

HOUSING AND COMMUNITY DEVELOPMENT PLAN

2015-2019

St. Joseph County
Housing Consortium

City of South Bend
City of Mishawaka
St. Joseph County



Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

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

The City of South Bend anticipates receiving an estimated \$2,600,000 in federal resources for Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) each year.

2. Summary of the objectives and outcomes identified in the Plan

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

Additionally, preference will also be given to the area bounded by Sample, Miami, Ewing and Michigan Streets. This geography is the target area for a planning initiative launched by the City in partnership with the new 466 Works organization. In addition to these target areas, the City of South Bend will focus on services to the homeless and the prevention of homelessness throughout the community.

The 2015-2019 funding plan follows the basic parameters of previous plans, with emphasis on the physical nature of revitalization activities as they relate to affordable housing. A strong emphasis on neighborhood revitalization through partnerships with community development corporations, rehabilitation of owner-occupied homes, and homeownership opportunities will occur.

The HOME Program anticipates an estimated \$700,000 for housing programs throughout St. Joseph County for each of the next 5 years. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

The ESG Program in the City of South Bend is allocated an estimated \$190,000 yearly for emergency shelter and rapid rehousing activities. ESG grant matching requirements will be satisfied using funds from other federal, state, and private dollars.

Numerous sources of funding are expected to be available to supplement the federal dollars for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG and HOME funds, Neighborhood Stabilization Program (NSP1 and 3) program income, private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the tool box of assistance to those in foreclosure trouble. All of these funding sources allow the counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class annually.

3. Evaluation of past performance

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

The City has a long history of successfully partnering with Community Development Corporations (CDCs) to create affordable housing, both rental and owner-occupied. This partnership also provided the means to create community meeting spaces and improve public facilities in low-mod income neighborhoods. In addition, the City administers an owner-occupied home rehab program, and annually provides additional homeowner assistance with CDBG funds to Rebuilding Together for home rehabs. Direct homeownership assistance was provided to low-mod income first-time homebuyers through the Community Homebuyers Corporation forgivable 2nd mortgage program.

To ensure compliance with applicable requirements, every CDBG, HOME and ESG subrecipient is desktop-monitored multiple times throughout the year. This monitoring occurs with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). All subrecipients receive feedback and/or guidance via email and phone communication, and in-person meetings with DCI staff. In addition, DCI staff conduct at least eight (8) on-site monitoring visits of sub-grantees every year

to review their internal systems. As part of the monitoring visit, DCI staff meets with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. Any new sub-recipient is monitored in their first year of funding.

Promoting Quality Rental Property is realized with the PHA's Section 8 vouchers, as well as HOME funds for Tenant Based Rental Assistance and improvements to previously assisted rental units in St. Joseph County.

Efforts to prevent homelessness and assist the homeless is supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. ESG funding has been allocated for operations of emergency shelters, outreach, rapid re-housing, homeless prevention and program administration.

4. Summary of citizen participation process and consultation process

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, and was also available on the City of South Bend website. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall, and the evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend. The May 20th meeting in South Bend was coordinated with a local citizen group Community Forum for Economic Development (CFED) meeting.

An additional meeting was held to discuss the homeless issue on July 22, 2014. This meeting was held in the downtown public library.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

The proposed 2015-2019 Housing and Community Development Plan will be available for review September 25, 2014, for a thirty (30) day period, ending October 24, 2014. Comments will be accepted during those 30 days and will be considered when developing the Final HCD and 2015 Action Plans. Two

public hearings (one in Mishawaka and one in South Bend) are scheduled to be held, October 8, 2014, during the public comment period.

5. Summary of public comments

A summary of public comments is attached.

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

All comments and views were accepted.

7. Summary

A summary of public comments is attached.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SOUTH BEND	
CDBG Administrator	SOUTH BEND	Department of Community Investment
HOPWA Administrator		
HOME Administrator	SOUTH BEND	Department of Community Investment
ESG Administrator	SOUTH BEND	Department of Community Investment
HOPWA-C Administrator	SOUTH BEND	Community Development

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Questions, comments and concerns regarding the 2015-2019 HCD Plan may be directed to:

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

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

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

Regular CoC participants include: Oaklawn Psychiatric Center, which works primarily with mental illness issues; AIDS Ministries/AIDS Assist, which provides services to HIV/AIDS patients; Youth Service Bureau, which services unaccompanied youth under the age of 25; YWCA, a domestic violence shelter; Dismas House, which serves ex-offenders; the Center for the Homeless which provides services to homeless persons/families; Life Treatment Centers, which treats persons with substance addictions; and, the Veterans Administration, serving the veteran population. In addition, regular meetings and/or discussions with representatives of local housing authorities, the Housing Assistance Office, Near Northwest Neighborhood, REAL Services, the St. Joseph County Health Department and South Bend Heritage Foundation take place.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

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

- Broadening existing shelter activities.
- Emphasizing Rapid Re-housing (helping individuals and families who are literally homeless [in a shelter or sleeping in a place not meant for human habitation]) to quickly access permanent housing.

- Helping people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
- Aligning the ESG program with other HUD programs.
- Supporting more coordinated and effective data collection, performance measurement, and program evaluation.

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEAR NORTHWEST NEIGHBORHOOD, INC.
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between NNN and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the NNN to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
2	Agency/Group/Organization	SOUTH BEND HERITAGE FOUNDATION
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph County Housing Consortium meetings and regularly scheduled meetings with SBHF/NNRO and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
3	Agency/Group/Organization	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between Habitat and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow Habitat to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
4	Agency/Group/Organization	Center for the Homeless, Inc
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
5	Agency/Group/Organization	YWCA North Central Indiana
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
6	Agency/Group/Organization	YOUTH SERVICE BUREAU
	Agency/Group/Organization Type	Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
8	Agency/Group/Organization	OAKLAWN PSYCHIATRIC CENTER, INC.
	Agency/Group/Organization Type	Housing Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care Meetings, with some discussion also taking place at St. Joseph County Housing Consortium meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
9	Agency/Group/Organization	Housing Authority of South Bend
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through Continuum of Care Meetings and one-on-one discussions between HASB and DCI staff. Improved communication regarding projects that impact both HASB and City resources, and continued collaborations such as the Lead Hazard Control Grant, the City's Home Repair program and Environmental Reviews are anticipated outcomes.

10	Agency/Group/Organization	HOUSING ASSISTANCE OFFICE, INC
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph County Housing Consortium meetings and one-on-one discussions between HAO and DCI staff. Continued education and better understanding of program regulations will allow HAO to have the greatest impact with limited funds and to best respond to the application process.
11	Agency/Group/Organization	LIFE TREATMENT CENTERS
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
12	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.

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

All relevant agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Center for the Homeless, Inc.	The goals of the Continuum of Care are included in the St. Joseph County Housing Consortium's Housing & Community Development Plan.

Table 3 – Other local / regional / federal planning efforts

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

The 2015-2019 HCD Plan was created in cooperation with the City of Mishawaka.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

General-South Bend's Community Investment staff prepare the HCD Action Plan on behalf of South Bend and St. Joseph County. The plan analyzes community needs and presents strategies to address those needs. Mishawaka's Community Development staff prepare the Mishawaka portion of the plan.

The HCD Plan incorporates recommendations for funding, as well as public comments received. Funding recommendations are made by the local jurisdictions. Comments are accepted for at least thirty days after the proposed plan availability, and are considered when developing the Final HCD Action Plan. Two public hearings (Mishawaka, South Bend) are held during the public comment period.

Notification-Notices of public hearings, comment periods and availability of documents are published as display ads in the local newspaper of greatest circulation, the *South Bend Tribune*. The City of South Bend also publishes its notices in the local Spanish-language newspaper, *El Puente*. Notices are also available on the City of South Bend's web site. Notices are published at least 15 days prior to hearings, and on or before the first day of the public comment period. Public comment periods last at least 15 days, but no more than 35 days (unless otherwise dictated by HUD).

Public Hearings/Access to Meetings-Two public meetings (Mishawaka, South Bend) are held annually to discuss housing and community development needs and solicit proposals for CDBG, HOME and ESG funding. Two public hearings (Mishawaka, South Bend) are held annually at least 10 days after the Proposed HCD Plan is made available to the public to address the proposed Plan.

