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JOHN VOORDE
CITY CLERK, SOUTH BEND, IN

ANNUAL REPORT

DEPARTMENT OF COMMUNITY INVESTMENT

City of South Bend, Indiana
April 2015



2014 ANNUAL REPORT

I. Mission Statement:

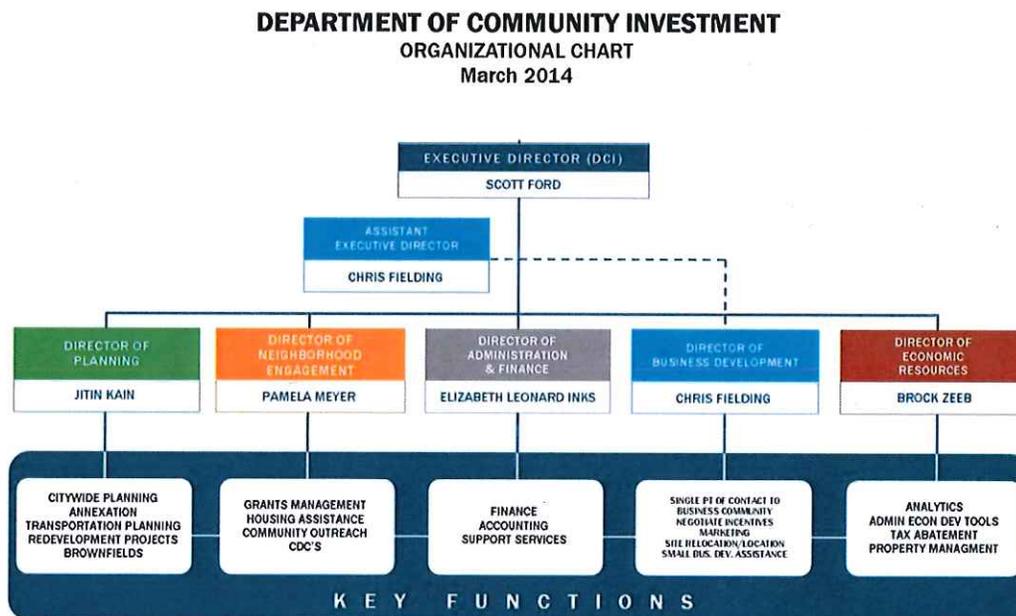
Our mission is to spur investment in a stronger South Bend. We achieve this by:

- Attracting and retaining growing businesses;
- Connecting residents to economic opportunities; and
- Planning for vibrant neighborhoods.

II. Department Structure

In 2012 the Department of Community and Economic Development was restructured and rebranded as the Department of Community Investment. The new structure is intended to promote an integrated approach to economic development that incorporates a broad array of perspectives and expertise in all of the Department's activities. No new positions were added to the Department, but rather one role, formerly CED Specialist VI was converted into the Assistant Executive Director/Director of Business Development position. This position was created to be the 'single point of contact' to assist businesses in navigating City departments and the processes/procedures related to any issue that may arise with their operation.

There were no changes to the Department's organization in 2014. The Department's organizational structure can be illustrated as follows:



III. Leadership



Scott Ford
Executive Director



Chris Fielding
Assistant Executive Director



Brock Zeeb
Director of Economic Resources



Beth Leonard Inks
Director of Admin & Finance



Jitin Kain
Director of Planning



Pam Meyer
Director of Neighborhood
Engagement

IV. KPI's for 2014:

Key performance indicators to track departmental activity in 2014.

1. *Announced Job Creation for approved projects:* 1368
(405 of these jobs projected to come online in 2014)
2. Commercial Private Investment: \$180,078,262
3. Public investment into private projects \$23,384,509
 - a. Tax Abatement: \$4,063,045
 - b. Redevelopment Commission: \$18,230,826
 - c. IRF \$1,090,638
4. Private/Public Ratio for 2014: 7.50
 - a. 1/7.50 or 13% public investment leveraged 87% private investment in approved projects.
5. Households Assisted via Housing Programs and Counseling: 485
6. Ancillary economic info:
 - a. Unemployment for the City of South Bend dropped from 8.3% in January 2014 to 7.4% in December 2014, nearly a 11% reduction. The number of employed members in the workforce increased from 39,483 to 40,488, an increase of 1,005 jobs while the total labor force remained relatively constant from 43,057 to 43,715.

V. Top Achievements for 2014:

The main achievements of the Department are organized according to Mayor Buttigieg's three top priorities: 'Economic Development', 'Good Government', and the 'Basics are Easy':

A. Economic Development:

1. **Lippert Components:** The former 500,000 square foot AJ Wright Facility, that had been empty since 2011, was the subject of intense competition in a reviving commercial real estate market. In collaboration with the State of Indiana, Bradley Co. and Holladay Properties, the City was able to attract Lippert Components, a division the \$2 Billion Drew Industries, to locate in the building. The project will bring at least 380 jobs and \$2.3 million in new investment to South Bend's west side.
2. **ND Turbomachinery Facility.** A six-party collaboration between the University of Notre Dame, the City of South Bend, the State of Indiana, Great Lakes Capital, Indiana & Michigan Power, and General Electric, the ND Turbo will contain some of the most advanced aerospace testing facilities in the world to allow for advanced research and development of new engine components in South Bend. The \$33M project will create at least 57 jobs. ND Turbo will be housed in one of two new 'Catalyst' Multi-tenant buildings being constructed at Ignition Park, part of a larger 13 acre high-tech campus to be developed by Great Lakes Capital.
3. **Nello:** One of the largest single job creation projects in recent local history, South Bend based Nello Corp, opted to consolidate its operations in South Bend from Texas and Bremen, Indiana into a new \$57M facility that will lead to the creation of 540 jobs by 2023. Nello is a top tier global supplier of utility tower and wireless communication towers. The new facility is currently under construction to the North of the ethanol Plant and was not awarded any Tax Abatements.
4. **Noble America's Ethanol Plant:** The November 2012 closure of the New Energy Ethanol Plant created a crisis for the community on several fronts. Not only was the Ethanol Plant the single largest revenue source for the City's Wastewater Utility, the closure of the water wells lead to a rise in the water table, which thereby flooded a number of adjacent homes. While the Department of Public Works was able to devise a plan to temporarily operate the pumps to reduce the water table, DCI negotiated with a potential purchaser to purchase and redevelop the facility. In April, 2014 the agreement was executed with Noble America in which Noble has invested \$54 million to redevelop the facility where 67 residents are currently employed. Operations began late in 2014 on a limited basis and will continue to ramp up in 2015.
5. **Smart Streets:** A branding campaign for public right-of-way improvement projects throughout the City of South Bend includes conversion of downtown one-way streets into two-way, streetscape improvements in the East Bank, Corridor enhancements and neighborhood curb, sidewalks and streetlights. Funding for Phase I was approved by Council in 2013 and these projects included the streetscape improvements to East Jefferson Boulevard and the two-way conversion of William and Lafayette Street all of which were complete in 2014.
6. **S.M.A.R.T. Workforce:** DCI led the effort to assemble a partnership of St. Joseph County stakeholders to effectively address the shortage of skilled labor available to manufacturers. This is an employer-led curriculum model, successfully employed elsewhere in the State, which ensures that participants will develop skills that are immediately relevant for prospective jobs. The cities of South Bend and Mishawaka

have provided funding for training scholarships, which in turn attracted American Electric Power to add an additional \$5,000 to the program. In 2014 the program provided scholarships and training for 25 students, 18 of whom were from South Bend. 15 of the 18 residents have gained employment through the program while the other 3 residents were initially employed and we are working with them to further their skills and place them into new roles.

7. **Project Lead the Way:** Project Lead the Way (PLTW) is a project based curriculum with a focus on science, technology, engineering and math (STEM) programs for grades ranging from Kindergarten through the 12. A \$542,716 grant from the Redevelopment Commission combined with support from the United Way, the St. Joseph Chamber of Commerce, and the South Bend School Corporation, was able to cover a critical funding gap to implement the curriculum in all 21 primary and intermediate schools located within the City's boundaries. The curriculum will align well with the existing curriculum at New Tech High School, to have a positive impact on over 11,000 students annually.

