a meeting with him. Gavin confirmed this arrangement and thanked everyone for their time.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Housing Developers – 8/19/24**

In attendance

- Gavin O'Connor (Urban Design Ventures)
- Walter Haglund (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Laura Viramontes (City of South Bend)
- Marilyn Nelau (City of South Bend)
- Jim Williams (Habitat for Humanity)
- Jeb Reece (Intend Indiana)
- Marco Marian (SB Heritage Foundation)

### **Quick recap**

The team discussed the 5 Year Consolidated Plan for the cities of Mishawaka and South Bend, focusing on the use of federal funds for community development and housing, and the need for more affordable housing. They also explored the challenges of scaling up efforts to meet the growing demand for affordable housing, the impact of hedge funds on the local real estate market, and the importance of the city's administrative funds for nonprofit organizations. Lastly, they addressed fair housing issues, the potential adaptation of old units, and the allocation of limited funds between affordable housing and infrastructure projects.

### **Summary**

#### **Discussing Affordable Housing and Consolidated Plan**

Gavin O'Connor from UDV discussed the 5-Year Consolidated Plan for the cities of Mishawaka and South Bend, focusing on their use of federal funds from HUD for community development and housing. The discussion then shifted to the housing needs of the county and cities, with South Bend Heritage Foundation's Marco Mariani highlighting the increase in market rate housing and the need for more affordable housing. Jim Williams from Habitat for Humanity of St. Joseph County echoed the need for more affordable starter homes ranging from 135K to 250K, citing the rising cost of construction. The group also discussed the challenges of scaling up their efforts to meet the growing demand for affordable housing, such as downpayment assistance and gap assistance. Homelessness was also discussed. SB Heritage currently has 36 units PHA. There are also 22 units in Housing Trust Funds. There are 38 vouchers, and 22 units scattered across the city. There is also a plan for a 55 unit development integrated affordable and 14 PHA units housing project in 2026.

### **Leveraging Federal Dollars for Community Development**

Jim, Jeb, South Bend, and Walter discussed the need to leverage federal dollars for community development projects in South Bend. They agreed on the importance of using these funds for owner-occupied repair programs and refinance programs to help current residents benefit from the ongoing investments in their neighborhoods. South highlighted the city's 60-40 arrangement to finance new construction, which has provided affordable housing and home ownership. However, he also pointed out the need to increase the return for developers and nonprofits involved in these projects. Jim shared that Habitat has adjusted its model to a 60-40 split between affordable housing and market-rate housing, which has helped them build more houses and generate profits for traditional habitat houses.

### **Concerns Over High Water, Sewer Fees**

Jim expressed concerns about the high water and sewer tap fees affecting the cost of building houses in South Bend, with two recent builds incurring an additional \$50,000 cost per house. South mentioned a reimbursement program from the sewer side that had helped with unexpected expenses in a previous build. The group also discussed the potential for more affordable housing developments in the county, with Irish Realty Corman Real Estate showing interest in developing affordable housing near the new battery plant. However, concerns were raised about the feasibility of financing such developments.

### **Hedge Funds, Real Estate, and Partnerships**

Marco discussed the impact of hedge funds on the local real estate market, highlighting that these funds have limited acquisition rehab opportunities due to the complexity and lack of subsidies. However, they have been buying and renovating houses, some for home ownership and others for rental, providing a positive impact on the housing market. South also mentioned the challenges faced by the city in growing at its borders and annexing more developable property. Jim added that Habitat is exploring USDA funding for rural areas, but it's a challenge due to their limited capacity. South suggested more conversations with longstanding CDCs to grow their capacity and emphasized the potential for more partnership development within the city.

### **South Bend Funds, Accessibility, and Land Acquisition**

Marco discussed the importance of the city of South Bend's administrative funds for their nonprofit organization, highlighting the need to maintain and potentially increase these funds. The organization also focuses on making their new developments accessible and adaptable for individuals with disabilities. Jim added that Habitat for Humanity is exploring multi-family developments and a courtyard concept for seniors. Marco also mentioned the challenges of acquiring affordable land and the need for a land bank to make the process easier. Additionally, South shared that they have successfully developed permanent supportive housing in partnership with South Bend Heritage, with plans for more integrated developments in the future.

### **Securing Funding for Upcoming Projects**

Marco expressed confidence in securing an award for a project to be carried out in 2026-27, with the capital stack expected to be funded by the city. The location of the project was kept secret, and South

mentioned they were currently building Southern Thrive, a 54-unit development with 13 PSH units. UDV advised South to apply for city funding, and South agreed to do so, also considering other sources of funding. Jeb then shared that his team was preparing to break ground in October on a 5-year project in partnership with the city in the Lincoln Park neighborhood, with 92 for-sale units and a mix of incomes. Jeb also mentioned two CDFIs they operate, Edge Fund for affordable housing and Build Fund for small businesses.

### **Fair Housing Challenges and Solutions**

The discussion centered around fair housing issues and challenges faced by the South Bend Heritage organization. Marco shared that they have encountered numerous issues related to fair housing, including opposition from neighborhoods to the development of affordable housing and zoning restrictions. They also discussed the daily challenges of providing fair housing on the rental side, managing over 500 units of affordable housing, and dealing with tenant requests for reasonable accommodations. The conversation also touched on the legal implications of fair housing, with South Bend clarifying that they have never filed a complaint with the Human Rights Commission, but would do so if necessary. 3 or 4 group homes have been challenged. Jeb raised concerns about the potential violation of the Fair Housing Act by focusing all home funds on low-income, majority non-white areas, and expressed interest in seeing affordable housing opportunities in high-income areas.

### **Adaptation, Funds, and Lead Rules Discussion**

Marco and Walter discussed the potential adaptation of old units and the allocation of limited funds between affordable housing and infrastructure projects. South Bend suggested scrutinizing the use of funds for police department activities, as they compete with housing-related uses for limited resources. The team also welcomed a new member, Jeb, and highlighted the need for clarity on lead rules. Lastly, Laura, a full-time veteran, shared her journey and was reminded to fill out the agency survey. Some unresolved issues include lead rules for rehab needing funding, and the receiving of a large lead based paint grant.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Public Safety – 8/29/24**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Brad Rohrscheib (South Bend Neighborhood patrol)
- J Bourn (City of South Bend Police Department)
- Carl Buchanon (Fire Chief of South Bend)

### **Quick recap**

Walter and Gavin and stakeholders from South Bend and Mishawaka discussed their 5-year consolidated plans for using federal funding from HUD for housing and community development needs. They also addressed issues related to homelessness, public safety, and the need for affordable housing, with a focus on gathering feedback from patrol officers and improving conditions in the city. Lastly, they discussed the challenges of recruiting and training firefighters and police officers, as well as the rising costs of manufacturing and the importance of having the right equipment for their workers.

### **Summary**

#### **Discussing HUD Funding and Police Strategies**

Walter held a meeting with stakeholders from the cities of South Bend and Mishawaka to discuss their 5-year consolidated plans. The plans outline how the cities will use federal funding from the Housing and Urban Development (HUD) for housing and community development needs. The Cities of South Bend and Mishawaka receive significant funding from HUD, with South Bend receiving approximately \$2.3 million annually and Mishawaka receiving around half a million. The meeting focused on addressing housing needs, particularly in South Bend, and the issues faced by the police and fire departments. Brad from the South Bend Police Department provided an overview of their strategy for distributing resources based on crime data and heat maps on crime and expressed a desire for increased funding to extend their neighborhood patrols. A concern is overtime pay depleting funds quickly. This resulted in neighborhood patrols being reduced to Friday and Saturday over the summer. The conversation ended with an agreement for Brad to send the link to the transparency hub containing crime data to UDV and Jennifer and Alyssa.