Public hearings are held in handicapped accessible locations. Assistance is provided to the extent possible to those interested in additional information or in need of translation. Hearing impaired citizens may communicate via TDD.

Access to Information/Opportunity to Comment-Locations of copies of proposed and final HCD Plans (including the Citizen Participation Plan), Comprehensive Annual Performance & Evaluation Reports (CAPER) and other appropriate documents are listed in published notices. Plans/documents are also available on the City of South Bend's web site.

Citizens may comment, ask questions and receive information at public hearings. Written comments on the HOME Program, ESG, and the South Bend CDBG Program are directed to South Bend's Department of Community Investment. All written comments are answered in writing within 15 working days, where practical.

Attachment I "Citizen Engagement" details communication efforts related to the HCD Plan process for the period March 2014 - October 2014. Comments, emails and letters received from citizens are also attached. All comments were considered before the HCD Plan was finalized and submitted to HUD.

Changes to Plan/Annual Action Plan-The Citizen Participation Plan is reviewed annually. All comments received are considered for incorporation in the current year's Action Plan.

A substantial amendment that prompts the citizen participation process, including public notice and comment periods, will apply when any of the following changes are made to this Plan:

1. Modifications to budgets of existing planned activities that exceed 28 percent. This includes reallocations of anticipated funding among existing planned activities and initial allocations of unanticipated receipts (e.g. program income, returned funds, or supplemental federal allocations) to existing planned activities;
2. Addition of an activity not previously part of this Plan; or
3. Change of the planned end-use of a site assisted under this Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community Regular attendees of CFED meetings	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
3	Internet Outreach	Non-targeted/broad community	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Email	Continuum of Care	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
5	Internet Outreach	members of neighborhood organizations	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

While funds will be directed to other sites across the City of South Bend, they will be targeted to the neighborhoods north and south of Lincolnway West in coordination with the City's Corridor Improvements effort. The specific areas in the Near Northwest (Census Tract 6) and Near West Side (Census Tract 19) show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations. It is anticipated that 42% of the HCD Plan-related funds allocated to South Bend will be devoted to these two target areas.

Numerous sources of funding are expected to be available to support the various federal funds for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG & HOME funds, Neighborhood Stabilization Program (NSP1 and NSP3 program income), private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes in 2015 with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the tool box of assistance to those in foreclosure trouble. All of these funding sources allow the counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class in 2014.

Promoting Quality Rental Property will be realized with the PHA's Section 8 vouchers, as well as HOME funds for Tenant Based Rental Assistance.

Efforts to prevent homelessness and assist the homeless will continue to be supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. 2015 ESG funding will be allocated as follows: 60% for operations, emergency shelters and outreach, not less than 32.5% for rapid re-housing and not more than 7.5% for program administration.

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

Summary of Housing Needs

Based on Comprehensive Housing Affordability Data (CHAS), there were 39,790 households in the City of South Bend in 2009, of which 35.0% (or 14,040) were considered to have a housing problem. A household is considered to have a housing problem when one or more of the following conditions exist:

- Cost burden - pay more than 30% of the household's total income on housing costs (includes rent/mortgage and utilities);
- Overcrowding (more than 1.01 persons per room);
- Substandard - lacking complete kitchen facilities;
- Substandard - lacking complete plumbing.

PLEASE NOTE: The figures in the "Demographics" chart noted below are generated through the eCon Planning Suite and are not considered accurate. Summary level CHAS data tables detailing the housing problems in St. Joseph County in its entirety, South Bend, Mishawaka, St. Joseph County remainder (not including South Bend and Mishawaka) are attached.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	154,346	257,226	67%
Households	67,921	97,632	44%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	11,270	11,524	18,500	11,805	
Small Family Households *	3,620	2,929	6,109	30,250	
Large Family Households *	639	789	1,614	4,924	
Household contains at least one person 62-74 years of age	1,274	2,089	2,793	1,550	6,123
Household contains at least one person age 75 or older	1,890	3,603	3,465	1,500	2,843
Households with one or more children 6 years old or younger *	2,248	1,673	3,162	8,909	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	125	125	10	395	40	60	20	50	170
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	20	4	44	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	270	170	200	0	640	70	135	125	70	400
Housing cost burden greater than 50% of income (and none of the above problems)	4,220	1,264	175	45	5,704	2,355	1,643	799	285	5,082

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	695	2,000	2,254	145	5,094	600	1,930	3,099	1,525	7,154
Zero/negative Income (and none of the above problems)	695	0	0	0	695	279	0	0	0	279

Table 7 – Housing Problems Table

Data 2005-2009 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,645	1,549	520	60	6,774	2,465	1,838	954	405	5,662
Having none of four housing problems	2,015	3,200	6,535	3,000	14,750	1,165	4,954	10,490	8,350	24,959
Household has negative income, but none of the other housing problems	695	0	0	0	695	279	0	0	0	279

Table 8 – Housing Problems 2

Data 2005-2009 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,985	1,103	949	4,037	830	1,249	1,364	3,443
Large Related	375	305	135	815	109	329	517	955
Elderly	710	893	430	2,033	1,385	1,519	839	3,743
Other	2,134	1,094	1,010	4,238	699	609	1,220	2,528
Total need by income	5,204	3,395	2,524	11,123	3,023	3,706	3,940	10,669

Table 9 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,695	324	60	2,079	770	664	289	1,723
Large Related	325	85	0	410	85	75	104	264
Elderly	535	453	125	1,113	930	609	130	1,669
Other	1,899	445	55	2,399	629	300	285	1,214
Total need by income	4,454	1,307	240	6,001	2,414	1,648	808	4,870

Table 10 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	285	125	165	4	579	70	110	120	45	345
Multiple, unrelated family households	4	45	55	0	104	15	25	15	10	65

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	15	15
Total need by income	289	170	220	4	683	85	135	135	70	425

Table 11 – Crowding Information - 1/2

Data Source: 2005-2009 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Per the 1/29/14 PIT count:

- Chronically Homeless: 37
- Adults with a Serious Mental Illness: 86
- Adults with a Substance Abuse Use Disorder: 122
- Adults with HIV/AIDS: 18
- Victims of Domestic Violence: 95

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

Based on the PIT of 1/29/14 there were 93 sheltered and 2 unsheltered victims of domestic violence. It is estimated the actual number is higher to account for those who chose not to report the DV issue.

What are the most common housing problems?

St. Joseph County Entirety: Twenty-seven percent (27%) of households (27,785) in the entire county spend more than 30% of their total income on housing costs, making Housing Cost Burden the most common housing problem in St. Joseph County.

South Bend: Thirty-three percent (33%) of households (13,285) spend more than 30% of their total income on housing costs, making Housing Cost Burden the most common housing problem in the City of South Bend.

Mishawaka: Thirty-three percent (33%) of households (6,850) spend more than 30% of their total income on housing costs, making Housing Cost Burden the most common housing problem in the City of Mishawaka.

St. Joseph County Remainder: Nineteen percent (19%) of households (7,650) spend more than 30% of their total income on housing costs, making Housing Cost Burden the most common housing problem in St. Joseph County remainder (excluding South Bend and Mishawaka).

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

Hispanic households were most likely to experience a housing problem with 72.6% reporting at least one problem in 2011. This compares to 61.6% of White households and 68.6% of Black/African-American households.

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

The needs for these two groups are similar. Both deal with the issues of being undereducated making it difficult to obtain employment. Additional needs include:

- Affordable child care
- Reliable/affordable transportation
- General life skills

The group currently receiving rapid re-housing assistance has a need for continued assistance given many still have difficulty finding long term and stable employment, as well as the lack of affordable/decent housing options.

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

The PIT and unanswered need for service is usually used to generate estimates of housing need. The operational definition is "Living in a shelter, 'couch surfing' or living place to place, or residing in a place not meant for human habitation".

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

In addition to overcrowding in the household, domestic violence and substance abuse, issues such as mental illness, physical and/or sexual abuse, re-entry from incarceration, HIV/Aids, Veterans, and lack of relationship social supports creates instability.

Discussion

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

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

Introduction

A household is considered to have a housing problem when one or more of the following conditions exist:

- Cost burden - pay more than 30% of the household's total income on housing costs (includes rent/mortgage and utilities);
- Overcrowding (more than 1.01 persons per room);
- Substandard - lacking complete kitchen facilities;
- Substandard - lacking complete plumbing.