B. Good Government

1. **Drucker Playbook for the Public Sector.** In 2014, we concluded an 18 month engagement with the Drucker Society in the beta implementation of the Leadership Playbook. The process helped our entire Community Investment team become a mission-driven organization that is more effective at identifying priorities, managing time, setting goals, and communicating both internally and externally. The Playbook received external recognition as one of the "Bright Ideas" in 2014 by the Ash Center of Harvard's Kennedy School of Government.
2. **Low Income Housing Tax Credit Process:** The Department created a common application, process and policy help streamline and clarify the low income housing tax credit application process. With a process in place, we can educate potential developers as to the necessary steps and ensure that community engagement has occurred in advance of the application deadlines.
3. **TIF Realignment:** In 2014, the Department led a significant overhaul of the TIF geography in South Bend. The consolidation of the Airport Economic Development Area and the bifurcation of the South Bend Central Development Area, as well as the expansion along the length of Lincolnway West and Western Avenue established a funding mechanism for the implementation of the West Side Main Streets Revitalization Plan as well as the Smart Streets Initiative. The eastern portion of the South Bend Central Development Area was added to the Northeast Neighborhood Development Area and it was expanded to encompass the Farmer's Market. The new TIF districts were renamed, "River West Development Area" and "River East Development Area". Details include:
 - i. 665.7 net new acres added to the TIF districts
 1. 405 acres (61%): Westside corridors
 2. 142 acres (21%): East Bank, including the Farmer's Market and Mishawaka Avenue to the IUSB edge
 3. 118 acres (18%) : Sample Street Industrial Zone
 - ii. Releasing \$19M of Assessed Value with the closure of the Central Medical Development Area. This will lead to a minor reduction in the tax rate and an additional \$311,685 in Circuit Breaker Relief to the City.

4. **West Side Main Streets Revitalization Plan:** The West Side Main Streets Plan, completed in summer 2014, is a market-based strategic revitalization plan for Lincolnway West and Western Avenue. The Plan serves as a guide to business and property owners, residents, developers, the City, and others in making investment, land use, and design decisions along these two corridors. The Plan was a model for public engagement, guided by a steering committee of business owners and residents who live along the Corridors, and Plan was formally approved and adopted by the Area Plan Commission and the Common Council. The first phase of implementation (new street trees, road striping and signal changes) were awarded in the fall of 2014 with construction expected to start in the spring of 2015.
5. **Sale of Blackthorn Golf Course:** Blackthorn Golf course is a privately managed, public course that was built by the Redevelopment Commission for \$5.4M in 1992. Over the past few decades, the City has had to subsidize the course by \$6.9M with TIF funds to cover the debt service and capital improvements at the Course. Operationally the course has performed well in the past few years and has hosted a LPGA tournament. However, as the management of a golf course is beyond the core competencies of redevelopment, Community Investment staff initiated a disposition process to sell the golf course to a private entity. In doing so, the course will be added to the tax rolls, will no longer draw upon public subsidies, and will have more flexibility to attract additional development at the course, all while maintaining its commitment to being a golf course open to the public. The course will be sold in first quarter 2015 for \$1,655,000.

C. Basics are Easy

1. **Tax Abatement Compliance:** With an interest to improve customer service for our economic development partners, staff automated the tax compliance process. Several notices are generated in the spring to streamline the reporting process, petitioners can now file compliance forms electronically to the City and County bodies. Transitioning from postal mail to digital format has simplified reporting, increased customer response and better customer service.

VI. Summary of Redevelopment Activities by Area

South Bend has both redevelopment areas and economic development areas, all governed by the South Bend Redevelopment Commission. In 2014, the City's redevelopment and Economic Development areas underwent boundary changes to incorporate commercial areas primarily along Lincolnway West and Western Avenue. The expansion allowed the city to better align its priorities with funding sources.

Redevelopment Areas: Redevelopment areas use acquisition, clearance, and disposition of land and public improvements to reclaim blighted land for new development. Design review sets and maintains high development standards for the reclaimed land.

Redevelopment Areas:

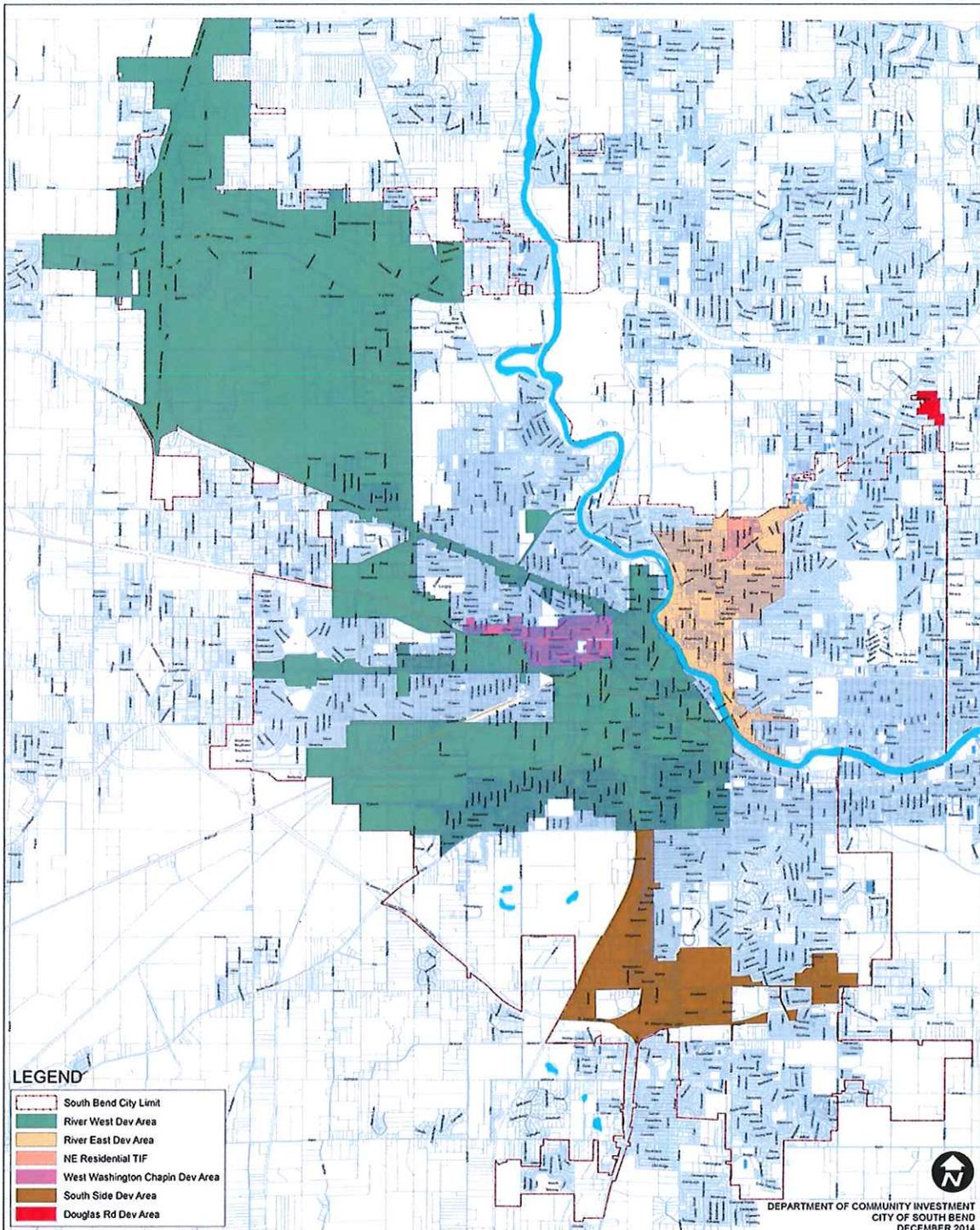
- River East Development Area
- South Side Development Area
- West Washington-Chapin Development Area

Economic Development Areas: The declaration of an economic development area does not require the finding of blighted conditions, and does not have the right of eminent domain. South Bend currently has two economic development areas.

- River West Development Area
- Douglas Road Economic Development Area

A map of these areas is included in the following page:

SOUTH BEND DEVELOPMENT AREAS



- A. River West Development Area (RWDA) Formerly AEDA; includes west side of SBCDA**
1. Ignition Park:
 - a. Turbo Machinery facility announced at Ignition Park, a partnership between the City, ND, GE, Great Lakes Capital and IEDC
 - b. Engineering work continued in 2014 for Phase 1B of Ignition Park, adding a northern drive into the Tech Park. Project expected to begin in spring of 2015.
 - c. Continued Ignition Park South acquisitions and demolitions.
 2. Renaissance District Environmental Remediation work initiated.
 3. Closed on Curtis Products lease of the Bosch property.
 4. Appropriated additional funds for the Hill and Colfax mixed use project
 5. Change of developer for LaSalle Hotel from Great Lakes to Real America.
- B. River East Development Area (REDA) Formerly NNDA; includes East side of SBCDA**
1. Bidding and award of alley work to support new homes constructed by South Bend Heritage Foundation on Hill St.
 2. 5 Points Utility Study moved to engineering phase.
- C. Douglas Road Economic Development Area (DREDA)**
- D. South Side Development Area (SSDA)**
1. Began implementation of Fellows St. drainage work and intersection improvements. Completion in spring of 2015.
 2. Planning for additional sidewalk connectivity around the Erskine Commons development.
 3. Began engineering work on the Chippewa and Michigan Roundabout.
- E. West Washington Chapin Development Area (WWCDA)**

VII. Tax Abatement

The City of South Bend offers a Tax Abatement Program designed to help new and expanding businesses improve real property or acquire new equipment. The program also provides tax abatement for the construction of new residences.