#### **Addressing Homelessness and Improving South Bend**

Brad, Bourn, and UDV discussed the persistent issue of homelessness in South Bend, particularly in the downtown area. They confirmed that the city has resources to assist homeless individuals and that the police only resort to arrest as a last resort when they become a public nuisance. Encampments are not a

large issue now, but need to be addressed before they do. The group also discussed the issue of perceived problems, such as speeding and parking complaints, and the efforts being made to address these before they become larger issues. Lastly, they touched on the city's ongoing improvements, including a new dream center, and the status of the surveys mentioned in the attachments.

### **Addressing Neighborhood Issues and Homelessness**

Walter and Brad agreed on the importance of gathering feedback from patrol officers about neighborhood issues. Walt suggested a reporting form, which would cover a range of concerns, from hazardous vacant structures to lack of handicapped-accessible sidewalks. Carl then discussed the issue of homelessness, emphasizing that it is not always a result of personal choice but can be due to various factors. He introduced the community paramedicine program aimed at assisting homeless individuals in finding adequate medical care, housing, and other resources. Carl advocated for affordable housing and HUD-based resources to help those in need, warning that a lack of resources and support would lead to more people ending up on the streets.

### **Fire Department Challenges and Solutions**

Carl discussed the challenges and proactive measures taken by the fire department to minimize risks and provide assistance to the community. He emphasized the importance of being active, proactive, and reactive in managing fire hazards and providing emergency services. Carl also highlighted the need for more firefighters to handle the increasing call volume and the importance of offering competitive wages to attract and retain qualified personnel. UDV inquired about the city's insurance rating, equipment, and ambulance services, to which Carl responded that the city is a class one rated city with 11 fire stations, 11 engines, 4 aerials, and 7 ambulances.

### **City Housing Improvements and Fire Funding**

Walter and Carl discussed housing conditions in the city and the need for improvements, especially regarding affordable housing and addressing slumlords. Carl acknowledged uncertainty about the city's occupancy permit and landlord ordinances, committing to consult the fire marshal and inspectors. They outlined the city's 5 to 10 year plan focused on affordable housing, public safety, and securing funding for fire equipment. Specific needs include more trucks and truck repairs, more equipment and gear for firefighters, and more staffing. Also noted was the long training time for more staff. Carl confirmed limited state funding for fire equipment, with priority given to municipalities with less funding. However, the city is actively applying for grants to secure additional funding, emphasizing their due diligence on behalf of taxpayers rather than seeking handouts. There is also a shortage of paid firefighters. The city still maintains a class 1 insurance rating, which is in the 1% of cities.

### **Rising Manufacturing Costs and Essential Equipment**

Carl and Walter discussed the rising costs of manufacturing and the necessity of providing essential equipment for their workers. Carl emphasized the importance of training and having the right equipment for a successful outcome, while also highlighting the high costs and long lead times associated with purchasing new fire trucks and aerial trucks. Walter acknowledged these challenges, mentioning that even

if they had the funds, they would not receive the equipment for several years. Carl further emphasized the importance of having two sets of gear due to the high costs and the fact that cancer is a leading cause of detriment in public safety. UDV noted that some fire equipment manufacturers offer financing, adding to the interest costs, and Carl highlighted the increasing costs of equipment and the lack of clear information on how to pay for it.

#### **Recruiting, Training, and Retaining Firefighters and Police Officers**

UDV and Walter discussed the challenges and processes involved in recruiting and training firefighters and police officers. Carl explained that their department needs to increase its number of firefighters from 240 to 256, but the recruitment and training process takes 21 to 23 weeks, which creates a constant shortage. Despite this, Carl mentioned that they were currently at full complement due to recent hiring and retention efforts. Walter thanked Carl and Brad for their time and input, and expressed the city's commitment to addressing community needs through evening meetings with neighborhood groups.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Neighborhood Organizations #2 – 8/20/24 - 1:30 PM**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Kathy Schuth (Near Northwest Neighborhood Executive Director)

#### **Quick recap**

The discussion began with Kathy Schuth emphasizing the need for higher quality affordable housing in South Bend due to low-quality rental properties rented out at market prices. They discussed the influx of out-of-town investors buying blocks of housing and the impact on rising property values, making it difficult for lower-income families to find affordable housing. The lack of public housing availability due to corruption and inefficiencies was also mentioned, with concern expressed for families unable to access assistance. They acknowledged the disparity between resources and the growing need for affordable housing, emphasizing ongoing support and funding. Issues such as lead-based paint testing, housing discrimination, and assistance programs for special needs populations were also touched upon. The conversation highlighted challenges and opportunities in housing development, infrastructure improvements, and funding sources for affordable housing projects. Both speakers stressed the importance of proactive measures for safe and sustainable housing development within the community.

#### **Housing Needs**

The conversation starts with discussing the greatest need in their city and neighborhood, with Kathy Schuth emphasizing the need for higher quality affordable housing in South Bend. They highlight the issue of low-quality rental housing in the area, with many homes in poor condition being rented out at market prices. UDV questions whether these rental properties are from original local families or outsiders to which Kathy Schuth explains there is a mix of out-of-town investors and local owners. Walter mentioned that sons and daughters are not renting out their parents' old homes, with Kathy Schuth adding that while it's not common, larger investment groups from various places have been purchasing blocks of housing. They discussed the influx of investors from different locations, including California, Texas, Israel, and even locally in Indiana. The conversation turned towards the rising property values in South Bend, leading to increased pressure on lower-income families as wages have not kept up with the skyrocketing housing costs. Kathy Schuth emphasized the difficulty in finding affordable housing, with UDV mentioning the trend of sharing homes becoming more common as a solution.

#### **Housing Authority Issues**

They highlighted the high demand for public housing, but the availability is limited due to corruption and inefficiencies within the housing authority. Kathy Schuth expressed concern for families who qualify for assistance but are unable to access it, forcing them to find alternative, often unstable living arrangements. The discussion concluded with both speakers acknowledging the significant disparity between available resources and the growing need for affordable housing in the community. Despite some progress in

addressing the housing crisis, they emphasized the importance of ongoing support and funding to meet the overwhelming demand.

Walter mentioned that there has been a loss of public housing units, while Kathy Schuth confirmed that over 100 units had to be closed down. Walter inquired about the number of units developed by Kathy Schuth's organization annually, with Kathy Schuth mentioning that they usually work on 5 to 6 units per year through new construction or renovations. They also discussed the challenges contractors face regarding inspections, paperwork, and Section 3 requirements.

### **Housing Improvements and Lead Based Paint**

The conversation then shifted to lead-based paint, with Walter asking about testing procedures. Kathy Schuth explained that they contract out the testing to an environmental company before and after renovations for safety reasons. They also mentioned the prevalence of lead poisoning in their neighborhood and the need to address it seriously. Both speakers discussed the age of homes in their area, with Kathy Schuth noting that most were built before 1978, raising concerns about lead paint. They also touched on the need for infrastructure improvements and the potential use of different funding sources for development projects. Walter suggested the creation of a fund for tapping fees, while Kathy Schuth mentioned efforts to establish an Affordable Housing Trust Fund locally.

### **Housing Discrimination and Banking**

Walter and Kathy Schuth had a conversation touching on various topics such as housing discrimination, fair housing practices, and assistance programs for special needs populations. Kathy Schuth mentioned that they were going for a \$20 million grant from the Lily Foundation. UDV brought up the issue of discriminatory practices in neighborhoods, including redlining and steering. Kathy Schuth expressed uncertainty about the prevalence of such practices but acknowledged the potential existence of them. The discussion then shifted to housing and banking issues, with Gavin asking about experiences with local banks regarding property financing. Kathy Schuth mentioned steering families towards the city's Community Homebuyers Corporation for assistance but noted limited direct involvement in down payment assistance programs. The conversation also touched on reporting housing discrimination complaints to the Human Rights Commission and city initiatives for fair housing month. Walter inquired about accommodations for persons with disabilities, prompting a discussion about aging in place and repair programs. Kathy Schuth mentioned collaborations with organizations like Rebuilding Together and Habitat for Humanity for such initiatives.