St. Joseph County Entirety:

- Households with 0 to 30% area median income (AMI): 74.56% have at least one of the four housing problems
- Households with 30% to 50% AMI: 62.93% have at least one of the four housing problems
- Households with 50% to 80% AMI: 36.81% have at least one of the four housing problems
- Households with 80 to 100% AMI: 18.03% have at least one of the four housing problems

For all income categories all races are equally represented in the total population and in the population experiencing one or more of the housing problems, no race has a disproportionately greater need.

City of South:

- Households with 0 to 30% area median income (AMI): 73.33% have at least one of the four housing problems
- Households with 30% to 50% AMI: 68.02% have at least one of the four housing problems
- Households with 50% to 80% AMI: 36.68% have at least one of the four housing problems
- Households with 80 to 100% AMI: 13.47% have at least one of the four housing problems

Hispanic households were most likely to experience a housing problem with 72.6% reporting at least one problem in 2011. This compares to 61.6% of White households and 68.6% of Black/African-American households.

City of Mishawaka:

- Households with 0 to 30% area median income (AMI): 77.14% have at least one of the four housing problems
- Households with 30% to 50% AMI: 65.68% have at least one of the four housing problems
- Households with 50% to 80% AMI: 35.62% have at least one of the four housing problems
- Households with 80 to 100% AMI: 13.84% have at least one of the four housing problems

For all income categories all races are equally represented in the total population and in the population experiencing one or more of the housing problems, no race has a disproportionately greater need.

St. Joseph County Remainder:

- Households with 0 to 30% area median income (AMI): 75.53% have at least one of the four housing problems
- Households with 30% to 50% AMI: 48.55% have at least one of the four housing problems
- Households with 50% to 80% AMI: 38.09% have at least one of the four housing problems
- Households with 80% to 100% AMI: 9.05% have at least one of the four housing problems
- Households with 80% to 100% AMI: White households represent 84.31% of total households but are 98.19% of the households with at least one of the four housing problems, meaning they have a disproportionately greater need. For all other income categories all races are equally represented in the total population and the population experiencing housing problems, no race has a disproportionately greater need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,685	3,575	1,805
White	9,800	2,230	960
Black / African American	4,380	1,070	610
Asian	180	30	75
American Indian, Alaska Native	38	10	0
Pacific Islander	0	60	0
Hispanic	970	20	110

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2005-2009 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,800	7,500	0
White	9,840	6,100	0
Black / African American	2,580	1,090	0
Asian	85	40	0
American Indian, Alaska Native	60	20	0
Pacific Islander	0	0	0
Hispanic	990	190	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2005-2009 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,210	21,145	0
White	8,890	16,370	0
Black / African American	2,210	3,110	0
Asian	240	200	0
American Indian, Alaska Native	24	58	0
Pacific Islander	0	0	0
Hispanic	725	1,145	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2005-2009 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,295	16,955	0
White	2,915	13,700	0
Black / African American	210	2,100	0
Asian	20	180	0
American Indian, Alaska Native	0	28	0
Pacific Islander	0	0	0
Hispanic	148	710	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2005-2009 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

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

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

Introduction

Severe housing problems are defined as:

- Severe overcrowding (1.5 or more persons per room)
- Severe cost burden (50% or more of total income spent on housing)
- Lack of complete kitchen facilities
- Lack of complete plumbing

St. Joseph County Entirety: Fourteen percent (14%) or 13,910 total County residents experience one or more severe housing problems.

South Bend: Eighteen percent (18%) or 6,985 City of South Bend residents experience one or more severe housing problems.

Mishawaka: Seventeen percent (17%) or 3,555 City of Mishawaka residents experience one or more severe housing problems.

St. Joseph County Remainder: Eight percent (8%) or 3,226 County remainder (not South Bend or Mishawaka) residents experience one or more severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,340	5,915	1,805
White	8,085	3,945	960
Black / African American	4,090	1,360	610
Asian	90	120	75
American Indian, Alaska Native	30	18	0
Pacific Islander	0	60	0
Hispanic	860	134	110

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2005-2009 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,325	14,985	0
White	4,645	11,290	0
Black / African American	1,060	2,610	0
Asian	70	64	0
American Indian, Alaska Native	20	60	0
Pacific Islander	0	0	0
Hispanic	450	730	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2005-2009 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,610	30,755	0
White	1,670	23,590	0
Black / African American	325	4,995	0
Asian	109	340	0
American Indian, Alaska Native	4	79	0
Pacific Islander	0	0	0
Hispanic	450	1,415	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2005-2009 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	19,580	0
White	620	16,005	0
Black / African American	8	2,290	0
Asian	0	200	0
American Indian, Alaska Native	0	28	0
Pacific Islander	0	0	0
Hispanic	28	835	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2005-2009 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

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

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

Introduction

St. Joseph County Entirety: 26.83% of the households spend more than 30% of their total income on housing costs. All races are similarly represented in the total population and the total population spending more than 30% of household income on housing costs, varying only by a few percentage points.

South Bend: 32.58% of households spend more than 30% of household income on housing costs. Per the 2005-2009 CHAS Data, no race category experienced a disproportionately greater need where the percentage of households with a housing cost burden was greater than 10% more than the percentage of households in the category as a whole. However, Black/African American households represent 21.99% of the total population but are 30.86% of the households who experience a cost burden greater than 30%.

Mishawaka: 28.98% of the households spend more than 30% of total income on housing costs. All races are similarly represented in the total population and the total population spending more than 30% of household income on housing costs, varying only by a few percentage points.

St. Joseph County Remainder: 19.46% of the households spend more than 30% of their total income on housing costs. All races are similarly represented in the total population and the total population spending more than 30% of household income on housing costs, varying only by a few percentage points.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	115,260	25,905	20,935	1,885
White	96,165	19,740	13,945	995
Black / African American	11,885	4,085	5,345	610
Asian	1,555	275	159	105
American Indian, Alaska Native	310	73	54	0
Pacific Islander	70	0	0	0
Hispanic	4,215	1,355	1,095	120

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2005-2009 CHAS
Source:

Discussion

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

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

A household is considered to have a housing problem when one or more of the following conditions exist:

- Cost burden - pay more than 30% of the household's total income on housing costs (includes rent/mortgage and utilities);
- Overcrowding (more than 1.01 persons per room);
- Substandard - lacking complete kitchen facilities;
- Substandard - lacking complete plumbing.

Hispanic households were most likely to experience a housing problem with 72.6% reporting at least one problem in 2011. This compares to 61.6% of White households and 68.6% of Black/African-American households.

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

All needs are identified above.

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

The majority of Hispanic households are located in the West Side of South Bend. The populations of census tracts 22, 23, 24, 25, 26, 27, 28 and 34 are all greater than 20% Hispanic.

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

Introduction

St. Joseph County has two separate Housing Authorities offering public housing units: the Housing Authority of South Bend and Mishawaka Housing Authority. In addition, it has three Housing Authorities which offer subsidy vouchers: Housing Authority of South Bend, Mishawaka Housing Authority and the Housing Assistance Office, which offers vouchers generally outside of the two cities.

Board members of the South Bend and Mishawaka Housing Authorities are appointed by their respective Mayors. The Housing Assistance Office has a self-appointed board. In general, the Housing Authorities are not funded through the CDBG or HOME programs for normal public housing services. Review of capital expenditures are limited to review and signature on HUD required “Certification of Consistency with the HCD Plan.”

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	779	1,992	0	1,976	16	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,870	9,146	0	9,204	1,926	0
Average length of stay	0	0	5	6	0	6	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	1	3	0	1	2	0
# of Elderly Program Participants (>62)	0	0	113	141	0	141	0	0
# of Disabled Families	0	0	168	337	0	331	6	0
# of Families requesting accessibility features	0	0	779	1,992	0	1,976	16	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	185	289	0	285	4	0	0
Black/African American	0	0	582	1,686	0	1,674	12	0	0
Asian	0	0	3	3	0	3	0	0	0
American Indian/Alaska Native	0	0	6	11	0	11	0	0	0
Pacific Islander	0	0	3	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	28	36	0	36	0	0	0
Not Hispanic	0	0	751	1,956	0	1,940	16	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Currently, 6.5% of all HASB units are handicapped accessible and the HASB is committed to increasing that rate as the new additions are brought online. In the 504 needs survey, the HASB received no responses from any resident wanting accessibility or accommodations that was not given access to such. The HASB policy for non-handicapped families residing in handicapped units is that should a need arise for a handicapped unit, the family will be relocated to facilitate the need.