Tax abatement provides tax relief to the owner while supporting new development which would not have occurred without public support. The increase in taxes, generated by the new investment, is phased in over a defined number of years.

Approvals in 2014 included seven real property tax abatements and seven personal property tax abatements. The abatements contributed towards attracting an expected \$88,766,998 of new investment and 612 jobs created with an annual payroll of \$20,822,832.

IX. Industrial Revolving Loan Fund

The Industrial Revolving Loan Fund (IRF) provides low-interest gap financing to help companies in South Bend expand their operations and facilities, and assists start-up companies in the area. In 2014, the Industrial Revolving Fund closed five loans to businesses totaling \$1,090,638. Total new private investment was \$1,230,000 with 53 jobs created.

X. Federal Grants for Neighborhood Development

The Neighborhood & Community Engagement Team monitors annual federal entitlements to the City of South Bend from the U.S. Department of Housing and Urban Development (HUD). These funds benefit low to moderate income persons and/or eliminate slum and blight. The City conducts an annual application/request for proposal and award processes for Community Development Block Grant (CDBG), HOME, and Emergency Solutions Grant (ESG) funds.

The Housing & Community Development Plan (HCD Plan, also sometimes called the Consolidated Plan) explains how and why HUD funding will be used. The HCD Plan requires the community to combine submission of all its HUD funded grants into one document to allow for better coordination of resources. In essence, the HCD Plan is an application for the following HUD grants: Community Development Block Grant, HOME Investment Partnership Program, and Emergency Shelter Grant. In addition, because the City of South Bend, the City of Mishawaka, and St. Joseph County entered into an Inter-local Government Agreement in 1991 to establish the St. Joseph County Housing Consortium, the three jurisdictions develop the HCD Plan together.

Key Federal resource programs include the following:

- A. **Community Development Block Grant (CDBG)** funds can be used for a variety of community development opportunities such as providing affordable housing, a suitable living environment, and economic opportunities for individuals and families with incomes below 80 percent of the area median income. CDBG funds can also be used for the elimination of slum and blight. South Bend and Mishawaka each administer their own CDBG entitlement funds.
- B. **HOME Investment Partnership Program (HOME)** funds are used to develop affordable housing opportunities for households with incomes under 80 percent of the area median income. HOME funds are distributed countywide through the St. Joseph County Housing Consortium.
- C. **Emergency Solutions Grant (ESG) Program** provides homeless persons with basic shelter and essential supportive services. It can assist with operational costs of the shelter facility and for administration of the grant.

The key subject areas for grant activities were the following:

- Affordable Housing
- Housing Counseling
- Community Development Facilities
- Capacity Building
- Homeless/Emergency Assistance

Key Activities

Affordable Housing: Assistance with housing issues is provided directly through City programs such as the South Bend Home Improvement Program (SBHIP), as well as through various external agencies that produce housing and offer housing services to residents of the community. Activity in 2014 included:

- A. **Home Purchase:** 15 first time homebuyers received closing costs and mortgage assistance through the CHC and NNRO Mortgage Investment programs.

- Neighborhood Resources Connection: Funding for 1 scholarship to attend the Regional Neighborhood Network Conference, as well as 20 participants in the Neighborhood Leadership Academy.

Homeless Assistance Emergency Solutions Grant: Funding for 6 area shelters, which together served 3685 individuals. Our partners include:

- Center for the Homeless 668
- Aids Ministries 27
- Youth Service Bureau 189
- YWCA 1201
- Life Treatment Center 1600

Quality of Life Marketing: Neighborhood Engagement staff host and manage a number of activities to showcase the South Bend community and its neighborhoods. A sampling of the programming on 2014 includes:

- Realtor Certification Series 6 participants
- 6 Neighborhood Tours with a total of 172 participants
- Participation in the "Freshman" Tour 60 participants
- Neighborhood Tours 10 tours
- Co-sponsorship of Faculty Tour 45 participants

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JOHN VOORDE
CITY CLERK, SOUTH BEND, IN

2014 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

FOR

THE CITY OF SOUTH BEND
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
& EMERGENCY SOLUTIONS GRANT (ESG)

AND

THE ST. JOSEPH COUNTY HOUSING CONSORTIUM
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)



NOTICE TO THE PUBLIC

This report was created using the U.S. Department of Housing and Urban Development's (HUD's) new online eCon Planning Suite. The system was created to support grantees and the public in assessing their needs and making strategic decisions by providing better data.

HUD requires its grantees, such as the City of South Bend and St. Joseph County Housing Consortium, to submit their Annual Action Plans, Con Plans and this report, the Consolidated Annual Performance and Evaluation Reports (CAPER), in the new system.

Additionally, the self-populating data reflects activities performed with grants awarded with Program Year 2014 funds, which were not available to the City until July 2014 and to subgrantees until August 2014. The actual accomplishments and dollars expended reflect calendar year January 1, 2014 through December 31, 2014.

PLEASE NOTE that some inconsistencies have been identified between numbers that populate in the report and actual data. As the self-populating data cannot be edited, explanation is made throughout this CAPER where such discrepancies exist.

SEE THE ATTACHED CDBG, HOME AND ESG SPREADSHEETS FOR ACCURATE DEPICTIONS OF EXPENDITURES, ACCOMPLISHMENTS AND BENEFICIARIES FOR EACH ACTIVITY PERFORMED IN 2014.

CR-05 - Goals and Outcomes

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

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

In South Bend during 2014, a total of 102 households received help with housing issues: 86 were existing homeowners assisted with repairs, and 16 were potential homebuyers provided homebuyer education. Low-moderate income homeowners received assistance with needed repairs through the following programs: SBHIP - 41 assisted; REAL Services' Caregiver Connection - 24 assisted; Rebuilding Together - 21 assisted.

The Community Homebuyers Corporation (CHC) assisted 11 households with the purchase of their first home.

In addition, the City of South Bend supported neighborhood revitalization efforts through four major partners: two community development corporations - South Bend Heritage Foundation (SBHF) and the Near Northwest Neighborhood, Inc. (NNN) - as well as the Northeast Neighborhood Revitalization Organization (NNRO) and Habitat for Humanity of St. Joseph County.

SBHF has developed affordable housing for the residents of South Bend for the past 40 years. SBHF currently focuses its planning and rehabilitation efforts in the Near West Side of South Bend. Working with CDBG, HOME and private funds, they have made a significant difference in the revitalization of that area. In 2014 SBHF completed the following projects:

- Rehab of single-family home at 218 Chapin for resale to income-eligible buyer;
- Rehab of two units at 301-307 Chapin for rent to income-eligible tenants;
- ADA conversion of bathroom at Colfax Cultural Center, complete with chair lift;

In addition, SBHF acquired the multi-unit structure at 905-907 Lincolnway West to be rehabbed in 2015.

The NNRO was formed in 2000 to strengthen and revitalize South Bend's Northeast Neighborhood. The NNRO continues to work with the University of Notre Dame on the development of Eddy Street Commons, a mixed use development containing commercial space, hotels, a conference center, mixed income condominium and single-family homes. Thirty percent (30%) of the single family homes are reserved for low-mod income families. In 2014 five (5) low-mod households received mortgage assistance through the NNRO's Mortgage Investment Program, funded with HOME dollars, allowing them to purchase homes in the area.

The NNN has been improving the quality of life in the Near Northwest Neighborhood for the past 20

years. Using a combination of CDBG and HOME funds, the NNN focused efforts on the Cushing-Lindsey-Scott Street area. In 2014 the NNN completed the following projects:

- Rehab of single-family home at 628 Scott (Sold to income-eligible buyer)
- Rehab of single-family home at 615 Cushing (Sold to income-eligible buyer)
- Rehab of single-family home at 917 Lindsey (Currently listed for sale)

The NNN started the following projects, to be completed in 2015:

- Rehab of duplex at 625-627 Cushing into single-family home
- Rehab of single-family home at 719 Lindsey
- Acquisition of 706 Harrison for replat with 917 Lindsey
- Acquisition of single-family homes at 621 Scott, 626 Scott and 717 Cottage Grove for future rehabs

Habitat for Humanity continues to be a strong partner in the affordable housing market. HOME funding subsidized the construction of four (4) new construction homes in South Bend in 2014:

- 2123 Irvington
- 825 Twyckenham
- 1727 Chapin
- 617 N. St. Peter

In addition, Habitat started work on the existing house at 741 Cottage Grove. Upon completion, the rehabbed house will be sold to an income-eligible household.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected - Strategic Plan	Actual - Strategic Plan	Percent Complete	Expected - Program Year	Actual - Program Year	Percent Complete
2013 Goal - Acquisition of Real Property	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	4	2	50.00%			
2013 Goal - Administration	Administration		Other	Other	1	1	100.00%			
2013 Goal - Battered and Abused Spouses	Homeless		Homeless Person Overnight Shelter	Persons Assisted	815	975	119.63%			
2013 Goal - Clearance and Demolition	Non-Housing Community Development		Buildings Demolished	Buildings	38	33	86.84%			
2013 Goal - Construction of Housing	Affordable Housing		Homeowner Housing Added	Household Housing Unit	5	3	60.00%			
2013 Goal - Direct Homeownership Assistance	Affordable Housing		Direct Financial Assistance to Homebuyers	Households Assisted	17	16	94.12%			
2013 Goal - Disposition of Real Property	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	4	2	50.00%			
2013 Goal - Fair Housing	Non-Housing Community Development		Other	Other	250	246	98.40%			

2013 Goal - Homeless Facilities (not Operating Costs)	Homeless		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	1557	155.70%		
2013 Goal - Housing Counseling	Affordable Housing		Other	Other	178	166	93.26%		
2013 Goal - Operating Costs of Homeless/AIDS Patients Programs	Homeless		Homeless Person Overnight Shelter	Persons Assisted	2000	4290	214.50%		
2013 Goal - Operating Costs of Homeless/AIDS Patients Programs	Homeless		HIV/AIDS Housing Operations	Household Housing Unit	0	0			
2013 Goal - Public Facilities and Improvements	Homeless Non-Homeless Special Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0			
2013 Goal - Public Facilities and Improvements	Homeless Non-Homeless Special Needs		Other	Other	0	0			

2013 Goal - Public Services (General)	Non-Housing Community Development		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	48000	45959	95.75%			
2013 Goal - Rehab; Single-Unit Residential	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	90	77	85.56%			
2013 Goal - Rehabilitation Administration	Affordable Housing Planning and Administration		Homeowner Housing Rehabilitated	Household Housing Unit	2	2	100.00%			
2013 Goal - Rehabilitation Administration	Affordable Housing Planning and Administration		Other	Other	1	1	100.00%			
2013 Goal - Rental Housing Subsidies	Non-Homeless Special Needs		Tenant-based rental assistance / Rapid Rehousing	Households Assisted	6	10	166.67%	5	5	100.00%
2013 Goal - Technical Assistance	Non-Housing Community Development		Other	Other	24	0	0.00%			
2013 Goal - Transportation Services	Non-Homeless Special Needs		Homelessness Prevention	Persons Assisted	35		%			
2013 Goal - Youth Services	Homeless		Homeless Person Overnight Shelter	Persons Assisted	175	182	104.00%			

Acquisition of Real Property	Affordable Housing	CDBG: \$800000 / HOME: \$698058	Homeowner Housing Rehabilitated	Household Housing Unit	0	8	6	75.00%
Administration	Administration	CDBG: \$420000 / HOME: \$45000 / ESG: \$2000	Other	Other	0	1	1	100.00%
Battered and Abused Spouses	Homeless	ESG: \$29438	Homeless Person Overnight Shelter	Persons Assisted	0	648	1754	270.68%
Clearance and Demolition	Non-Housing Community Development	CDBG: \$462086	Buildings Demolished	Buildings	0	30	12	40.00%
Construction of Housing	Affordable Housing	HOME: \$195963	Homeowner Housing Added	Household Housing Unit	0	4	0	0.00%
Direct Homeownership Assistance	Affordable Housing	CDBG: \$200000	Direct Financial Assistance to Homebuyers	Households Assisted	0	13	7	53.85%
Fair Housing	Non-Housing Community Development	CDBG: \$10000	Other	Other	0	250	338	135.20%
Housing Counseling	Affordable Housing	CDBG: \$74787	Other	Other	0	200	133	66.50%
Operating Costs of Homeless/AIDS Patients Programs	Homeless	ESG: \$80227	Homeless Person Overnight Shelter	Persons Assisted	0	1953	3473	177.83%

Operating Costs of Homeless/AIDS Patients Programs	Homeless	ESG: \$80227	HIV/AIDS Housing Operations	Household Housing Unit	0	0	31	27	87.10%
Public Services (General)	Non-Housing Community Development	CDBG: \$90000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0		45000	43428	96.51%
Rehab; Single-Unit Residential	Affordable Housing	CDBG: \$483137	Homeowner Housing Rehabilitated	Household Housing Unit	0		50	21	42.00%
Rehabilitation Administration	Affordable Housing Planning and Administration	CDBG: \$30000	Other	Other	0		1	1	100.00%
Rental Housing Rehab	Affordable Housing	HOME: \$59412	Rental units rehabilitated	Household Housing Unit	0		25	0	0.00%
Rental Housing Subsidies	Non-Homeless Special Needs	HOME: \$20000 / ESG: \$56090	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0		25	41	164.00%
Technical Assistance	Non-Housing Community Development	CDBG: \$8000	Other	Other	0		6	0	0.00%
Youth Services	Homeless	ESG: \$23938	Homeless Person Overnight Shelter	Persons Assisted	0		127	172	135.43%

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

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

During the 2014 program year, year five of the 5-year plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME, Shelter Plus Care (SPC), and Emergency Solutions Grant (ESG) funds to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives included owner-occupied housing rehabilitation, homebuyer assistance, slum/blight clearance, provision of public safety services, and technical assistance. The accomplishments of the City of South Bend and the St. Joseph County Housing Consortium were consistent with the consolidated Plan's high-priority community development and housing objectives, and are presented in this report within the 2014 calendar year.

PLEASE NOTE: HUD did not release 2014 funds until early July 2014, therefore the City of South Bend and St. Joseph County Housing Consortium were not able to contract with subgrantees until August 2014. This left insufficient time in which to start, let alone complete, most 2014 CDBG, HOME and ESG activities.

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME	ESG
White	147	21	1,809
Black or African American	81	1	1,556
Asian	1	1	5
American Indian or American Native	1	0	10
Native Hawaiian or Other Pacific Islander	1	0	4
Total	231	23	3,384
Hispanic	13	1	209
Not Hispanic	218	22	3,175

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

Narrative

Information detailing racial and ethnic status of individuals/households assisted in calendar year 2014 is provided in the attached spreadsheet for each funding source.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG			3,960,679
HOME			540,594
ESG			217,135

Table 3 - Resources Made Available

Narrative

The amounts indicated in the "Resources Made Available" column in the table above represent PY2014 resources ONLY. The amounts indicated in the "Amount Expended During Program Year" column indicate dollars spent from PY2014 resources as well as resources remaining from previous program years.

Information detailing expenditures in calendar year 2014 is provided in the attached spreadsheet for each funding source.

PLEASE NOTE: HUD did not release 2014 funds until early July 2014, therefore the City of South Bend and St. Joseph County Housing Consortium were not able to contract with subgrantees until August 2014. This left insufficient time in which to start, let alone complete, most 2014 CDBG, HOME and ESG activities within the 2014 calendar year.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Census Tract 19	37	35	CDBG and ESG Entitlement Community and St. Joseph County Housing Consortium Jurisdiction
Census Tract 6	29	28	CDBG and ESG Entitlement Community and St. Joseph County Housing Consortium Jurisdiction
City of Mishawaka	6	6	St. Joseph County Housing Consortium Jurisdiction
City of South Bend	26	29	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
City-Wide			City-Wide

Near Northwest Neighborhood			
Near West Side Neighborhood			
Neighborhood Revitalization Strategy Area (NRSA)			
St. Joseph County - Not South Bend or Mishawaka	2	2	St. Joseph County Housing Consortium Jurisdiction

Table 4 – Identify the geographic distribution and location of investments

Narrative

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as census tracts 6, 4, 21, and 5, two of which are located in the Near Northwest and Near West Side neighborhoods. The City also identified census tracts 19 and 20 as areas of greatest need based on the data and the foreseen likelihood of foreclosures.

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of Community Development Corporations (CDCs)
- Areas of need per NSP determinations
- Location of most vacant and abandoned structures
- High foreclosure rates (NSP)
- Age of housing stock
- High cost loans (NSP)
- Completing the 5-year plan as outlined in the 2010-2014 Housing and Community Development (HCD) Plan

St. Joseph County

Given recent changes in the economy, the need for homeowner assistance has peaked. To that end, 2014 HOME funds allocated to the County were directed to rehabilitation of a 25-unit rental property located in New Carlisle.

Leveraging

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

ESG match dollars come from a variety of sources including private donations, volunteer labor, and United Way grants. HOME match dollars come from private donations, volunteer labor, land donations and waived fees/taxes.