Walter raised the issue of neighbors seeking advice on various matters from Kathy Schuth's organization, such as sewer problems. Kathy Schuth acknowledged being a source of guidance for community members and facilitating referrals to appropriate resources.

Walter mentioned a resident survey that they hope will be filled out with SurveyMonkey. They emphasize the importance of resident input. Kathy praises the city of South Bend for listening to its residents and their input, stating that the city is focused on providing assistance and housing for its people. They discuss the city's investment in various housing programs beyond government funding, showing a commitment to community development.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Housing Developers – 8/20/24**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Laura Viramontes (City of Mishawaka)
- Margaret Pfeil (Board President of Our Lady of the Road and the New Day Intake Center)

### **Quick recap**

Margaret, the Board President of Our Lady of the Road and the New Day Intake Center, highlighted the challenges and future plans for housing and services for the homeless population in South Bend, particularly those with mental health, addiction, and physical mobility issues. She stressed the importance of partnerships with local governments and businesses to overcome stigma and sustain operations. The UDV team agreed to organize a meeting to explore ways to increase housing vouchers and generate more permanent, supportive housing.

### **Summary**

#### **Our Lady of the Road and New Day Intake Center Mission**

Margaret, the Board President of Our Lady of the Road and the New Day Intake Center, introduced their mission and services to the UDV team. She highlighted the ongoing planning of a permanent low-barrier intake center, with funding from the State of Indiana and the city of South Bend. Margaret also discussed the housing situation in the South Bend area, the challenges faced due to corruption in the housing authority, and the urgent need for additional housing units. Right now, they are using motels to house 120 people, with a waiting list. Margaret says that 1500 units of housing could address the issue. The UDV team inquired about the possibility of purchasing the motel, and Margaret indicated that this would be discussed with the city of South Bend in the future. There is currently a 2.5 million dollar grant ready for a new facility to open in 2026.

#### **Addressing Complex Healthcare Challenges**

Margaret discussed the challenges faced by their population, which primarily consists of elderly guests with mental health, addiction, and physical mobility issues. She shared that their partnership with the Beacon Family Medicine Residency program has resulted in a significant decline in emergency room usage among motel guests. Margaret also highlighted the need for subsidizing housing for this population and planning for their future needs. She further discussed the challenges of providing proper psychiatric care to individuals dealing with severe mental health issues who are also struggling with self-medication and substance abuse. Margaret emphasized the need for a more comprehensive approach to addressing these complex issues.

### **Community Support and Housing Challenges**

Margaret, Walter and Gavin discussed their ongoing efforts to support the local community, particularly those in need of housing and financial assistance. Margaret's team provides temporary housing, benefits application assistance, and financial management services. They also focus on crisis management and getting people off the streets. Walter proposed partnering with other agencies to offer additional services, which Margaret welcomed. However, she highlighted the current shortage of emergency housing vouchers and funding due to the end of Covid-19 relief programs, emphasizing the need for partnerships with local governments and businesses to sustain operations. Margaret also pointed out the challenges faced by recently housed individuals, such as navigating tenant agreements and potential evictions, which can create barriers to finding future housing.

### **Addressing Mental Health Barriers to Housing**

Margaret also emphasized the issue of mental health as a significant barrier to housing and shared her experiences of encountering individuals with mental health issues in her community. She proposed the idea of meeting with representatives from local government and other agencies to discuss ways to increase housing vouchers and generate more permanent, supportive housing. Laura and Jennifer from the cities of South Bend and Mishawaka respectively, expressed their appreciation for Margaret's insights and agreed to arrange a meeting between their teams.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Transportation Authority – 8/20/24 – 3:30 PM**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Amy Hill (Transportation Authority)

#### **Quick recap**

Amy Hill from the Transportation Authority and Walter from Urban Design Ventures discussed the consolidated plan for public transportation in South Bend and Mishawaka, including the potential use of Community Development Block Grant funds for community development needs. They also explored the current state of public transportation infrastructure, the transition to compressed natural gas buses, and the challenges faced such as staffing shortages and vandalism issues. Lastly, they discussed the potential for micro transit options and fixed-route bus services, as well as the recent operational analysis and future plans for the system.

#### **Summary**

##### **Transportation Services and Urban Development Plans**

Walter Haglund and Amy Hill, CEO of the Transportation Authority, discussed the consolidated plan for the cities of South Bend and Mishawaka. Amy explained that the Transportation Authority provides both fixed route and paratransit services, with a fleet of 50 buses and 20 vans, primarily funded by property taxes. UDV proposed using Community Development Block Grant (CDBG) funds for specific community development needs. Amy expressed interest in exploring this funding source and discussed the recent partnership with Maycog for a comprehensive operational analysis resulting in the Connect Transit plan. She also highlighted plans for a budget-neutral network to be implemented later this year and a longer-term plan for additional funding. The city of South Bend's interest in a potential pilot program for faster bus services and the lack of bus shelters in Mishawaka due to accessibility challenges were also noted.

##### **Public Transportation Infrastructure and Partnerships**

Amy discussed the current state of public transportation infrastructure, noting a lack of amenities such as shelters at most bus stops. Currently the transportation authority has a 12.2 million dollar operating budget. She also mentioned that their service operates on a 30 to 60-minute headway and does not run on Sundays. Gavin requested a copy of their transit map, which Amy confirmed was available on their website. Walter also inquired about potential partnerships with companies, but Amy stated that any

expansion would require reviewing their charter. Amy also mentioned the possibility of exploring micro transit options and fixed-route bus services. There are currently no park and ride lots in the city.

#### **UDV's CNG Fleet and Paratransit Service**

Amy informed Walter that their fixed route fleet is entirely composed of compressed natural gas buses, a transition that began in 2014 and was completed last year. She mentioned that the first round of these buses will be eligible for replacement in 2026, and they are currently seeking funding options for this. Amy also explained the Paratransit service, a curb-to-curb service for individuals with disabilities, which operates within 3 quarters of a mile of the fixed route service. Despite the service being used for various purposes, there hasn't been an increase in demand for it. Each ride costs \$2 for the individual and \$20 for the city. However, she noted challenges with student transportation and vandalism issues at their transfer centers and bus shelters.

#### **Addressing Public Transportation Challenges in South Bend**

Amy discussed the challenges and improvements of the public transportation system in South Bend. She mentioned that while there are policies in place to address issues like bus drivers' complaints about low hanging tree branches and street conditions, the biggest problem has been staffing shortages. Amy also highlighted that the system has been experiencing a workforce shortage, with an aging workforce and difficulties in retaining staff due to inflexible schedules. Three of the last four months have hit full ridership. She further explained that the system had transitioned to a designated bus stop system in 2017, which has led to the removal of 189 stops and the addition of 152 new ones. Amy also encouraged Walter and Gavin to reach out with any further questions.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Economic Development – 8/21/24**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Jeff Rea (Chamber of Commerce)
- Paula Sours (Latin American Chamber of Commerce)
- Mary McAfee (Dept. of Engagement & Econ. Empowerment)
- Frank Fotia (County Planner)
- Sarah Schaefer (Dept. of Community Investment)
- Eric G. (Growth Development for South Bend)
- Cynthia Simmons (Real Estate broker)

### **Quick recap**

Walter and Gavin from Urban Design Ventures presented a 5-year plan for South Bend and Mishawaka, focusing on housing development needs and the importance of affordable housing. The discussion also covered the challenges faced by small minority-owned businesses and the need for strategic investment in housing and commercial corridors, as well as workforce development. Issues related to the city's aging infrastructure, particularly in older neighborhoods, and the need for a reporting mechanism to address housing discrimination and financial incentives for buying in less desirable areas were also discussed.