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

The current HUD designation of "Troubled" status for the Housing Authority of South Bend indicates there are a series of issues affecting all programs. The HASB is currently reorganizing its Board and staff management plan.

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

Not currently available. Please see statement regarding the South Bend Housing Authority above.

Discussion

Please see the attached Analysis of Impediments to Fair Housing for further information.

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

Introduction:

From the 2014 Analysis of Impediments to Fair Housing (attached):

The 2014 point-in-time count identified 492 homeless individuals in St. Joseph County. Whites were more likely than minorities to be homeless, accounting for 52.2% of the total homeless population. Blacks were the second most likely demographic to experience homelessness at 42.3%. Only 12 (about 5.9%) of the homeless individuals identified their race as something other than White or Black. Considering the type of shelter provided to the homeless population, Whites were more likely to experience a need for emergency shelter. Approximately 61.8% of the homeless population utilizing emergency shelter were White and 32.2% were Black. However, Blacks were more likely than other racial groups to utilize traditional shelters, accounting for 49.4% of the traditionally sheltered homeless population. Looking at ethnicity, Hispanics accounted for 5.9% of the total homeless population. Hispanics were more likely to utilize traditional shelter services than emergency shelter, 41.4% and 55.2% of the Hispanic population.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

There were 75 Households in the 1/29/14 PIT count. Of the 492 total persons, 111 were children under the age of 18 and 48 between the ages of 18 and 24. No children under the age of 18 were unsheltered, though two in the 18-24 age range were unsheltered. Veterans, both male and female, experience housing needs, though primarily the higher numbers are for single men. In the last few years there have been no families of veterans in the PIT.

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

The 2014 PIT count identified 492 homeless individuals in St. Joseph County. White are more likely than minorities to be homeless, accounting for 52.2% of the total homeless population. Black was the second most likely at 42.3%. About 12 (9.5%) of the homeless individuals identified their race as something other than White or Black. The PIT data indicates that White and Non-Hispanic/Non-Latino were more likely to experience the need for emergency shelter, as they have the highest unsheltered counts. Of the veteran population it is almost a 50/50 split of White and Black.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered homelessness is those persons/families living from place to place or "couch surfing", or living in a place deemed not habitable. Sheltered homelessness describes those who seek shelter services. The population is represented by single individuals, families, single head of households, and young adults between the ages of 18-24.

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

Introduction

The precise number of persons in St. Joseph County in various subpopulations that are not homeless but may require housing or supportive services is difficult to determine.

Housing for Elderly, Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addicted, and Persons with HIV/AIDS and their families are high priorities. Supportive services for Elderly, Frail Elderly, Persons with Severe Mental Illness, Alcohol/Other Drug Addicted, and Persons with HIV/AIDS and their families are high priorities.

Lack of adequate funding, from public, private, and nonprofit sources, can be an obstacle to meeting underserved needs of the non-homeless.

Real Services and Rebuilding Together provide services targeted to elderly and disabled homeowners in the City of South Bend. South Bend Heritage Foundation provides elderly rental housing at its Robertson's and Rushton facilities. Oaklawn Psychiatric Center works primarily with mental illness issues, including providing rental assistance. AIDS Ministries/AIDS Assist provides services to HIV/AIDS patients, including housing assistance.

Describe the characteristics of special needs populations in your community:

Characteristics include one or more of the following: mental illness; domestic violence; physical disability; HIV/Aids; and substance abuse, both alcohol and drugs.

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

Needs are generally determined by the number and type presenting for service at providers and emergency medical facilities, as well as through the judicial system referral process. Housing, employment, employment and life skills training, medical and counseling needs are indicative to these population groups.

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

Currently there are 493 individuals living with HIV/Aids in St. Joseph County. This number does not include those infected individuals who are not aware of their HIV status. HIV/Aids client service providers report 48% of the client base to be white, 29% black, 9% Hispanic, and 16% other. Ages range from four years of age to 86 years of age, with the majority of clients falling between 30-50 years. Further they represent 57% male and 33% female. Approximately 80% of the clients are below

the poverty level, with incomes for 60% being less than \$10,000 per year. Approximately 12% of the clients of the County service provider are considered to be homeless.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Many public facilities owned or leased by service agencies are at stages of the life cycle requiring larger scale/cost improvements and/or are in need of expansion given the demand for services. In the last five years there have been major improvements funded in part through CDBG for at least four public facilities. Others are launching campaigns to assist with development and improvement costs. Recent weather amnesty demands are an issue in terms of available and adequate space.

How were these needs determined?

See above.

Describe the jurisdiction's need for Public Improvements:

In December 2011, the US EPA approved the City of South Bend's Long Term Control Plan (LTCP). After a considerable amount of negotiations, the City, Indiana and the U.S. Department of Justice entered into a Consent Decree. The 2012 consent decree requires the City to spend approximately \$600M (2012 Dollars) on wastewater CSO control methods, separated into two phases of work within the sewer collection system, to reduce both the volume and number of overflows to the river.

How were these needs determined?

See above.

Describe the jurisdiction's need for Public Services:

There exists a challenging need for public services of all kinds. The 2013-14 United Way of St. Joseph County Community Impact statement indicates over 100,000 people were served by their funded programs; over 29,000 calls were made to the 2-1-1 referral line; over 1.5M meals were provided through the letter carrier food drive; over 270,000 were served with heat assistance; and over 36,000 received emergency assistance through the Emergency Food and Shelter Funds.

Additionally, reported on the United Way website is the Indiana Report Card rankings with 1 being the highest. Out of 92 counties, St. Joseph County ranks 17th in poverty rate; 8th in percentage of free/reduced lunch students and 19th in percentage of all households with high housing costs.

How were these needs determined?

See above.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Approximately 63% of St. Joseph County's housing stock was built before 1970. Of that, about 54% was located in South Bend, 18% in Mishawaka, and 28% in the County Remainder. Conversely, about 13% of the housing stock was less than 10 years old. The new housing was distributed as 19% in South Bend, 23% in Mishawaka, and 58% in the County Remainder. Twenty-seven percent of the County's housing stock was rental, with 55% of it in South Bend, 31% in Mishawaka, and 14% in the County Remainder. The majority of the lower-priced (owner occupied, with value less than \$100,000) housing was located in South Bend at 52%, with 19% in Mishawaka, and 29% in the County Remainder. At the same time, only 18% of the housing valued at \$100,000 or higher was in South Bend, 9% in Mishawaka and 73% in the County Remainder.

Housing is available for persons with disabilities and persons with HIV/AIDS.

South Bend's housing problems may be attributed to, in part, the fact that too many homes in the city do not meet modern consumer preferences. The average home sold in a recent period in the City of South Bend is 94 years old, is 1,335 square feet, has three bedrooms, one bathroom, no garage, and sold for \$20,035.32. In contrast, according to the U.S. Census Bureau, the average home built in the United States is 2,532 square feet, has three bedrooms, two and a half bathrooms, a two car garage, and sold for \$252,000.

The City of South Bend has been addressing the vacant and abandoned housing issue for the past year. As of March 2015, work towards the goal of addressing 1,000 vacant/abandoned houses in 1,000 days has produced:

- 273 houses repaired
- 366 houses demolished
- 10 houses deconstructed
- 4 CDC partner houses
- 62 State Blight Elimination Program houses
- 74 houses under contract for demolition

It is anticipated that an additional 211 demolitions and rehabs will be contracted or agreed to by November 2015.