In 2014 the City of South Bend's Community Homebuyers Corporation (CHC) awarded \$158,070 of CDBG funds in Forgivable Mortgage Subsidy funds to eleven (11) families, enabling them to become homeowners. These subsidies were leveraged with \$643,630 in private mortgage funding. CDBG provides the mortgage subsidy of 20%, not to exceed \$19,000 of the purchase price of a home, and local lenders represented on the CHC board pool their funds to provide the remaining dollars. CHC offers financing to clients that are usually not conventionally lendable. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

Rebuilding Together (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Rebuilding Together has built a strong relationship with the City of South Bend, local trades, the higher education community and the business community, allowing the program to grow stronger and more efficient every year. In 2014 Rebuilding Together completed home repairs for 21 households in the Near Northwest – Lincoln Park neighborhoods of South Bend. Rebuilding Together was allocated \$200,000 in CDBG funds and it is estimated that donated labor and materials added \$96,225 and contractor discounts an additional \$1,090 to the project.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	2,236,615
2. Match contributed during current Federal fiscal year	451,049
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	2,687,664
4. Match liability for current Federal fiscal year	121,689
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	2,565,975

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year									
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match	
12-JH-11	12/31/2014	0	0	0	0	3,927	0	3,927	
12-JH-30	12/31/2014	21,887	0	0	0	1,490	0	23,377	
12-JH-80	10/04/2014	25,313	0	0	0	0	0	25,313	
13-JH-11	12/31/2014	0	0	0	0	128,184	0	128,184	
13-JH-30	12/31/2014	0	61,596	198,180	0	0	0	259,776	
14-JH-70	12/31/2014	0	0	0	0	25,785	0	25,785	
HO 09-801	12/31/2014	10,000	0	0	0	0	0	10,000	
HO 10-880	06/26/2014	24,848	0	0	0	0	0	24,848	

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period			
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$
4,693	46,874	51,044	11,330
			Balance on hand at end of reporting period \$
			523

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	187,030	0	0	0	0	187,030
Number	2	0	0	0	0	2
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	187,030	0	187,030			
Number	2	0	2			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	1,984	75
Number of Non-Homeless households to be provided affordable housing units	50	40
Number of Special-Needs households to be provided affordable housing units	6	5
Total	2,040	120

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	6	75
Number of households supported through The Production of New Units	0	14
Number of households supported through Rehab of Existing Units	58	92
Number of households supported through Acquisition of Existing Units	8	6
Total	72	187

Table 12 – Number of Households Supported

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

"Table 12 - Number of Households Supported" indicates the families and households assisted with PY 2014 funds. That funding (CDBG, HOME, ESG) was not available to the City of South Bend, the St. Joseph County Housing Consortium, nor respective subrecipients until July/August 2014. There was not sufficient time to undertake most funded activities in the remaining months of 2014.

The PY2014 activities undertaken in calendar year 2014, and counted in the numbers above, were: Rebuilding Together, Department of Community Investment Housing Counseling and ESG Shelter Operations for the Center for the Homeless, Life Treatment Centers, Youth Service Bureau and the YWCA.

Cumulative housing information is provided in the attached spreadsheets for each funding source.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2010-2014 HCD Plan and best serve low-mod income families in the respective jurisdictions. As data is collected in preparation of the 2015-2019 HCD Plan, these outcomes will be reviewed again in anticipation of confirmation and/or potential modification.

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

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	32	5
Low-income	59	10
Moderate-income	102	8
Total	193	23

Table 13 – Number of Persons Served

Narrative Information

Programs continue to concentrate on providing decent affordable housing and a stable neighborhood environment for low- to moderate-income people. With a number of housing assistance programs, South Bend strives to help people in a variety of circumstances find decent, affordable housing – whether their need is for small repair grants, rehab/repair, homebuyer counseling on credit, how to work with a realtor and obtain a mortgage, down payment assistance or mortgage subsidies for existing or new houses. In addition to the City’s work, local CDCs continue to develop and build their own capacity. Housing strategy and priorities have also been guided by the 2014-2019 HCD plan.

St. Joseph County - The Housing Assistance Office (HAO) coordinates most of the new and rehabilitation projects for affordable housing in the county outside South Bend and Mishawaka. In 2014 The Housing Assistance Office (HAO) completed a new construction 10-unit senior housing rental project in North Liberty. All units were leased to low-moderate senior citizens by year end 2014.

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

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

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

The Continuum of Care (CoC) agencies worked together to design and implement a collaborative process based on referrals and complementary programs and services. The process includes emergency shelter, transitioning to ESG or Supportive Housing Programs (SHP) funded agency programs, as well as working within the CoC to ensure specific client needs are met appropriately. Case management services were available in 2014 to regularly assess the needs of clients.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC continued to discuss and work on strategies that resulted in the following priorities:

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

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The chronically homeless, severely mentally ill, veterans, persons with HIV/AIDS, victims of domestic violence, and youth were moved into rapid re-housing options rather than the traditional shelter system whenever possible. The chronic substance abuse homeless subpopulation used a traditional shelter model with expanded services and programs. Pursuit of a large-scale permanent housing project for the severely mentally ill is ongoing.

The CoC is also considering a facility for the chronically homeless who typically stay outside of the shelter system. In 2014, a team applied to the Indiana Supportive Housing Institute for the opportunity

to learn best practices for developing housing with support services. The intended project is a Frequent Users System Engagement (FUSE) facility to be located in the City of South Bend. The team was selected to attend the Institute in 2015.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The chronically homeless, severely mentally ill, veterans, persons with HIV/AIDS, victims of domestic violence, and youth were moved into rapid re-housing options rather than the traditional shelter system whenever possible. The chronic substance abuse homeless subpopulation used a traditional shelter model with expanded services and programs. Pursuit of a large-scale permanent housing project for the severely mentally ill is ongoing. The CoC is also considering a facility for the chronically homeless who typically stay outside of the shelter system.

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

Actions taken to address the needs of public housing

The Housing Authority of South Bend (HASB) continues to provide the residents of South Bend the same high quality services as in previous years, despite undergoing a crisis in governance that led to the Executive Director's resignation and the Board being replaced. A new Board of Commissioners is ready to assume responsibility for leadership and governance of the HASB.

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

The local Housing Authority participates in the Family Self-Sufficiency Program (FSS). The FSS program is a voluntary program for Section 8 participants. Additionally, for the past 11 years residents of public housing have participated in a similar program that combines the Public Housing Authority Sec. 32 Program with an Indiana State program of Individual Development Accounts (IDAs). The Section 8 Program requires that the head of household enter a five-year contract with the PHA during which time the family will receive supportive services through a case worker with the goal of eventually not needing public assistance of any type. In return, any rent increases from increased income earnings that the participant experiences are placed in an interest bearing escrow account which the participant receives when they complete their contract. This escrow account can be used for a down payment on a home or educational or medical expenses. In the Public Housing Homeownership Program at the Housing Authority of South Bend (HASB) (now referred to as Section 32), since it was begun and initially titled Turnkey III, well over 100 families have moved from public housing to homeownership.

Actions taken to provide assistance to troubled PHAs

The HASB has appealed its rating of 56 on the PHAS. Should the appeal not be successful, the HASB would be receptive to any assistance offered. The HASB is preparing for the submission of its unaudited 2014 FASS. The HASB has scheduled its next round of physical inspections and is currently preparing properties for this inspection. The Board of Commissioners was replaced and a new Board is ready to assume responsibility for leadership and governance of the HASB.

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The St. Joseph County Housing Consortium will continue to encourage efforts to expand the reach of the Human Rights Commission to the City of Mishawaka and St. Joseph County. Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. Additionally, conversations are ongoing with the St. Joseph County Commissioners.

People returning to the community from prison often need assistance in securing jobs and affordable housing. A movement to “Ban the Box” in South Bend may open up more employment opportunities for those re-entering the community from incarceration.

The Residential Tax Abatement program is available to potential homeowners for consideration when thinking about homeownership. This allows a phasing in the costs that can lessen the immediate financial burden and, coupled with the legislative property tax cap, could be critical to new homeowners.

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

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

Allocations aligned with the High Priorities listed in the 2010-2014 HCD Plan and emphasized homeownership, public facility improvements, public improvements and technical assistance. These remained the broader community priorities in 2014 based upon a number of issues:

- Community need exceeded available resources
- Slow economy / high unemployment depleted existing resources, while reducing donations
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including slow economy, unemployment, foreclosures can take a toll on a person's emotional and mental health. These types of issues could be a contributing factor to abuse, addiction and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of

the national housing crisis and the resulting number of vacant and abandoned homes. This situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including public facility improvements, acquisition / rehabilitation, and demolition were seen as necessary and critical to achieving revitalization and assuring other investment, therefore resources were directed toward programs that addressed those activities.

Another significant obstacle was the reduction of State funding and the lack of availability of State ESG funding to agencies serving the most vulnerable in St. Joseph County. There are no other resources to counter the reduction of these previously available funds. This can result in a reduction of staff which hampers the ability to provide service at the level anticipated and/or desired. The limitation of short term rental assistance dollars in the community as compared to the need was also a major obstacle. The economy and state of unemployment created a greater challenge as services were sought by even more individuals and families.