### **Summary**

#### **5-Year Plan for Cities' Development Funding**

Gavin presented a 5-year plan for the cities of South Bend and Mishawaka, aimed at utilizing annual funding from CDBG Home and ESG for community and housing development needs. The plan was developed with key members including Jeff, the President and CEO of Southland Regional Chamber, Frank Frutia, an economic development planner with St. Joseph County, and Sarah Schaefer, the deputy director for the Department of Community Investment with the City of South Bend. The discussion focused on the housing development needs and challenges in the county and cities, with an emphasis on the importance of affordable housing and getting people back into the workforce to afford housing. The group also discussed the development of a 5-year plan for the use of federal funds, with a focus on addressing development trends, problems, and needs, as well as affirmative actions for fair housing.

## **Support for Minority-Owned Businesses**

Paula discussed the company's efforts to support small minority-owned businesses in preparing for an upcoming project. She highlighted the company's work in providing educational components, connecting businesses with the right resources, and helping with proposal development. Paula also mentioned the company's plans to certify more minority-owned businesses in the coming months. Walter and Paula discussed the challenges faced by small businesses, particularly in dealing with companies that claim to provide support but do not follow through. They agreed on the importance of advocating for these businesses and ensuring they receive proper credit for their work.

## **Economic Development Plans and Mentorship Programs**

Walter and Frank discussed the economic development plans for the county, focusing on housing and transportation needs for new businesses. A housing study, conducted in collaboration with Abby Wiles, indicated a need for both new construction and rental properties, while also highlighting the challenge of balancing affordability with cost-effective building. Cynthia, the officer of diversity and inclusion for the city of South Bend and a real estate broker, proposed a mentorship program to support small businesses, including those owned by women and minorities, and offered financial coaching to struggling real estate clients. Walter and Cynthia emphasized the importance of strategic investment in housing and commercial corridors, as well as workforce development to meet future demands.

## **Workforce Development Coordinator and Opportunity Fund**

Sarah announced the hiring of a workforce development coordinator to help maximize the use of funding in the coming years. The coordinator will also assist in developing an "opportunity fund" combining small dollar loans with business coaching, aimed at filling gaps in funding for local businesses. The city is considering using Section 108 provisions of the CDBG program to borrow money for developers, a strategy UDV suggested could be included in the 5-year plan. Sarah and UDV agreed to discuss this further with Alyssa and Jennifer.

## **City Infrastructure Challenges and Solutions**

Sarah discussed the ongoing challenges related to the city's aging infrastructure, particularly in older neighborhoods. The city's sewer infrastructure, which is over a hundred years old, often poses unexpected costs to developers, leading to requests for city assistance. Sarah also highlighted issues with sidewalks and curbs, which are the responsibility of the developers, and the lack of a stormwater dedicated system downtown due to a consent decree with the EPA. These issues, Sarah noted, are not present in newer developments outside the city.

## **Sewer Lines, Reimbursement Programs, and Housing**

Sarah plans to apply for a loan program in October to replace old sewer lines on the west side of the city. Cynthia introduces a curb and sidewalk reimbursement program, but notes it requires upfront payment which could be a barrier. There is discussion about the high costs of tapping into sewer lines, ranging from \$25,000 to \$50,000. The team discusses making certain areas more accessible by potentially demolishing

vacant and dilapidated structures for rehab programs. Jeff suggests focusing more on housing projects over infrastructure or demolition due to limited funds and high costs.

### **Housing Discrimination and Community Input**

Paula shared her experience with a housing program and raised questions about its current availability. Walter and Cynthia discussed ongoing issues of housing discrimination, appraisal fraud, and financial incentives for buying in less desirable areas, comparing it to the practice of redlining. They also highlighted the challenges faced by undocumented individuals and the Latino community. The group agreed on the need for a reporting mechanism to address these issues and recognized the positive efforts of community members. Walter requested Paula's help in distributing forms for community input on the city's new 5-year plan, and Jennifer offered to provide forms and flyers with a QR code.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Healthcare Providers – 8/21/24**

In attendance

- Ann Lundy (Indiana Health Center)
- Mallory Bachman (VA Indiana)
- Renata Williams (SJC Health Dept)
- Cameron Harris (SJ County Health Dept)
- Alissa Balke (SJ County Health)
- Latorya Greene (SJ County Health, Community Well Being & Tobacco)

### **Quick recap**

The team discussed the challenges of providing affordable housing and community development for low and moderate-income individuals in South Bend and Mishawaka. They explored potential solutions such as street medicine, housing voucher systems, and partnerships with local shelters and mental health organizations. The team also identified the need for better communication between the housing authority and their team, and committed to bringing these issues to the attention of the housing authority in future discussions.

### **Summary**

#### **Consolidated Plan for Affordable Housing and Community Development**

Gavin from Urban Design Ventures presented a 5 Year Consolidated Plan for South Bend and Mishawaka, focusing on community development and housing infrastructure for low and moderate-income individuals. Ann Lundy from Indiana Health Centers introduced her organization's services, while Mallory, the homeless outreach social worker for the VA, discussed her role in serving veterans. Renata, the Director of Community Access, Resources and Education, highlighted the ongoing struggle to find affordable housing, and Cameron, the Public Health Coordinator, shared his efforts to connect vulnerable communities with resources. The group agreed to further explore these issues and potential solutions.

#### **Street Medicine, Veteran Housing, and Partnerships**

Ann proposed exploring street medicine as a means to bridge individuals into home-based care due to the observed need. Mallory added to this by highlighting the difficulties in finding appropriate housing for veterans due to rising rent prices and limited housing stock at the VA. The VA's housing voucher system was also discussed, with Mallory mentioning that vouchers are often transferred between sites based on usage. The team also shared their efforts in working with local shelters and motels to house street homeless, with Ann's noting a partnership with Cultivate to address food insecurities.

#### **Discussing Programs for Vulnerable Populations**

Ann's, Cameron, Latorya, and Mallory discussed their involvement in various programs aimed at helping vulnerable populations reintegrate into society. Cameron shared that the YWCA shelter in Elkhart assists around 250 to 300 individuals annually, with the majority finding permanent housing. Latorya highlighted other programs like Homes for Tracy and Hannah's House, and the Youth Service Bureau's self-sufficiency program. Mallory mentioned the lack of low-demand shelters for the veteran population.

### **Exploring Temporary Housing and Mental Health Services**

Mallory expressed concerns about the lack of temporary housing options for veterans with substance issues in the local area. Ann's shared that the IHC health centers now have providers trained in substance use medication-assisted treatment and licensed clinical social workers. Cameron introduced Oak Lawn, an organization that offers mental health services, including addiction, housing, and crisis services. Ann's further endorsed Oak Lawn as a valuable partner, especially for higher acuity mental health cases. The team agreed to explore these resources further and consider their potential for addressing the local mental health and homelessness issues.

### **Addressing Barriers to Housing Access**

Walter raised concerns about potential issues with fair housing due to mental health stigma and other factors. Mallory confirmed that there are many barriers to housing, including landlords' reluctance to rent to individuals with legal issues or substance abuse problems. Cameron added that the lack of low barrier and no barrier shelters, and the need to separate men from women and children, also contribute to housing issues. Alissa highlighted the problem of specific eligibility criteria for housing programs, which can limit options for individuals who fall between the cracks of these criteria.

### **Addressing Mental Health and Housing Instability**

The team discussed the challenges faced by clients with mental health issues in finding and maintaining stable housing. Mallory and Renata confirmed that they have encountered this issue multiple times, and Ann's noted that untreated mental health conditions can contribute to housing instability. The team agreed on the need for collaboration to address these issues, and discussed the role of the housing authority in the process of eviction. They identified the need for better communication between the housing authority and their team as a key improvement area. UDV committed to bringing these issues to the attention of the housing authority in future discussions.