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

As of March 2015, the City of South Bend's Vacant and Abandoned Properties Initiative has prevented 281 houses vacant houses from being demolished. Repairs were negotiated with the owners of 273 vacant houses, and CDC partners have rehabbed another four homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	82,938	76%
1-unit, attached structure	3,195	3%
2-4 units	6,122	6%
5-19 units	10,496	10%
20 or more units	5,041	5%
Mobile Home, boat, RV, van, etc	1,902	2%
Total	109,694	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	32	0%	593	2%
1 bedroom	1,373	2%	8,780	31%
2 bedrooms	14,679	21%	10,739	38%
3 or more bedrooms	53,615	77%	7,821	28%
Total	69,699	100%	27,933	99%

Table 28 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

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

St. Joseph County has 825 Low Income Housing Tax Credit (LIHTC) assisted units for low income families and the elderly. Of that total, 370 are located in South Bend, 204 in Mishawaka, and 251 in the County Remainder. Section 8 Project Based Apartment Communities in St. Joseph County have 1,772 units of housing. Of that amount, 810 units (46%) are exclusively for low-income elderly residents. Of the County's units, 1,177 are located in South Bend, 443 are in Mishawaka, and 152 are in the County Remainder. Countywide, 2,588 Tenant Based Section 8 vouchers are available or in use for low-income

households. Of these, 2,124 are allocated to South Bend, 299 to Mishawaka, and 165 to the County Remainder. The Housing Authority of South Bend provides 815 public housing units, the Mishawaka Housing Authority provides 299 public housing units, and the Housing Assistance Office owns and manages 47 units of housing in the County Remainder for households earning less than 80% of the area's median income. Collectively, the aforementioned provide or serve 6,406 households in St. Joseph County; 4,486 are in South Bend, 1,246 are in Mishawaka, and 674 are in the County Remainder. No notable reductions to the number of units in the assisted housing inventory are projected.

Please see the attached Analysis of Impediments to Fair Housing for more detail.

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

Unknown at this time given the Housing Authority of South Bend's status as noted in section NA-35.

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

Not necessarily, as all three housing authorities in St. Joseph County have waitlists:

- St. Joseph County Housing Authority: 165 vouchers; 628 on waitlist
- Mishawaka Housing Authority: 299 vouchers; 237 on waitlist
- Housing Authority of South Bend: 2,124 vouchers; unknown number on waitlist

Describe the need for specific types of housing:

Options are needed for elderly who have difficulty maintaining their own home. Permanent supportive housing for chronic system users, such as homeless with mental disabilities or addictions, is also noted as a critical need in the community.

Discussion

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

Introduction

Per the 2013 American Community Survey, the median value for single-family homes in St. Joseph County was \$115,100 (\$93,900 within the city limits of Mishawaka and \$84,100 within the city limits of South Bend).

Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,872	38.9%
\$500-999	15,693	56.2%
\$1,000-1,499	819	2.9%
\$1,500-1,999	312	1.1%
\$2,000 or more	237	0.9%
Total	27,933	100.0%

Table 30 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,610	No Data
50% HAMFI	8,360	8,408
80% HAMFI	17,965	13,170
100% HAMFI	No Data	23,223
Total	28,935	44,801

Table 31 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	490	558	714	895	954
High HOME Rent	542	602	725	930	958
Low HOME Rent	528	566	680	785	876

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, waitlists at the three housing authorities in St. Joseph county indicate that the lowest income households in the community may experience difficulty obtaining affordable housing.

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

According to the Census Bureau's American Community Survey housing values and rents have seen minimal change between 2008 and 2013. Median home values as well as South Bend median rents have decreased during that time. Given the slight decreases, housing affordability will generally remain the same.

Median Home Values

Source: American Community Survey 3-Year Estimates (2008-2010 & 2011-2013)

Median Gross Rent

Source: American Community Survey 3-Year Estimates (2008-2010 & 2011-2013)

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

The Area Median Rent (calculated based on all units / number of bedrooms) is comparable to the Fair Market Rent for a 2-bedroom unit.

Discussion

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

Introduction

Approximately 63% of St. Joseph County's housing stock was built before 1970. Of that, about 54% is located in South Bend, 18% in Mishawaka, and 28% in the County Remainder. Conversely, about 13% of the housing stock is less than 10 years old. The new housing is distributed as 19% in South Bend, 23% in Mishawaka, and 58% in the County Remainder. Twenty-seven percent of the County's housing stock is rental, with 55% of it in South Bend, 31% in Mishawaka, and 14% in the County Remainder. The majority of the lower-priced (owner occupied, with value less than \$100,000) housing is located in South Bend at 52%, with 19% in Mishawaka, and 29% in the County Remainder. At the same time, only 18% of the housing valued at \$100,000 or higher is in South Bend, 9% in Mishawaka and 73% in the County Remainder.

The geographic distribution of housing development countywide causes some problems for the community. Residential growth outside of South Bend and Mishawaka has generally been reliant upon septic systems. Soils in those areas may not be able to adequately accommodate much more housing construction, and current septic users may need municipal sewer services. According to the St. Joseph County Comprehensive Plan, 91% of the County may be considered unsuitable for septic use based strictly upon soil conditions (not considering residential densities, topography, etc.).

The City of South Bend conducted a windshield survey of housing units within the city in 1991 and again in 1998. These studies revealed that the condition of housing in South Bend, on average, had declined over the 1990s. Using anecdotal evidence, one is able to draw the conclusion that the condition of the overall housing stock in South Bend has continued to decline.

The latest comprehensive field check of vacant properties, completed by the Department of Code Enforcement in early 2006, tallied 2,925 vacant residential structures within the South Bend city limits. According to an analysis completed by the Department of Community Investment, at least 35% of these units have active Code Enforcement repair orders.

Many homes in the City of South Bend do not meet modern consumer preferences. The average home sold in a recent 2.5-year period in the City of South Bend is 94 years old, is 1,335 square feet, has three bedrooms, one bathroom, no garage, and sold for \$20,035.32. In contrast, according to the U.S. Census Bureau, the average home built in the United States in 2008 is 2,532 square feet, has three bedrooms, two and a half bathrooms, a two car garage, and sold for \$252,000.

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

Housing in substandard condition does not meet the minimum health, safety and construction standards as governed by local, state and federal regulations, ordinances and codes. It poses a risk to the health, safety or physical well-being of its occupants, other persons on or near the premises and/or nearby property.

The City of South Bend has determined that if a house has severe damage and/or has become structurally unsound due to fire damage, collapsing, foundation failure, etc. than demolition is required. However, determining the viability of rehabilitating a property is done on a case by case basis following an inspection of the building condition and evaluating the financial feasibility of completing the required repairs. Market conditions, for the broader community as well as the immediate neighborhood, are also taken into account when determining if the property is suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,193	22%	11,602	42%
With two selected Conditions	331	0%	581	2%
With three selected Conditions	15	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	54,160	78%	15,750	56%
Total	69,699	100%	27,933	100%

Table 33 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,058	7%	1,779	6%
1980-1999	15,189	22%	6,829	24%
1950-1979	28,002	40%	11,709	42%
Before 1950	21,450	31%	7,616	27%
Total	69,699	100%	27,933	99%

Table 34 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	49,452	71%	19,325	69%
Housing Units build before 1980 with children present	10,774	15%	6,613	24%

Table 35 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

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

There are 83 vacant & abandoned houses where the property owner has entered into a repair agreement / order with Code Enforcement. There are an additional 29 non-V&A residential structures with repair agreements / orders.

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

In St. Joseph County, 77% of all homes contain lead paint. A breakdown of the age of housing stock is shown in the table below.

Discussion

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

Introduction

St. Joseph County has two separate Housing Authorities offering public housing units: the Housing Authority of South Bend and Mishawaka Housing Authority. In addition, it has three Housing Authorities which offer subsidy vouchers: Housing Authority of South Bend, Mishawaka Housing Authority and the St. Joseph County Housing Authority, which offers vouchers generally outside of the two cities.

Board members of the South Bend and Mishawaka Housing Authorities are appointed by their respective Mayors. The St. Joseph County Housing Authority has a self-appointed board. In general, the Housing Authorities are not funded through the CDBG or HOME programs for normal public housing services. Review of capital expenditures are limited to review and signature on HUD required Certification of Consistency with the HCD Plan.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			811	2,124			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Housing Authority of South Bend (HASB) operates a total of 2,932 units: 811 units of Public Housing and 2,124 HCV units.

- Harber Homes (188 units)
- 628 Western Ave (311 units)
- 3602 Edison (166 units)
- 1906 S Brookfield (143 units)

In 2014 the HASB requested Capital Fund Improvement Program funding from HUD for repairs at their four Public Housing Units. The requested repairs are noted later in this section.