Members of the St. Joseph County Continuum of Care (CoC) attended meetings held by the Indiana Housing and Community Development Authority (IHCDA) and voiced concerns about the reduction of funding from the State of Indiana. Written concerns were also submitted to IHCDA. In addition, CoC members meet with legislators to discuss the negative impact of funding cuts.

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

In 2012, the HASB, in partnership with the County Health Department and with financial support from the City, County Commissioners, County Health Department, the Community Foundation of St. Joseph County, South Bend Medical Foundation, and Residence Inn by Marriot received a Lead Hazard Control Grant for the second time. This grant brings \$3.48 Million in resources to the County to combat the relentless poisoning of children by lead hazards. As part of these resources, \$180,000 is being used to focus on a physical and holistic approach to several additional home toxins and safety hazards in what HUD refers to as a Health Homes initiative. Over 140 homes are expected to have work done with 56 currently completed via the grant. Outreach and training have created more jobs by increasing the capacity of the certified contractors in the County by over three times the current level. Over 120 personnel including 75 that qualify as Section 3 eligible (low income) have received training and certifications in Lead Hazard Abatement. The HASB partnered with local institutions and companies to access funds from other programs in order to assist families by completing much needed repairs in addition to the Lead Hazard Work. The HASB will continue to accept applications and complete assessments in order to identify properties for the next LHCG Grant application.

The HASB maintains a Section 8 Landlord Assistance Program whereby any resident living in a Section 8 unit that is lead contaminated and the owner refuses to bring the home into a lead safe status, is given preference on the Public Housing waiting list for the first available unit. With 2,124 Section 8 vouchers and a Housing Authority property 99.5% occupancy rate, these policies are seen to significantly increase the number of affordable housing units that are lead-safe in the City. The HASB also maintains a listing

of previous lead safe addresses at <http://www.hasbonline.com/docs/safe.pdf>.

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

Examples of the variety of mechanisms the community has employed to address poverty included the Center for Homeless STAR (Skilled, Trained, Able, and Ready) program which incorporated job readiness, externships, job retention, and job search assistance. Another program that assists poverty-level families is Bridges Out of Poverty. Bridges Out of Poverty is a local program based on a nationally recognized model that serves to educate both the low-income individual and the employer community on how to work together to address issues that prevent people in poverty from becoming employed.

In 2014, the City of South Bend, in conjunction with the City of Mishawaka, the St. Joseph County Chamber of Commerce, IVY Tech Community College, WorkOne Development, and a number of local businesses launched a new workforce training initiative, "Supporting Manufacturers and Regional Talent" (SMART). SMART assists residents in obtaining the necessary skills to participate in a wider range of employment opportunities. Participants are trained through IVY Tech as skilled workers in manufacturing. Smart also merges various local employer advisory boards into one council to provide a unified local effort in job creation. The program helps develop a skilled workforce to meet the needs of local manufacturers.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24CFR, Part 135 in the use of federal funds covered by Section 3. To that end, the Section 3 clause was incorporated into each contract. All public works construction contracts using such funds included Section 3 language as well. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

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

Any targeted approach to a geography meshes the efforts of South Bend City departments, the CDCs, and other nonprofits such as Habitat for Humanity to broadly plan and advance the effort. The CDBG, HOME and NSP funds targeted to the Near Westside, Near Northwest, and Northeast Neighborhood offered an opportunity for all of these entities to work together using their areas of expertise and educate each other on opportunities and challenges that will support the successful conclusion of the plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Development staff regularly communicated with all sub-grantees, and met with those entities involved in the targeted areas. Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated.

Staff met with an entity upon approval of a project and prior to contracting. In addition, desktop and on-site monitoring occurred regularly throughout the year.

St. Joseph County Housing Consortium members were continually informed of project/program status at their meetings throughout the year. Scheduled early in the year, sub-grantees were aware and planned for visual and verbal updates to the Consortium.

The Continuum of Care, which includes the Cities of South Bend and Mishawaka, continued to meet monthly to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community.

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

1. Efforts to formalize the structure of the Continuum of Care, Board and membership are ongoing. Monthly, as well as special topic CoC meetings, were held throughout the year. The CoC seeks to expand types of members to include developers.

2. The Public Housing Authority is a member of the CoC.

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

The St. Joseph County Housing Consortium prepared an Analysis of Impediments to Fair Housing (AI) in September 2014. The following impediments to fair housing were identified in the AI:

- **Racial and Ethnic Minority Concentrations** – the analysis finds that there is minimal racial and ethnic integration between Whites, Blacks and Hispanics across St. Joseph County and the Cities of South Bend and Mishawaka. The presence of racial and ethnic segregation can present challenges to fair housing as segregation has been linked to economic and service disparities.
- **Individuals with Limited English Proficiency** – a review of the languages spoken across the county showed significant diversity. More than half of non-native English speakers reported speaking English less than very well. Limited capacity to communicate can hinder an individual's access to housing and public services that promote fair housing.
- **Protected Class Status and Unemployment** – significant variation was found in the unemployment rate of the county and cities across gender, race, and ethnicity. Unemployment can have severe implications for fair housing as it has real effects on disposable income for household expenses.
- **Housing Rental Costs** – a disparity was found between the salary earned by minimum wage laborers and the fair market rent (FMR) established by the U.S. Department of Housing and Urban Development. The FMR for a two-bedroom apartment is \$714, which would require a minimum wage laborer to work 76 hours a week to afford the rent.

- **Housing Affordability** - a disparity also exists in the affordability of housing sales. Median housing values have increased while median income has decreased. This study also shows a disparity in the affordability of a house across race and ethnicity with the housing prices of the area.
- **Protected Class Status and Household Size** - the majority of minority families have three or more persons within its household; however, the housing stock of rental units is primarily focused on one and two bedroom units. Lower rates of home ownership among minority households suggests that large minority families may have a more difficult time finding adequate rental housing with a sufficient number of bedrooms, which may result in overcrowding.
- **Opportunities to File Fair Housing Complaints** - St. Joseph County and the cities of South Bend and Mishawaka have public ordinances to protect and enforce fair housing for its residents, including the point of contact for filing complaints. A lack of awareness to these contacts and a lack of consistency in the handling of complaints can lead to disparities in treatment across jurisdictions.
- **Unsupported Section 8 Vouchers** - both the Housing Authority of Mishawaka and the St. Joseph County Housing Assistance Office (HAO) report waiting lists for Section 8 Housing Voucher assistance. Due to financial constraints the HAO has been unable to support all of the vouchers for which it has been approved.
- **Housing Authority of South Bend** - during the study period, the Housing Authority of South Bend (HASB) was not available for interview. Other interviewees referenced reduced hours of operation and services due to financial constraints and organizational problems. Internal problems within HASB can limit the access of residents to housing services.
- **Public Transit** - the cities of South Bend and Mishawaka offer a public transportation service for its residents. Limited nighttime hours may restrict the commuting ability of second and third shift laborers and limited access to public transportation outside of city limits may limit the commute and access to services of low or moderate income populations that reside in the county.
- **Denial of Mortgage Applications** - an impediment to fair housing can also be seen in the ability of lower income and minority households to gain home loans. The primary causes of denial were related to the household's income. The rate of denial for Blacks and Asians remains higher than the rate for Whites. Hispanic households were also challenged as their denial rate has increased.

CR-40 - Monitoring 91.220 and 91.230

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

On-site audits at local agencies receiving CDBG, HOME, ESG and NSP funds are scheduled per the HCD Plan, to ensure compliance. On-site monitoring visits of sub-grantees are conducted at least every two years to review their internal systems and ensure compliance with applicable requirements. A minimum of eight (8) on-site audits are completed annually. The audits are performed by two DCI staff members working together to review accounting procedures and program rules. These on-site monitoring visits are in addition to the monthly desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services. In 2014 the following on-site monitoring visits were conducted by staff, resulting in four (4) findings, two (2) concerns and two recommendations for follow-up visits:

- Dismas House (1/17/14) - ESG
- Center for the Homeless (3/12/14) - ESG
- Housing Assistance Office (3/12/14) - HOME
- Youth Service Bureau (4/29/14) - ESG
- YWCA (4/29/14) – ESG
- Housing Assistance Office (7/31/14) - HOME
- Housing Assistance Office (11/5/14) - HOME
- Near Northwest Neighborhood (12/11/2014) – CDBG, HOME
- South Bend Heritage Foundation (12/18/2014) - CDBG

When the City of South Bend contracts with CDBG and HOME subrecipients, a memo is provided detailing the steps to take to engage M/WBEs. In addition, two lists of M/WBEs in St. Joseph County, one from the State of Indiana and one from Dun & Bradstreet, are provided to the subrecipients. During on-site monitoring visits evidence is requested that attempts were made to engage M/WBEs.

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

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

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2014 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2014 through December 31, 2014.