### **Social Determinants of Health and Funding**

Ann agreed to share data on social determinants of health with Walter and Gavin, focusing on St. Joe County, while Mallory committed to providing data from the VA. Cameron shared contact information for Amanda Ceravolo and another person dealing with counseling. Walter confirmed that the Mishawaka Coalition's plan to lease a vacant building for temporary shelters would be an eligible cost under CDBG funds, but not under ESG. Cameron was advised to contact Laura Viramontes for further information and to download an application for funding. Walter emphasized the importance of providing detailed data

about the scope and quantity of the needed facility. The discussion was deemed productive, with UDV noting the collection of valuable information.

## **South Bend and Mishawaka Five Year Plan – Meeting Minutes**

### **Advocacy Groups – 8/22/24**

In attendance –

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Alyssa Alstott (City of South Bend)
- Jennifer Huddleston (City of South Bend)
- Aleyna Mitchell (El Campito)
- Trent Barnes (ARC Indiana Econ)
- Judy Fox (Forum for Justice)
- Travis Klosinski (Mishawaka Homeless Coalition)

### **Quick Recap**

Walter and Gavin from Urban Design Ventures gathered feedback on the housing and community development needs of St. Joseph County, Indiana, with a focus on issues such as affordability, tenant rights, and the need for more mixed-income housing developments. The team also discussed the challenges faced by vulnerable populations, including the disabled and the Hispanic community, and the potential solutions, such as the Pittsburgh model for housing and the Volunteer Lawyer Network for legal assistance. The discussion concluded with optimism about the future of Mishawaka and South Bend, and the importance of involving residents in decision-making and addressing housing discrimination.

### **Summary**

#### **UDV Gathers Feedback on Housing Needs**

Gavin and Walter gathered feedback on the housing and community development needs of the cities and county in St. Joseph County, Indiana. The discussion involved representatives from various organizations, including Elena Mitchell from El Campito, Child Development Center, Judy Fox, a retired lawyer and housing advocate, Travis Klosinski from the Mishawaka Homeless Coalition, and Trent Barnes from the Arc of Indiana. The UDV sought to identify issues with housing supply, affordability, and specific population needs, with a focus on the current state of the housing market as highlighted by Judy Fox.

#### **Housing Concerns and Tenant-Friendly Legislation**

Judy shared her concerns about the housing situation in the South Bend-Mishawaka area, highlighting the difficulty of finding affordable housing and the poor condition of available apartments. She noted that the current Indiana law is not tenant-friendly, making it challenging for individuals to defend themselves against eviction. Judy also mentioned that there have been attempts to improve the situation through legislative bills, but these have been unsuccessful due to the influence of the Indiana Apartment Association. Travis was invited to share his experiences with the housing issue.

### **Addressing Homelessness and Affordable Housing**

Travis discussed the challenges faced by the Mishawaka Homeless coalition, particularly the issue of transient homelessness, inadequate services for homeless individuals, and poor living conditions for elderly people on Medicaid. He expressed concern about the recent failure of a bill that would have allowed tenants to hold rent in escrow for necessary repairs in their facilities, and the lack of focus on affordable housing for the general population. Travis and Judy suggested the need for more mixed-income housing developments, including townhouses, to accommodate a range of income levels and promote accountability and leverage for landlords. They also highlighted the issue of evictions and the need for rental assistance funds to prevent homelessness in the community. The group agreed that the cities should focus on developing more affordable housing to prevent displacement and improve the living conditions for low-income residents.

### **Rental Assistance Program Participation Discussion**

The team discussed the low participation rate in a rental assistance program in Mishawaka, despite available funds. Judy proposed that increased court involvement could boost participation, but Walter noted that HUD's strict requirements had previously led to underutilization of funds. Travis, who had experience as a service coordinator, suggested that communication issues regarding resource availability for new clients might be hindering participation. Laura confirmed that the program no longer had funds for rental assistance, but was open to considering this option again under the right circumstances.

### **Finding Suitable Housing for Disabilities**

Trent expressed his difficulties in finding suitable housing for people with disabilities in Indiana, particularly those with mental and physical disabilities. He mentioned that he was unaware of any art chapters in Indiana providing housing for people with disabilities, but agreed to verify this information. Walter then shared a successful model from Pittsburgh, where a nonprofit corporation provides housing for various organizations with special needs populations. The housing is fully managed, including marketing and repairs, allowing these organizations to focus on social services. Trent showed interest in this model and asked for the name of the program, which is run through Achieva, the Arc of Greater Pittsburgh.

### **Residential Resources Incorporated and Housing Priorities**

Walter explained the history and current status of Residential Resources Incorporated, a corporation set up to develop housing for the physically disabled. Trent and Travis discussed the need for leveraging government funds to reduce the reliance on rent assistance. Walter further clarified the workings of the 5-year Consolidated Plan, which outlines housing needs and priorities for the cities of Mishawaka and South Bend. Judy emphasized the need for more transitional housing and less high-end housing. However, Walter pointed out that HUD no longer funds transitional housing, which was identified as a problem by Judy.

### **Improving Maintenance in Minority Neighborhoods**

Judy raised concerns about the poor state of maintenance in minority neighborhoods in South Bend and Walter confirmed that funds could be used for street repairs in these areas. Judy agreed to bring these issues to the local council and distribute information to neighborhood associations to encourage community involvement. The team also discussed the timeline for receiving survey responses, which were extended, and the challenges of engaging the public in meetings, with a shift towards online participation. Jennifer brought up a list of neighborhood associations compiled by the city of South Bend, and Aleyna confirmed she would distribute the surveys to her clients through a text service and the community board.

### **Hispanic Community's Underrepresentation in Census**

Aleyna and Walter discussed the underrepresentation of the Hispanic community in South Bend and Mishawaka, particularly in relation to the 2020 census. Aleyna shared that the Hispanic population in their area is around 80%, but many are hesitant to participate in the census due to fear of deportation or mistrust of the government. Walter confirmed that the low participation rate in the census leads to inaccurate data, especially in low-income neighborhoods. Aleyna expressed her commitment to spreading awareness and being a voice for the Hispanic community.

### **Mishawaka, South Bend, and Volunteer Lawyer Network**

Walter expressed optimism about the future of Mishawaka and South Bend, highlighting the cities' efforts to involve residents in decision-making and their track record in funding worthwhile projects. Travis praised the cities' recent street work and suggested the development of a warming shelter. The discussion also touched on issues of housing discrimination against disabled individuals, single parents, and undocumented immigrants, with Judy introducing the Volunteer Lawyer Network that provides free legal clinics. The deadline for funding applications was set at August 30th.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **Housing Agencies – 8/22/24**

In attendance

- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Alyssa Alstoft (City of South Bend)
- Jennifer Huddleston (City of South Bend)
- Janella Davis (HUD Certified Housing Counselor)
- Lori Wallace (Director of Housing Choice Voucher for Housing Authority)

### **Quick recap**

The City of Sound Bank's funds and their allocation to various programs, including Cdbg, home, and Esg, were discussed with a focus on housing and community development needs. The challenges of affordable housing, high rental property values, and eviction rates were identified, with a need for stakeholder input and fair housing choices. The discussion also covered the housing needs and challenges in South Bend and Mishawaka, the potential for audit hints, and the issues faced by elderly and disabled individuals in finding suitable rental accommodations.