The Mishawaka Housing Authority operates the following public housing developments:

- Barbee Creek (148 units)
- River View (113 units)
- Battell (38 units)

The condition of the Mishawaka Housing Authority units are considered "good" to "excellent".

Public Housing Condition

Public Housing Development	Average Inspection Score
Plaza Apts & Monroe Circle	67

Table 38 - Public Housing Condition

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

In 2014 the HASB requested Capital Fund Improvement Program funding from HUD for repairs at their four Public Housing Units:

- Harber Homes - Replace showers, furnaces, doors, exterior lighting, boilers; gas line metering; foundation and fencing repair; landscaping
- 628 Western Ave - Replace window blinds, ceiling panels, potable waer tank, exterior lighting; refurbish elevator cabs and day care; upgrade plumbing; add outside security cameras; repair fire pump
- 3602 Edison - Replace roofs, furnaces, retaining wall, air conditioners; repave parking lob; upgrade plumbing; landscaping
- 1906 S Brookfield - Replace central air, roofs; add exterior security cameras; paint occupied units; install automatic sprinkling

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

Not currently available. Please see discussion of the Housing Authority of South Bend in section NA-35.

Discussion:

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

Introduction

The following is a list of agencies and the homeless populations they serve in St. Joseph County:

- Oaklawn Psychiatric Center - mentally ill individuals
- AIDS Ministries / AIDS Assist - HIV/AIDS patients
- Youth Service Bureau - unaccompanied youth under the age of 25
- YWCA - victims of domestic violence
- Dismas House - ex-offenders
- The Center for the Homeless - homeless persons/families
- Life Treatment Centers - individuals with substance addictions
- HOPE Rescue Mission - homeless persons/families
- Millers Veterans Center - homeless military veterans

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source
Comments:

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

Various partnerships and activities exist among and between agencies and main stream service providers to connect homeless clients with necessary services. Events such as a Michiana Military Stand Down for Homeless Vets provides a one-day, one-stop-shop for medical needs including check-ups,

vaccinations, screenings, and more. Individuals also gain access to vision needs, hygiene needs, free legal assistance, clothes, job placement, veterans services, and more.

The Center for the Homeless works with local hospitals and has an onsite satellite medical clinic available to their guests, a Montessori pre-school classroom, and a school corporation liaison providing school services to school-aged children.

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

The community operates several drop in centers that have engaged homeless individuals by offering meals, clothing, and other basic needs as well as spiritual and emotional support, and advocacy. Outreach teams specifically target at-risk and homeless youth, and there are two PATH teams for adults who are homeless and severely mentally ill. The Center for the Homeless transitional housing project for homeless veterans conducts regular street outreach as a part of its agreement with the VA. Finally, the CoC has begun working with the hospital emergency department most often utilized by unsheltered individuals and the community inpatient psychiatric provider in order to create a system of care and reduce malingering in these facilities.

The following are services/facilities in the community that meet the needs of homeless individuals/families:

- Center for the Homeless – shelter; limited family beds; life skills and job training support
- Life treatment Center – addiction and treatment facility
- Youth Service Bureau Safe Station – shelter; runaway station for homeless youth
- Hope Rescue Mission – shelter; provides limited number of family beds; life skills
- Oaklawn Psychiatric Center – the only mental health provider for the County; supportive housing programs
- Miller Veterans Center – shelter specific to veterans
- Our Lady of the Road – offers weather amnesty beds
- Dismas – serves ex-offender population with temporary housing, job and permanent housing connections
- Aids Ministries/Aids Assist – housing assistance; support services
- YWCA - domestic violence shelter; support services

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

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

All groups noted above have need of housing within the jurisdiction. Specific groups receive assistance with housing and/or support services from the following providers:

- Elderly, frail elderly – REAL Services, Inc.
- Persons with disabilities – Logan Center
- Persons with mental illness – Oaklawn Psychiatric Center
- Persons with alcohol/drug addiction – Life Treatment Center
- Persons with HIV/AIDS and their families – AIDS Ministries/AIDS Assist
- Public Housing Residents – Housing Authority of South Bend, Mishawaka Housing Authority, St. Joseph County Housing Authority

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

Oaklawn Psychiatric Center receives HOME funds through the St. Joseph County Housing Consortium for tenant-based rental assistance. With this support Oaklawn is able to provide rent assistance that allows severely mentally ill individuals to live independently while still receiving psychiatric services. Oaklawn also receives Permanent Supportive Housing and Scattered Site Rental assistance through CoC (formerly Shelter + Care) grants.

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

Please see response for entitlement/consortia grantees.

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

In South Bend, priority areas include addressing housing needs for elderly homeowners and renters, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical

disabilities, and persons with HIV/AIDS. Over the five-year period of this plan, an estimated more than 2,500 people will be assisted. Efforts to achieve the following objectives will be undertaken:

- Allow elderly to live in their home longer;
- Address medical-related home improvements for the elderly;
- Improve aging housing stock;
- Provide options for elderly rental housing;
- Provide housing options and support for the mentally ill;
- Provide housing options and support for the chronically homeless;
- Provide housing options and support for persons with HIV/AIDS and their families, including children;
- Provide housing options for the disabled.

A combination of resources will be used to address these needs during 2015.

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

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

The following public policies could negatively impact affordable housing and residential investment:

Property Tax Rate - Homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. To address this problem, South Bend has implemented a residential tax abatement program.

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

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

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

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

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	77	6	0	0	0
Arts, Entertainment, Accommodations	4,216	4,136	9	7	-2
Construction	2,096	2,101	5	3	-2
Education and Health Care Services	11,229	22,675	25	38	13
Finance, Insurance, and Real Estate	1,990	2,467	4	4	0
Information	928	1,306	2	2	0
Manufacturing	7,603	5,158	17	9	-8
Other Services	2,357	3,993	5	7	2
Professional, Scientific, Management Services	4,032	3,128	9	5	-4
Public Administration	1,177	3,695	3	6	3
Retail Trade	6,013	5,611	13	9	-4
Transportation and Warehousing	1,876	2,594	4	4	0
Wholesale Trade	1,431	3,201	3	5	2
Total	45,025	60,071	--	--	--

Table 40 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	50,967
Civilian Employed Population 16 years and over	45,025
Unemployment Rate	11.66
Unemployment Rate for Ages 16-24	32.74
Unemployment Rate for Ages 25-65	7.90

Table 41 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	12,536
Farming, fisheries and forestry occupations	55
Service	8,621
Sales and office	12,251
Construction, extraction, maintenance and repair	3,348
Production, transportation and material moving	8,214

Table 42 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,599	83%
30-59 Minutes	6,101	14%
60 or More Minutes	977	2%
Total	42,677	100%

Table 43 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,473	809	3,343

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	11,028	1,848	3,330
Some college or Associate's degree	11,202	1,175	2,824
Bachelor's degree or higher	10,287	311	1,767

Table 44 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	445	525	662	1,018	1,482
9th to 12th grade, no diploma	1,905	1,985	1,825	2,610	2,007
High school graduate, GED, or alternative	3,450	4,313	3,921	7,972	5,477
Some college, no degree	3,529	3,948	2,850	4,770	2,127
Associate's degree	186	1,184	949	1,519	348
Bachelor's degree	672	2,808	1,563	3,298	1,078
Graduate or professional degree	67	1,327	900	2,507	1,071

Table 45 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,074
High school graduate (includes equivalency)	22,877
Some college or Associate's degree	27,453
Bachelor's degree	34,945
Graduate or professional degree	42,002

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

Education and health services, manufacturing, and retail.

Describe the workforce and infrastructure needs of the business community:

More workers with technology skills are needed to fill new high-tech jobs in the area. The City of South Bend has implemented several initiatives in recent years to update infrastructure to attract business. As a result, major improvements to infrastructure to accommodate the business community are not generally necessary.

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

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.

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

The SMART program, described below, 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.

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

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.

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

No

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

Please see the attached Analysis of Impediments to Fair Housing for detailed information.