The final version of the CAPER was available to the public for review and written comment from March 6 through March 20, 2015 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Department of Community Development office; the City of South Bend Department of Community Investment office; and the City of South Bend City Clerk's Office. The draft version of the CAPER was also online at www.southbendin.gov/caper. Notice of the draft CAPER's availability to the public was published in the South Bend Tribune, the local paper of highest circulation, and El Puente, the region's Spanish language newspaper.

No comments were received regarding the 2014 draft version of the CAPER.

After formal submission to HUD on or about March 26, 2015, the final CAPER will be made available for public review at the above locations. The final CAPER will also be available on the City's website.

CR-45 - CDBG 91.520(c)

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

The City of South Bend has not made any changes to program objectives. The goals of all programs still align with the priorities of the 2010-2014 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
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[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

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

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

In 2014 all HOME-assisted affordable rental housing assisted that were scheduled for inspection were inspected. The following facilities were inspected to confirm compliance with established housing codes:

Prairie Village Apartments (inspected 11/10/14) – 5 of 25 residential units were inspected (these were the only units available for inspection). Minor required repairs noted below, but all units passed inspection.

- Unit 1: Water running in toilet
- Unit 2: One missing smoke detector; one smoke detector missing battery; missing pantry door knob
- Unit 3: Bath vent fan not working
- Unit 4: Smoke detector not working
- Unit 5: Smoke detector not working

Laurel Street Apartments (inspected 11/13/14) – 1 of 2 residential units were inspected (the 2nd unit was not accessible for inspection). Required repairs noted below, but the unit passed inspection.

- Unit 1: No gas service. Bonding wire needed on water heater. Cap the gas outlet in dryer area. All GFI receptacles in kitchen need to operate properly. Repair toilet second floor. Check wiring on upstairs receptacles in east bedroom.

Shamrock Estates (inspected 7/01/14) - This is a new construction affordable rental housing development for senior citizens. All ten units were inspected upon completion of construction. All units passed inspection.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and a subrecipient:

"The Developer agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix III, "Affirmative Marketing Procedures".

Developers who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix III (included as an attachment to this report).

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

In 2014 the St. Joseph County Housing Consortium allocated \$275,000 in program income to the Near Northwest Neighborhood, Inc. (NNN) and South Bend Heritage Foundation (SBHF). Both CDCs received PI funds as part of their 2014 HOME contracts for acquisition/rehab/resale activities that will address the City of South Bend's vacant/abandoned housing concerns. The NNN is expected to complete three (3) rehabs; SBHF will complete one (1) rehab. The rehabbed homes will be sold to buyers with household income at or below 80% AMI for St. Joseph County. Buyers will complete eight (8) hours of pre-purchase counseling.

HUD did not release 2014 funds until mid-July 2014, therefore the St. Joseph County Housing Consortium was not able to contract with subgrantees until August 2014. This left insufficient time in which to complete these particular 2014 HOME activities.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

Activities such as acquisition/rehab, new construction on lots that have been cleared and re-platted, the redevelopment of foreclosed and abandoned homes, and providing tenant-based rental assistance to severely mentally ill individuals serves to foster and maintain affordable housing in the City of South Bend.

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

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	SOUTH BEND
Organizational DUNS Number	074327123
EIN/TIN Number	356001201
Identify the Field Office	INDIANAPOLIS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	South Bend/Mishawaka/St. Joseph County CoC

ESG Contact Name

Prefix	
First Name	PAMELA
Middle Name	C
Last Name	MEYER
Suffix	
Title	DIRECTOR, NEIGHBORHOOD ENGAGEMENT

ESG Contact Address

Street Address 1	227 W. JEFFERSON BLVD.
Street Address 2	SUITE 1400S
City	SOUTH BEND
State	IN
ZIP Code	46601-
Phone Number	574-235-5845
Extension	
Fax Number	574-235-9021
Email Address	PMEYER@SOUTHBENDIN.GOV

ESG Secondary Contact

Prefix	
First Name	LORY
Last Name	TIMMER
Suffix	
Title	ASSOCIATE, NEIGHBORHOOD ENGAGEMENT
Phone Number	574-235-5841
Extension	
Email Address	LTIMMER@SOUTHBENDIN.GOV

2. Reporting Period—All Recipients Complete

Program Year Start Date 01/01/2014
Program Year End Date 12/31/2014

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

Subrecipient or Contractor Name: SOUTH BEND
City: South Bend
State: IN
Zip Code: 46601-1830
DUNS Number: 074327123
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: 2000

Subrecipient or Contractor Name: THE CENTER FOR THE HOMELESS
City: South Bend
State: IN
Zip Code: 46601-3102
DUNS Number:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 32438

Subrecipient or Contractor Name: AIDS MINISTRIES/AIDS ASSIST
City: South Bend
State: IN
Zip Code: 46634-0582
DUNS Number:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 23588

Subrecipient or Contractor Name: YOUTH SERVICE BUREAU

City: South Bend

State: IN

Zip Code: 46628-2514

DUNS Number: 174191978

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 23938

Subrecipient or Contractor Name: YWCA OF NORTH CENTRAL INDIANA

City: South Bend

State: IN

Zip Code: 46601-3514

DUNS Number: 084576065

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 85528

Subrecipient or Contractor Name: LIFE TREATMENT CENTERS

City: South Bend

State: IN

Zip Code: 46613-2214

DUNS Number: 119673408

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 24201

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	34
Children	41
Don't Know/Refused/Other	0
Missing Information	0
Total	75

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	2,830
Children	842
Don't Know/Refused/Other	3
Missing Information	0
Total	3,675

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	2,864
Children	883
Don't Know/Refused/Other	3
Missing Information	0
Total	3,750

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	2,146
Female	1,584
Transgender	0
Don't Know/Refused/Other	0
Missing Information	0
Total	3,730

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	883
18-24	349
25 and over	2,495
Don't Know/Refused/Other	3
Missing Information	0
Total	3,730

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	114	0	0	0
Victims of Domestic Violence	741	0	0	0
Elderly	71	0	0	0
HIV/AIDS	19	0	0	0
Chronically Homeless	149	0	0	0
Persons with Disabilities:				
Severely Mentally Ill	198	0	0	0
Chronic Substance Abuse	1,736	0	0	0
Other Disability	76	0	0	0
Total (Unduplicated if possible)	3,104	0	0	0

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units - Rehabbed	9
Number of New Units - Conversion	0
Total Number of bed-nights available	94,980
Total Number of bed-nights provided	91,089
Capacity Utilization	95.90%

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

Using ESG funds, the City of South Bend and the St. Joseph County Continuum of Care worked to reduce the number of homeless households with children, targeting rapid re-housing and rental assistance dollars for assistance to families. To measure the success of the CoC members' rapid re-housing programs, clients will be contacted six months after their final ESG assistance to assess their housing status. The CoC set a goal that at least 35% of participants assisted remain in permanent housing six months after their final assistance.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	0	0	0

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance	0	39,338	39,156
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	381	20,734	30,659
Expenditures for Housing Relocation & Stabilization Services - Services	5,162	27,973	16,742
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	5,543	88,045	86,557

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Essential Services	5,000	0	0
Operations	134,169	100,505	120,377
Renovation	0	0	0
Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	139,169	100,505	120,377

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
HMIS	0	0	8,200
Administration	5,850	3,050	2,000
Street Outreach	0	0	0

Table 26 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2012	2013	2014
559,296	150,562	191,600	217,134

Table 27 - Total ESG Funds Expended

11f. Match Source

	2012	2013	2014
Other Non-ESG HUD Funds	0	8,000	0
Other Federal Funds	56,536	48,640	100,691
State Government	18,794	23,863	18,794
Local Government	5,000	0	5,000
Private Funds	39,799	47,070	74,419
Other	45,000	68,915	45,000
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	165,129	196,488	243,904

Table 28 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2012	2013	2014
1,164,817	315,691	388,088	461,038

Table 29 - Total Amount of Funds Expended on ESG Activities



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report

DATE: 03-02-15
TIME: 16:21
PAGE: 1

Program Year 2014
SOUTH BEND , IN

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	3,525,294.28
02 ENTITLEMENT GRANT	2,381,010.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	296,426.08
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	(51,380.27)
08 TOTAL AVAILABLE (SUM, LINES 01-07)	6,151,350.09

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	2,669,883.79
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	10,084.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	2,679,967.79
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	430,000.00
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	845,974.50
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	11,404.57
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	3,967,346.86
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	2,184,003.23

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	811.13
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	278,120.79
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,827,434.88
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	10,084.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	2,116,450.80
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	78.97%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2012 PY: 2013 PY: 2014
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	6,485,594.46
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	5,668,989.98
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	87.41%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	89,081.41
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	918.59
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	703.60
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	89,296.40
32 ENTITLEMENT GRANT	2,381,010.00
33 PRIOR YEAR PROGRAM INCOME	180,577.86
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	2,561,587.86
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	3.49%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	430,000.00
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	7,242.93
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	11,404.57
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	434,161.64
42 ENTITLEMENT GRANT	2,381,010.00
43 CURRENT YEAR PROGRAM INCOME	296,426.08
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	(73,120.08)
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,604,316.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	16.67%

APPENDIX III

ST. JOSEPH COUNTY HOUSING CONSORTIUM AFFIRMATIVE MARKETING PROCEDURES

The HOME program, as defined in 24 CFR Part 92, requires participating jurisdictions to design a statement of policy and procedures to be followed to meet the requirements for affirmative marketing of HOME-assisted housing containing 5 or more units as directed in 24 CFR 92.351. The following will serve as that policy.