### **Summary**

#### **City of Sound Bank Funds and Housing Needs**

The City of South Bend's funds were discussed, with a focus on their allocation to various programs including CDBG, HOME, and ESG, which support housing and community development. The need for stakeholder input to determine housing and community development needs was emphasized, as well as the analysis of impediments to fair housing choice. The lack of affordable housing was identified as a significant issue in the county and cities, with high rental property values and eviction rates. Janella Davis, the HUD certified Housing Counselor for the city of South Bend, primarily focuses on pre-purchase counseling to help individuals overcome barriers to home ownership, and is also involved in the discussion of the 5-year Consolidated Plan for housing community developments.

#### **Program Enrollment and Goals Discussion**

Lori reported that there are currently 62 people enrolled in the program, with 7 being public housing tenants and the rest being housing choice voucher holders. The program requires two goals to be met by the end of a five-year contract: consistent employment for 12 months and the head of household no longer being on welfare benefits. Lori also provided statistics on the housing vouchers and port ins they manage, as well as the number of public housing units and active housing developments they have. UDV requested further details on the number of public housing units and communities.

#### **Housing Authority's Status and Plans**

Lori was asked by Walt to contact Alicia, Alyssa, or Jennifer for information about public housing units and the housing authority's plans. Lori revealed that the housing authority was in a troubled status and needed to improve its score to remove this status, likely through development. The housing authority had awarded project-based vouchers to the Diamond View development and the Monroe group, with no immediate plans for additional units, except for the redevelopment of Circle and Rabbi Schulman. Lori confirmed the number of units at Diamond View and the Monroe Development, and mentioned a vision planning meeting held two weeks prior. Jennifer noted that they may not have direct knowledge of all the developments.

### **Housing Needs and Challenges in South Bend, Mishawaka**

Walt and Lori discussed the housing needs and challenges in the cities and county of South Bend and Mishawaka. Lori expressed a need for Indiana to pass source of income legislation to allow vouchers to be considered income, as the state is landlord-friendly and has high eviction rates. She also highlighted the need for accessible housing for the elderly and disabled, with one-bedroom units being in high demand. UDV confirmed that the cities of South Bend and Mishawaka receive significant funding for housing initiatives. Lori emphasized the importance of annual action plans for accessing these funds.

### **South Bend Housing Needs and Challenges**

Walt and Lori discussed the housing needs and challenges in South Bend. They highlighted the significant need for affordable housing, which has become increasingly scarce due to rising rents. Lori noted that fair market rents in Saint Joseph County are decreasing, but the new calculation method used by HUD was causing confusion. They also discussed the poor condition of the housing stock, with many buildings in need of repair or replacement. Lori mentioned ongoing issues with tenant integrity and the need for better income reporting. The conversation also touched on a recent scandal involving the previous management staff of the housing authority who were found guilty of embezzlement.

### **Housing Authority Challenges and Solutions**

Lori shared her recent experience with the housing authority and discussed potential audit hints. The conversation then shifted to the housing market in South Bend, with challenges faced by the home ownership assistance program being highlighted. The program aims to assist low to moderate income individuals in purchasing homes, but the lack of available properties and significant repairs required have resulted in few closures. Lori added that outside investors are increasingly buying properties in the area, driving up prices and making it even more difficult for local residents to find affordable housing. Despite these challenges, the housing authority's success rate in helping voucher holders find housing is reportedly higher than most other housing authorities.

### **Challenges in Accessible Rental Housing**

Walt, Lori, and Jennifer discussed the challenges faced by elderly and disabled individuals in finding suitable rental accommodations. Lori explained that many landlords are unwilling to make necessary accessibility modifications, and the cost of such modifications is often prohibitive for low-income tenants. Walt suggested the need for a program to assist with these issues, but Jennifer indicated that while they

recognize the need, they do not control the funding for such a program. Lori added that their organization does not have an emergency housing voucher allocation, leaving this issue unresolved.

### **Emergency Housing Vouchers and Challenges**

Lori clarified that while they manage emergency housing vouchers, they are allocated by the State Association's Coc. UDV expressed interest in the vouchers, particularly those for communities outside Philadelphia. Lori also shared that many people are moving to Texas and Chicago, and highlighted the challenges of providing services to a growing population. UDV acknowledged the need for more childcare and transportation options, which Lori identified as major barriers for their clients.

### **Affordable Housing Zoning and Programs**

Walt and Jennifer discussed with Lori about potential issues with zoning for affordable housing units, to which Lori confirmed there were none. Walt then requested for a copy of the city's housing programs, which Jennifer and Alyssa agreed to provide. Jennifer also explained the various housing programs offered by the city, including the Community Home Buyers Corporation, home repair programs, and a partnership with seven local banks. Lori provided contact information for the Mishawaka and St. Joe County Housing Authorities. The group decided to continue their discussion after the meeting, and expressed satisfaction with the progress made and looked forward to their next interactions.

### **St. Joseph County Housing Consortium Approval and Plan**

Gavin and Alyssa discussed the schedule for the St. Joseph County Housing Consortium approval and the Draft Consolidated Plan. Alyssa confirmed that the approval for the housing allocations was still pending due to a lack of quorum, but agreed to move the Draft Consolidated Plan up to October 15th. They also discussed the potential for other organizations to take over vacant housing units and the plan for directing home art funds to a non-congregate shelter. Walt expressed optimism about the cooperation and progress in South Bend.

## **South Bend & Mishawaka Five-Year Plan – Meeting Minutes**

### **In attendance**

- Mayor James Mueller (Mayor of South Bend)
- Liz Maradik (City of South Bend)
- Jennifer Huddleston (City of South Bend)
- Alyssa Alstott (City of South Bend)
- Walter Haglund (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)

### **Quick recap**

The UDV team and the mayor discussed the preparation of a consolidated plan for housing in South Bend, Mishawaka, and the St. Joe Consortium, with a focus on the needs and priorities identified by stakeholders. They also addressed the challenges of an aging housing stock, the need for more affordable units, and the city's infrastructure needs, including improvements to streets, water and sewer lines, and the development of parks and recreational facilities. Lastly, they discussed the challenges faced by the city's education system, particularly in terms of gun violence and low state education rankings.

### **Summary**

#### **Preparing Consolidated Plan for Housing in South Bend, Mishawaka, and St. Joe Consortium**

The UDV team discussed the preparation of a 5-year consolidated plan and annual action plan for the cities of South Bend and Mishawaka, and the St. Joe Consortium, with a focus on housing. They highlighted the need for input from various stakeholders to identify needs and priorities, which would then be addressed by the city. The mayor emphasized the importance of housing and the challenges of using federal tools to achieve mixed-income neighborhoods. UDV suggested the use of the NRSA Neighborhood Strategy Area tool, which has been effective in other cities, to combine low and above-income housing.

#### **Housing Quality, Affordability, and Growth**

Walter and the mayor discussed the quality and affordability of housing in the city. The mayor highlighted the challenges of an aging housing stock and the need to balance affordability with costs. They also mentioned the city's partnership with the housing authority, which has been improving under a new director. The discussion also touched on the need for more affordable units, with several in the planning stages or under construction. However, mayor Mueller expressed doubts about the need to build too many housing units at this point due to the city's recent population growth.

#### **City Infrastructure, Quality of Life, and Economic Development**

The discussion focused on the city's infrastructure needs, particularly in relation to streets, water and sewer lines, and the need for more funding. The mayor highlighted the city's efforts to improve the quality of life through investments in parks and recreational facilities, and the upcoming low barrier

intake center for the homeless. The conversation also touched on economic development, with the mayor emphasizing the importance of workforce development and transportation. The city's partnership with Notre Dame was also discussed, with the mayor expressing optimism about their joint initiatives.

#### **Addressing Education System Challenges and Supporting Youth**

Mayor Mueller and UDV discussed the challenges faced by the city's education system, particularly in terms of gun violence among youth and low state education rankings. UDV mentioned an upcoming meeting with the school superintendent to discuss plans. Both parties acknowledged the importance of supporting youth development and expressed appreciation for each other's efforts in serving the community.