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

From the Analysis of Impediments to Fair Housing (attached):

An area of racial or ethnic minority concentration is defined as a geographic area where the percentage of a particular minority or ethnic group is 10 percentage points or higher than the county. In St. Joseph County, Blacks accounted for 12.7% of the total population in 2010. An area of concentration of Black residents would be any census tract where Blacks comprised 22.7% or more of the population. Twenty-one of the census tracts in the county demonstrated high concentrations of Black residents. These high concentration areas accounted for 28% of all tracts in the county. There are no other areas of racial concentration.

Ethnically, Hispanics accounted for 7.3% of the county population 2010. An area of ethnic concentration would include census tracts where 17.3% or more of the population are Hispanic. High concentrations were present in 10 of the tracts, about 13.3% of all tracts in the county.

Nine census tracts (23, 24, 25, 26, 27, 28, 29, 30, and 34) exhibited both high concentrations of racial and ethnic minorities.

Figures 2 and 3 and Table 5 detail the locations of the area of minority concentrations. As demonstrated in the maps, the highest concentrations of minority residents are located on the western side of the City of South Bend. This area also contains high concentrations of low income individuals and is characterized by both a deteriorated housing stock and economic decline.

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

These neighborhoods demonstrate high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. Those neighborhoods that are located closer to the downtown area have begun to see some redevelopment activity and therefore have greater market potential.

Are there any community assets in these areas/neighborhoods?

- Salvation Army Kroc Center
- Charles Black Recreation Center

- Charles Martin Center
- Colfax Cultural Center
- La Casa de Amistad
- Notre Dame Center for Arts and Culture
- St. Joseph County Public Library - LaSalle and Western branches

Are there other strategic opportunities in any of these areas?

1. Longer term land assembly (after demolition) for development
2. Current corridor planning and targeted node improvements, plus infrastructure work on Lincolnway West and Western Avenue
3. Emergence of 466 Works for activity in an area that has not had an active development group
4. Parks and Recreation Department Master Plan (forthcoming) can assist in addressing status of existing park areas in HCD Plan target areas

Strategic Plan

SP-05 Overview

Strategic Plan Overview

While funds will be directed to other sites across the City of South Bend, they will be targeted to the Near Northwest (Census Tract 6) and Near West Side (Census Tract 19). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations. It is anticipated that 67% of the HCD Plan-related funds allocated to South Bend will be devoted to these two target areas.

Numerous sources of funding are expected to be available to support the various federal funds for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG & HOME funds, Neighborhood Stabilization Program (NSP1 and 3 program income), private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes in 2014 with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the tool box of assistance to those in foreclosure trouble. All of these funding sources allow the counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class in 2014.

Promoting Quality Rental Property will be realized with the PHA's Section 8 vouchers, as well as HOME funds for Tenant Based Rental Assistance and improvements to previously assisted rental units in St. Joseph County.

Efforts to prevent homelessness and assist the homeless will continue to be supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. 2014 ESG funding will be allocated as follows: 60% for operations, emergency shelters and outreach, 39% for rapid re-housing and 1% for program administration.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Census Tract 19
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Census Tract 6
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	City of Mishawaka
	Area Type:	St. Joseph County Housing Consortium Jurisdiction
	Other Target Area Description:	St. Joseph County Housing Consortium Jurisdiction
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	City of South Bend
	Area Type:	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Other Target Area Description:	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction

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

	Are there barriers to improvement in this target area?	
6	Area Name:	St. Joseph County - Not South Bend or Mishawaka
	Area Type:	St. Joseph County Housing Consortium Jurisdiction
	Other Target Area Description:	St. Joseph County Housing Consortium Jurisdiction
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Lincoln Park Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Lincolnway West (north), Martin Luther King, Jr. Drive (east), LaSalle Street (south), Walnut Street (west)

	Include specific housing and commercial characteristics of this target area.	The typical house in this neighborhood was built over 100 years ago. Relative to surrounding areas, the area has seen disinvestment in housing and commercial properties.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	Olive Street - Lincolnway West Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Elwood Street (north), Wilber Street (east), Bertrand Street (south), Bendix Drive (west).
	Include specific housing and commercial characteristics of this target area.	This area has seen housing and commercial disinvestment in recent years.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	A key node in the City of South Bend's Corridor Plan is Olive Street-Lincolnway West.
	Identify the needs in this target area.	Housing and commercial investment.
	What are the opportunities for improvement in this target area?	Increased investment in owner-occupied housing and business enterprises through owner-occupied rehab and commercial facade loans.
	Are there barriers to improvement in this target area?	
	Area Name:	River Park Neighborhood

9	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	Railroad tracks (north), Logan Street (east), St. Joseph River (south), Twyckenham Drive (west)
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as Census Tracts 6, 4, 21, and 5, four of which are located in the Near Northwest and Near West Neighborhoods. The City also identified Census Tracts 19 and 20 as areas of greatest need based on the data and foreseen likelihood of foreclosures. Census Tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. For 2015-2019 the City of South Bend will be focusing funds for housing activities in Census Tracts 6 and 19.

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of the Community Development Corporations (CDCs) complementing previous investment
- Areas of need per NSP determinations

- Location of most vacant and abandoned structures
- High foreclosure rate (NSP)
- Age of housing stock
- High cost loans (NSP)

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Acquisition / Rehab
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	River Park Neighborhood CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction Census Tract 6 Census Tract 19
	Associated Goals	Rehab; Single-Unit Residential Rehabilitation Administration
	Description	Acquisition and rehab of vacant/abandoned houses for resale to income-eligible households.
	Basis for Relative Priority	With the onset of the housing crisis nationally and the resulting number of vacant and abandoned homes in South Bend, activities including vacant/abandoned housing acquisition and rehabilitation are seen as critical to achieving revitalization.
2	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Northeast Neighborhood CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Direct Homeownership Assistance

	Description	Provide low-moderate income homebuyers with down payment and closing cost assistance.
	Basis for Relative Priority	Increasing opportunities for low-mod income households to become homeowners, while increasing the number of owner-occupied homes in neighborhoods, is a high priority for South Bend.
3	Priority Need Name	Owner-Occupied Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction Olive Street - Lincolnway West Neighborhood
	Associated Goals	Owner-Occupied Rehab
	Description	Provide essential repairs to owner-occupied homes.
	Basis for Relative Priority	The age of the housing stock in South Bend creates challenges for low-mod income homeowners. To assist these residents, South Bend provides CDBG for owner-occupied rehab activities.
4	Priority Need Name	Public Improvements - Demolition
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Census Tract 6 Census Tract 19
	Associated Goals	Clearance and Demolition
	Description	Demolish blighted, vacant and abandoned houses in low-mod income areas.
	Basis for Relative Priority	With the onset of the housing crisis nationally and the resulting number of vacant and abandoned homes in South Bend, activities including demolition of substandard vacant properties are seen as necessary to achieving revitalization and assuring other investment.

5	Priority Need Name	Technical Assistance
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Technical Assistance
	Description	Support technical assistance to neighborhood organizations in low-mod income areas.
	Basis for Relative Priority	Increasing the capacity of neighborhood based entities in South Bend to implement revitalization activities is considered important for strengthening communities.
6	Priority Need Name	Public Services
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Public Services (General)
	Description	Support police foot patrols in low-mod income neighborhoods.
	Basis for Relative Priority	An increased police presence through bike and foot patrols is considered an important component of increased public safety.
7	Priority Need Name	Tenant-Based Rental Assistance
	Priority Level	High

	Population	Extremely Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	St. Joseph County Housing Consortium Jurisdiction St. Joseph County Housing Consortium Jurisdiction CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Tenant-Based Rental Assistance
	Description	Subsidize rent payments for severely mentally ill individuals.
	Basis for Relative Priority	It is a high priority to provide rental assistance for individuals that are seriously mentally ill for safe, affordable housing where they can live semi-independently with supportive services.
8	Priority Need Name	New Construction
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	St. Joseph County Housing Consortium Jurisdiction St. Joseph County Housing Consortium Jurisdiction CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction Lincoln Park Neighborhood
	Associated Goals	Construction of Housing