The policies and procedures specified below will pertain to the marketing of units in HOME projects, for both initial and subsequent tenants, with availability of such units. It is the policy of the St. Joseph County Housing Consortium to ensure good faith efforts to provide information to and attract eligible persons from all racial, ethnic, and gender groups in the housing market area to the housing available.

1. To inform the public of the St. Joseph Housing Consortium affirmative marketing policy, the Equal Housing Opportunity logo or slogan will be used in media announcements regarding the availability of Draft or Proposed Housing & Community Development Plans, these notices will appear in the South Bend Tribune. The affirmative marketing policy and fair housing laws will be addressed whenever a public meeting is held to describe the general HOME program.
2. The Consortium contracts with individual member jurisdictions, not-for-profit groups, or other eligible agencies to carry out the individual programs. Contracts with participating HOME organizations include a copy of this policy and include language requiring the organizations to follow the procedures. These participating organizations then have a responsibility to carry out the Consortium's policy by ensuring:
 - A. Tenants in units to be rehabilitated are to be informed of the fair housing laws at the same time the participating organization informs them of its tenant assistance policy.
 - B. The application for funding form will inform the applicant/owners of the affirmative marketing policy and fair housing laws when applying for funds through HOME.
 - C. Compliance with the conditions of the affirmative marketing procedures will be required by a written agreement between the Consortium and the participating organization and, if necessary, between the participating organization and the owner. Said agreement shall be applicable for a period of 5, 10, 15 or 20 years (in accordance with the requirements set out in 24 CFR 92.252(a)(5) beginning on the date on which all the units in the project are completed.
 - D. By virtue of the contractual agreements, the applicants/owners must agree to comply with Equal Opportunity requirements applicable to the HOME activities. Specifically, the applicant agrees to comply with:
 - (1) Title VI, Civil Rights Act of 1964, which provides 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 be subjected to discrimination under any program or activity receiving Federal financial assistance.
 - (2) Title VIII, Civil Rights Act of 1968, which provides for fair housing throughout the United States. Kinds of discrimination prohibited: refusal to sell, rent, or negotiate, or otherwise to make unavailable; discrimination in terms, conditions and privileges; block-busting; discrimination in financing and discrimination in membership in multi-listing services and real estate brokers organization. Discrimination is prohibited on the grounds of race, color, religion, sex and national origin. The Secretary of HUD (and participating jurisdictions) shall administer programs and

- activities relating to housing and urban development in a manner affirmatively to further the policies of this Title.
- (3) Executive Order 11063, which requires equal opportunity in housing and related facilities provided by Federal financial assistance.
 - (4) The prohibitions against discrimination on the basis of age under the Age Discrimination Act of 1975, 42 U.S.C. 6101-07, and the prohibition against discrimination against handicapped individuals under Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794.
 - (5) The Fair Housing Amendments Act of 1988, which prohibits discrimination in the sale or rental of housing on the basis of a handicap or because there are children in a family.
- E. Applicants/Owners with Five (5) or more HOME assisted units under this contract, are required to use the Equal Housing Opportunity logo type or slogan in all press releases, advertisements, written communications to fair housing and other groups, and any other marketing material advertising the availability of units assisted under the HOME program.
 - F. Applicant/Owners are required to advertise in the South Bend Tribune. In addition, as well as making appropriate steps to notify neighborhood publications, churches, and neighborhood centers in order to affirmatively market and solicit applications from persons in the market area needing special outreach. They still need also notify the applicable Housing Authority of any units which become available.
 - G. To determine if good faith efforts have been made by applicant/owners regarding affirmative marketing, the Consortium will require applicant/owners to maintain records of potential tenants with regard to sex, age, race, handicap or familiar status and method by which they were referred. This information will be reviewed on an annual basis at the time of the annual inspection. If the Consortium finds that the required actions have been carried out as specified, it will assume that good faith efforts have been made.
 - H. To determine the results of affirmative marketing efforts, the Consortium will examine those efforts in relation to whether or not persons from the variety of racial and ethnic groups have become tenants in our HOME assisted units. If the Consortium finds that a variety is represented, it will assume that owners have made good faith efforts to carry out the procedures.
 - I. Technical assistance will be solicited from the Housing Specialist of the South Bend Human Rights Commission for improvements to these procedures.
 - J. Any applicant/owner that does not comply with the policies and procedures set forth will have the following corrective action(s) taken against them:
 - (1) Any forgivable portion of the lien will not be forgiven and will be immediately due and payable.
 - (2) Landlords charged with complaints will have to appear before the South Bend Human Rights Commission and follow the normal course of actions.
 - (3) They will be denied future participation in the HOME program.

DEFERRED LOANS - DUE ON SALE

ADDRESS	ZIP	ORIGINAL INVESTMENT	BALANCE	STATUS
1827 S Fellows	46613	4,797.00	4,797.00	Due on Sale
902 Bruce	46613	2,200.00	2,200.00	Due on Sale
732 S Grant	46619	3,227.00	3,227.00	Due on Sale
1733 N Johnson	46628	2,735.00	2,735.00	Due on Sale
1233 N Meade	46628	9,750.00	9,750.00	Due on Sale
2107 S Scott	46613	6,429.00	6,429.00	Due on Sale
719 E Haney	46613	3,129.00	3,129.00	Due on Sale
754 S Bendix	46619	2,660.00	2,660.00	Due on Sale
622 Napoleon Blvd	46617	1,729.00	1,729.00	Due on Sale
1429 Mishawaka	46615	3,927.00	3,927.00	Due on Sale
1054 Barberry	46619	4,917.00	4,917.00	Due on Sale
1207 W Thomas	46601	2,005.33	2,005.33	Due on Sale
306 E Ewing	46613	3,822.30	3,822.30	Due on Sale
241 E Indiana	46613	5,095.00	5,095.00	Due on Sale
807 Diamond Ave	46628	1,999.00	1,999.00	Due on Sale
1530 W Fisher	46619	3,139.00	3,139.00	Due on Sale
618 E Dubail	46613	2,730.51	2,730.51	Due on Sale
455 S Phillipa	46619	1,629.00	1,629.00	Due on Sale
1914 S Catalpa	46613	976.21	976.21	Due on Sale
145 N Albert	46619	2,677.00	2,677.00	Due on Sale
1149 N Brookfield	46628	3,617.60	3,617.60	Due on Sale
2718 Prast Blvd	46628	3,008.92	3,008.92	Due on Sale
524 LaPorte Ave	46628	7,886.19	7,886.19	Due on Sale
962 Sylvan	46619	4,400.00	4,400.00	Due on Sale
1330 N Fremont	46628	4,029.00	4,029.00	Due on Sale
2526 Prast	46628	5,572.00	5,572.00	Due on Sale
1005 W Ewing	46613	2,832.58	2,832.58	Due on Sale
722 E Ewing	46613	2,982.00	2,982.00	Due on Sale
424 Lamonte Terrace	46616	5,049.11	5,049.11	Due on Sale
738 S 30th St	46615	5,067.00	5,067.00	Due on Sale
1148 W Jefferson	46601	1,806.00	1,806.00	Due on Sale
318 W Madison	46601	2,332.00	2,332.00	Due on Sale
506 S Albert	46619	5,513.06	5,513.06	Due on Sale
1110 N College	46628	16,852.00	16,852.00	Due on Sale
701 St Vincent	46617	4,999.00	4,999.00	Due on Sale
242 E Victoria	46614	2,392.00	2,392.00	Due on Sale
1026 N Adams	46628	2,393.52	2,393.52	Due on Sale
927 W LaSalle	46601	1,286.95	1,286.95	Due on Sale
1340 Randolph	46613	5,034.00	5,034.00	Due on Sale

ADDRESS	ZIP	ORIGINAL INVESTMENT	BALANCE	STATUS
749 S Grant	46619	4,050.06	4,050.06	Due on Sale
708 E Broadway	46601	1,500.28	1,500.28	Due on Sale
1224 N Kaley	46628	2,234.00	2,234.00	Due on Sale
42 LOANS		164,410.62	164,410.62	

CDBG-ASSISTED PROPERTIES FOR SALE 12/31/14

218 Chapin St
917 Lindsey