**FIRST**  
**PUBLIC HEARING**

# LOCALiQ

South Bend Tribune | The Herald Times | PO Box 630485 Cincinnati, OH 45263-0485  
The Times-Mail | Evening World  
The Reporter Times

## AFFIDAVIT OF PUBLICATION

Jennifer Huddleston  
Jen Early  
City of South Bend/ Neighborhood Services & Enforcement  
227 W Jefferson BLVD # 1400  
South Bend IN 46601-1830

STATE OF INDIANA, COUNTY OF ST JOSEPH

The South Bend Tribune, a newspaper printed and published in the county of St Joseph, in the State of Indiana, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspaper in the issue dated:

07/25/2024

and that the fees charged are legal.  
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Denise Roberts

Notary, State of WI, County of Brown

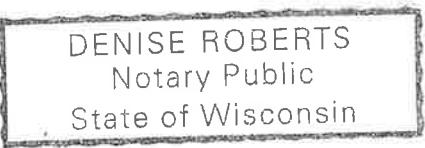
  
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Notary Public  
State of Wisconsin

**NOTICE OF PUBLIC HEARING  
2025-2029 FIVE YEAR HOUSING AND COMMUNITY DEVELOPMENT PLAN  
AND  
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE  
FOR  
ST. JOSEPH COUNTY HOUSING CONSORTIUM  
AND  
2025 ANNUAL PLANS FOR THE CITIES OF SOUTH BEND AND MISHAWAKA, IN**

Notice is hereby given that two (2) separate public hearings will be held to solicit views, inputs, comments, as well as gather information from individuals and organizations concerning the housing, community/economic development, and fair housing needs in St. Joseph County, the City of South Bend and the City of Mishawaka, Indiana. All interested persons and organizations are encouraged to attend and present oral and/or written comments concerning the needs of the Cities and County. Based on those needs the Five Year Consolidated Plan and Annual Action Plan will be developed for the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) funding to address those needs.

**HEARING TIMES AND LOCATIONS**

Hearings will be on two dates and in two locations: **Wednesday, August 7, 2024, at 6:00 pm** in the South Bend Technology Resource Center (TRC), 1165 Franklin Street, #100 (Ignition Park across from the South Bend Police Department), South Bend, IN, and **Thursday, August 8, 2024, at 6:00 pm** in the City Council Chambers, 1st floor, Mishawaka City Hall, 100 Lincolnway West, Mishawaka, IN. Both locations are accessible to persons with physical disabilities. Participants are given the opportunity to participate in the Public Hearings virtually. To participate virtually in the South Bend Public Hearing, use <https://tinyurl.com/SBPublicHearing25HCD> to link to the TEAMS meeting, or email the Community Investment's Neighborhood's Division at [federalgrants@southbendin.gov](mailto:federalgrants@southbendin.gov) or call (574) 235-5841 to request the link. To participate virtually in the Mishawaka Public Hearing, please contact 574-258-1609 or email [lviramontes@mishawaka.in.gov](mailto:lviramontes@mishawaka.in.gov). If special arrangements need to be made to accommodate any resident in order for them to participate in the public hearings, including LEP services, for the South Bend please contact the Department of Community Investment at (574) 235-5841, for Mishawaka please contact 574-258-1615.

Written comments for the St. Joseph County Housing Consortium and the City of South Bend can be submitted to: Chief Neighborhoods Officer, Community Investment, 227 W. Jefferson Blvd. Suite 1300S South Bend, IN 46601. Written Comments for the City of Mishawaka can be submitted to: Grant Manager, Department of Community Development, City of Mishawaka, 100 Lincolnway West, Mishawaka, IN 46544.

**NOTICE FOR HEARING AND SIGHT IMPAIRED PERSONS**

Auxiliary aid or other services are available upon request at no charge. Please give reasonable advance notice when possible. If special assistance is needed at the public hearing, including LEP services, please contact the Department of Community Investment's Neighborhoods Division at (574) 235-5841 at least 72 hours prior to the hearing.

**EQUAL OPPORTUNITY**

We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no impediments to obtaining housing and business opportunities because of race, color, religion, sex, disability, familial status or national origin.

James Mueller  
Mayor, City of South Bend

Dave Wood  
Mayor, City of Mishawaka

Caleb Bauer  
Chair, St. Joseph County Housing Consortium

HSPAXLP



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## FY 2025-2029 FIVE YEAR CONSOLIDATED PLAN, FY 2025 ANNUAL ACTION PLAN, AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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**August 7, 2024 at 6:00 PM**

**Opening Remarks** – Ms. Jennifer Huddleston, Manager, and Ms. Alyssa Alstott, Manager, Neighborhood Grants

**Overview –**

- **Five-Year Consolidated Plan** - serves as the framework to identify housing and community development priorities that align for the community to focus funding from the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) Programs.
- **Annual Action Plan** - provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Five-Year Consolidated Plan.
- **Analysis of Impediments to Fair Housing Choice** – provide an analysis of fair housing barriers that exist in a community and provides strategies to eliminate those barriers.

**Eligible CDBG Activities –**

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets and sidewalks, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services;

- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.
- Administrative costs and planning activities.

### **Ineligible CDBG Activities –**

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

### **Eligible HOME Activities –**

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family owner occupied housing;
- purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;
- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households; and
- administrative and planning costs.

### **Ineligible HOME Activities –**

HOME funds are prohibited from the following uses:

- Project reserve accounts/operating subsidies
- Assistance to a project previously assisted with HOME funds
- Acquisition of property owned by the City (unless property is acquired as part of a HOME project)
- Costs that are not directly related to HOME assisted housing.

### **Eligible ESG Activities –**

ESG funds can be used for the following activities:

- Street Outreach
- Emergency Shelters
- Homeless Prevention and Rapid Re-Housing
- Homeless Management Information System (HMIS)

- Administrative costs

**Eligible ESG Activities –**

ESG cannot be used for the following activities:

- Property acquisition and new construction.
- Rental assistance past 24 months

**Estimated FY 2024 Allocations –**

The City of South Bend anticipates that it will receive an allocation of CDBG funds in the approximate amount of \$2,320,384; an allocation of HOME funds in the approximate amount of \$893,696.89; and an allocation of ESG funds in the approximate amount of \$. These amounts are preliminary and subject to change based on the approval of the Federal Budget for FY 2025.

**Public Comments – UDV Staff**

- What are the Needs of the City of South Bend over the next five (5) years?

**Closing Remarks and Adjournment –** Ms. Jennifer Huddleston & Ms. Alyssa Alstott, Neighborhood Grants

## Public Hearing – South Bend

St. Joseph County Housing Consortium  
2025-2029 Housing & Community Development Plan and  
Analysis of Impediments to Fair Housing Choice

August 7, 2024 6:00 p.m.

Technology Resource Center (TRC)  
1165 Franklin Street #100, South Bend

### Name

Jennifer Henderson

Alissa Alstott

Online

Laura Viramontes

Wait

Gavin

### Zip Code

26800

CoSB

Online

CITY OF MISHAWAKA

UDV

UDV

### Email

Jhollestorn@outhbendin.gov

aalstott@outhbendin.gov

Online

City of Mishawaka

UDV

UDV

Meet will sign  
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**City of South Bend, Indiana  
FY 2025-2029 Five-Year Consolidated Plan, FY 2025 Annual Action Plan,  
and Analysis of Impediments to Fair Housing Choice**

Tuesday, December 10, 2024 at 5:30 PM  
County-City Building, DCI Conference Room  
227 W. Jefferson, 1400S, South Bend IN 46601

Attendance: Jennifer Huddleston

Alyssa Alstott

Laura Viramontes

Walter Haglund

Gavin O'Connor

Agenda: Jennifer Huddleston Read aloud the list of applicants with project names, stating their award, if any.

No Comments Received



**SECOND  
PUBLIC HEARING**

# LOCALiQ

South Bend Tribune | The Herald Times | PO Box 630485 Cincinnati, OH 45263-0485  
The Times-Mail | Evening World  
The Reporter Times

## **AFFIDAVIT OF PUBLICATION**

Jennifer Huddleston  
City of South Bend/  
Neighborhood Services & Enforcement  
227 W Jefferson BLVD # 1300  
South Bend IN 46601-1830

STATE OF INDIANA, COUNTY OF ST JOSEPH

The South Bend Tribune, a newspaper printed and published in the county of St Joseph, in the State of Indiana, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspaper in the issue dated:

11/26/2024

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11-28-24

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**NOTICE OF AVAILABILITY  
OF THE DRAFT 2025-2029 HOUSING & COMMUNITY DEVELOPMENT PLAN AND  
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING FOR  
THE ST. JOSEPH COUNTY HOUSING CONSORTIUM AND  
AND 2025 ACTION PLANS FOR THE CITIES OF SOUTH BEND AND MISHAWAKA AND PUBLIC HEARING NOTICE**

NOTICE IS ALSO HEREBY GIVEN that the St. Joseph County Housing Consortium has available for public review and comment, copies of the proposed 2025-2029 Housing and Community Development (HCD) Plan and Analysis of Impediments to Fair Housing Choice (AI) for the Cities of South Bend and Mishawaka, and St. Joseph County, as well as the 2025 Annual Action Plans (AP) for South Bend and Mishawaka. The HCD Plan addresses housing and community development needs and strategies for the next five years. The AI reports on issues related to fair housing. The APs provide goals and strategies for the one-year use of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG) funds.

Beginning **11/27/2024** the proposed 2025-2029 HCD Plan including the AI and 2025 APs will be available for review at the following locations, in addition to the City of South Bend and City of Mishawaka web sites ([www.southbendin.gov/department/community-investment/neighborhood-development/](http://www.southbendin.gov/department/community-investment/neighborhood-development/)) ([www.mishawaka.in.gov/communitydevelopment/](http://www.mishawaka.in.gov/communitydevelopment/)):

- All branches of the St. Joseph County and Mishawaka Public Libraries
- The Wakertown and New Carlisle-Olive Township Public Libraries
- South Bend's Office of the Clerk
- South Bend's Department of Community Investment
- Mishawaka's Department of Community Development

Written comments may be submitted **11/27/24 through 12/31/24** and will be considered when developing the Final HCD and Action Plans that will be submitted to the U.S. Department of Housing and Urban Development. Written comments for the St. Joseph County Housing Consortium and the City of South Bend may be submitted to: Neighborhood Grants, 227 W. Jefferson Blvd. Suite 1300S, South Bend, IN 46601 or via email to [federalgrants@southbendin.gov](mailto:federalgrants@southbendin.gov), and for the City of Mishawaka to Grant Manager, Department of Community Development, City of Mishawaka, 100 Lincolnway West Mishawaka, IN 46544. **The comment period will close on December 31, 2024, at 5:00 pm.**

**HEARING TIMES AND LOCATIONS**

NOTICE IS ALSO HEREBY GIVEN that the referenced documents will be discussed during public hearings with the St. Joseph County Housing Consortium. Two in-person Public Hearings will be held. **Hearing times and locations are as follows:**

**Tuesday, December 10, 2024, at 5:30 pm in South Bend in person** at the City of South Bend Department of Community Investment conference room on the 14th floor of the County-City Building, 227 West Jefferson Blvd., South Bend, IN 46601. This is an accessible location.

**By phone, tablet, or computer at the below links:**

South Bend: <https://tinyurl.com/3vh322j3>

Or by phone by calling the following number: 574-367-5480 and entering the meeting ID: 362 266 641#.

**Tuesday, December 11, 2024, at 11:00 am in Mishawaka in person** at Mishawaka City Hall, Board of Public Works Room, 2nd floor, 100 Lincolnway West, Mishawaka, IN 46544. This is an accessible location.

**ALLOCATIONS**

The allocations contained in the 2025 Annual Action Plan are draft numbers based on Program Year 2024 allocations and will be adjusted to match the actual allocation amounts, once actual amounts are released by HUD. Changes to be made once actual allocation amounts are known are listed below.

The City of South Bend received \$2,320,384 in Community Development Block Funds for Program Year 2024. Should the City receive an increase in funding, the increase will be applied to the DCI CDBG Admin project up to but not to exceed the 20% Admin cap. Should the City receive a decrease in funding, the decrease will be taken from the DCI Admin Project. Should the decrease affect the amount allowable to the public services cap, the SBPD Neighborhood Patrols project will be reduced to meet the 15% cap. Should the funds decreased exceed what the DCI Admin Project was allocated and what is required to stay under the public services cap, the remaining amount will be proportionally decreased from each of the remaining 2025 CDBG projects.

The City of South Bend received \$203,698 in Emergency Solutions Grant funds for Program Year 2024. Should the City receive more or less funding than anticipated, the DCI ESG Admin project and each 2025 Shelter project will be proportionally decreased or increased to remain within the 7.5% cap and 60% cap respectively. Should the increase exceed the caps, the remaining portion will be proportionally added to each of the 2025 Rapid Rehousing Projects.

The St. Joseph County Housing Consortium received \$893,697 in HOME Investment Partnerships Program funds for Program Year 2024. Should the Consortium receive less funding than anticipated, the amount will be deducted from the HOME Admin project. Should the decrease exceed the admin amount funded, the balance will be proportionally decreased from the remaining 2025 HOME projects. Should the Consortium receive an increase in funding, the amount will be applied to the Admin project up to the 10% Admin cap, the balance will be applied proportionally to the remaining 2025 HOME projects.

**SPECIAL ASSISTANCE**

In accordance with Section 504 and the Americans with Disability Act (ADA) and Section 508 of the Rehabilitation Act, the City of South Bend offers accessibility and reasonable accommodations for persons with disabilities and limited English proficient (LEP) residents at no charge. Persons in need of auxiliary aid or other services, including translation services, are encouraged to contact the South Bend's Department of Community Investment at [federalgrants@southbendin.gov](mailto:federalgrants@southbendin.gov) or (574) 235-5841. Kindly submit requests at least 72 hours prior to the hearing.

**EQUAL OPPORTUNITY**

We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing and business opportunities because of race, color, religion, sex, disability, gender identity, familial status or national origin.

James A. Mueller  
Mayor, City of South Bend

David A. Wood  
Mayor, City of Mishawaka

Caleb Bauer  
Chair, St. Joseph County Housing Consortium





**City of South Bend, Indiana**  
**PUBLIC HEARING FOR THE DRAFT**  
**FY 2025-2029 Five-Year Consolidated Plan, FY 2025 Annual Action Plan,  
and Analysis of Impediments to Fair Housing Choice**

**Tuesday, December 10, 2024 at 5:30 PM**  
**County-City Building, DCI Conference Room**  
**227 W. Jefferson, 1400S, South Bend IN 46601**

Name	Organization	Phone Number	Email Address
Alissa Alstott	COSB	574.235.9951	aalstott@southbend.in.gov
Jennifer Huddleston	COSB	574.235.5841	jhuddleston@southbend.gov



**City of South Bend, Indiana  
FY 2025-2029 Five-Year Consolidated Plan, FY 2025 Annual Action Plan,  
and Analysis of Impediments to Fair Housing Choice**

Tuesday, December 10, 2024 at 5:30 PM  
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Attendance: Jennifer Huddleston

Alyssa Alstott

Agenda: Jennifer Huddleston Read aloud the list of applicants with project names, stating their award, if any.

No Comments Received