	Description	Provide development subsidies for new construction single-family homes.
	Basis for Relative Priority	The demolition of substandard vacant/abandoned homes has left many empty lots in South Bend's older neighborhoods. Infill construction of safe, decent, affordable homes addresses the issue of vacant lots while providing homeownership opportunities to low-mod income households, and is considered a high priority.
9	Priority Need Name	Shelter Operations
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses
	Description	Subsidize the cost of operating homeless shelters.
	Basis for Relative Priority	Providing emergency shelter for the vulnerable homeless population, while strengthening shelter services is the first step towards entering a stable housing situation, and is considered a high priority.
10	Priority Need Name	Rapid Re-Housing
	Priority Level	High

	Population	Extremely Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	St. Joseph County Housing Consortium Jurisdiction St. Joseph County Housing Consortium Jurisdiction CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Rapid Re-Housing
	Description	Provide rapid re-housing assistance in the form of rent and/or utility subsidies to homeless individuals/families.
	Basis for Relative Priority	Reducing the number of homeless households involving families with children, both sheltered and unsheltered, is a high priority of the Continuum of Care.
11	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Administration
	Description	Support administration of CDBG, HOME and ESG programs.
	Basis for Relative Priority	Support for staff costs associated with administering CDBG, HOME and ESG grants is a high priority.
12	Priority Need Name	Fair Housing

	Priority Level	High
	Population	Other
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Fair Housing
	Description	Support activities that promote fair housing.
	Basis for Relative Priority	Ensuring that South Bend residents have access to Fair Housing investigators and information is a high priority.
13	Priority Need Name	Housing Counseling
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	St. Joseph County Housing Consortium Jurisdiction St. Joseph County Housing Consortium Jurisdiction CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Housing Counseling
	Description	Provide pre-purchase, credit, and foreclosure counseling to low-mod income households.
	Basis for Relative Priority	Homebuyer education in support of homeownership for low-mod income households is considered a high priority.
14	Priority Need Name	Historic Preservation Administration
	Priority Level	High
	Population	Other

	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Historic Preservation Administration
	Description	Support administration of Section 106 reviews.
	Basis for Relative Priority	Support for HPC staff costs associated with conducting local historic review of federally funded projects is considered a priority.
15	Priority Need Name	Section 108 Loan Payment
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CDBG Entitlement and St. Joseph County Housing Consortium Jurisdiction
	Associated Goals	Section 108 Loan Repayment
	Description	Pay balance of Section 108 loan.
	Basis for Relative Priority	Use CDBG as collateral for loan repayment.

Narrative (Optional)

Support for staff costs associated with conducting local historic review of federally funded projects is considered a high priority.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Agencies have expressed difficulty in finding housing units in St. Joseph County that are affordable to clients and pass the Housing Quality Standard (HQS) Inspection. ESG and HOME funds will be used to subsidize rent payments for eligible low-moderate income households.
TBRA for Non-Homeless Special Needs	Agencies have expressed difficulty in finding housing units in St. Joseph County that are affordable to clients and pass the Housing Quality Standard (HQS) Inspection. HOME funds will be used to subsidize rent payments for eligible severely mentally ill clients of Oaklawn Psychiatric Center.
New Unit Production	An increase in the number of blighted, vacant/abandoned houses demolished in South Bend has created many lots available for in-fill new construction. HOME funds will be used to subsidize Habitat for Humanity new construction.
Rehabilitation	Many low-moderate income homeowners in South Bend live in older homes that are in need of home repairs. CDBG funds will be used to provide essential repairs for eligible homeowners.
Acquisition, including preservation	Many vacant/abandoned houses in South Bend are suitable for rehab. CDBG and HOME funds will be used to acquire and rehab these properties.

Table 49 – Influence of Market Conditions

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

Introduction

As an entitlement community, the City of South Bend annually receives approximately \$2,300,000 in Community Development Block Grant (CDBG) funds, approximately \$700,000 in HOME funding and approximately \$190,000 in Emergency Solutions Grant (ESG) funds. In addition, anticipated CDBG and HOME program income is incorporated into annual budgets.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,344,084	18,000	0	2,362,084	0	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2015 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, Habitat for Humanity, and Rebuilding Together. These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also neighborhoods that have begun to see some redevelopment activity and have greater market potential. Programs that assist existing owner-occupants with repairs and promote first time homebuyers will help support housing throughout the City of South Bend.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	683,011	0	303,750	986,761	0	2015 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new construction development subsidies and tenant-based rental assistance throughout St. Joseph County in 2014. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,235	0	0	212,235	0	Based on agreement with the St. Joseph County Continuum of Care, 2015 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 50 - Anticipated Resources

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

CDBG funds will leverage private investment by Community Homebuyers Corporation for forgivable 2nd mortgages to low-mod income households in South Bend.

CDBG and HOME funds will leverage private donations to the Near Northwest Neighborhood for community revitalization efforts.

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

Habitat for Humanity will leverage CDBG and HOME dollars with donated materials and services, as well as volunteer labor and private donations.

Oaklawn Psychiatric Center will leverage HOME funding for rental assistance with support services provided by center staff.

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

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

Not applicable.

Discussion

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEAR NORTHWEST NEIGHBORHOOD, INC.	CHDO	Ownership	
SOUTH BEND HERITAGE FOUNDATION	Non-profit organizations	Ownership Rental public facilities	
HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY	Non-profit organizations	Ownership	
Center for the Homeless, Inc	Continuum of care	Homelessness	
YWCA North Central Indiana	Continuum of care	Homelessness	
YOUTH SERVICE BUREAU	Continuum of care	Homelessness	
OAKLAWN PSYCHIATRIC CENTER, INC.	Continuum of care	Homelessness Non-homeless special needs	
Housing Authority of South Bend	PHA	Public Housing	
Housing Assistance Office Inc	PHA	Ownership Public Housing Rental	
LIFE TREATMENT CENTERS	Continuum of care	Homelessness	
AIDS MINISTRIES/AIDS ASSIST	Continuum of care	Homelessness	
South Bend Human Rights Commission	Government	Planning	
South Bend Police Department	Government	public services	
Neighborhood Resources & Technical Services Corp	Non-profit organizations	Planning	
Dept of Code Enforcement	Government	neighborhood improvements	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Dismas House of South Bend	Non-profit organizations	Homelessness Non-homeless special needs	
United Religious Community Advocacy Center	Non-profit organizations	Homelessness	
St Joseph County Historic Preservation Commission	Government	Planning	
NNRO	Non-profit organizations	Ownership	
REBUILDING TOGETHER	Non-profit organizations	Ownership	
REAL SERVICES, INC.	Non-profit organizations	Ownership	
COMMUNITY HOMEBUYER CORPORATION	Non-profit organizations	Ownership	

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The following strengths and gaps exist in the local delivery system:

Strengths:

- Ability of local nonprofit agencies to deliver quality services
- Ability of local nonprofit agencies to leverage dollars
- Ability of entitlement communities to leverage dollars
- The number of state, local and nonprofit agencies delivering local services
- Cooperation and collaboration among local providers
- Flexibility of providers in accommodating City’s goals
- Positive relationship between government and service providers

Gaps:

- Full coordination of resources across the three jurisdictions
- Difficulty in providing services to areas outside the Cities of South Bend and Mishawaka

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

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

Table 52 - Homeless Prevention Services Summary

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

Services targeted to homeless persons and persons with HIV in St. Joseph County are made available through the individual CoC agencies when clients enter their programs.

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

The St. Joseph County Continuum of Care has identified the following strengths and gaps exist in the local delivery system:

Strengths:

- Ability of local nonprofit agencies to deliver quality services
- Ability of local nonprofit agencies to leverage dollars
- Ability of entitlement communities to leverage dollars
- The number of state, local and nonprofit agencies delivering local services
- Cooperation and collaboration among local providers
- Flexibility of providers in accommodating City's goals
- Positive relationship between government and service providers

Gaps:

- Lack of harm reduction / safe haven housing
- Insufficient number of permanent supportive housing units
- Insufficient prevention activities for the precariously housed
- Insufficient number of emergency shelter beds for women
- Prisoner re-entry issues
- Lack of facilities to house convicted sex offenders
- Lack of specialized housing/services for homeless youth
- Lack of housing for the medically fragile
- Continued difficulty with discharge planning within the community

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

To develop a system to address gaps in institutional structure and service delivery, the St. Joseph County Continuum of Care has established the following process:

1. Needs analysis: Annually, each organization serving the homeless assesses the need for services based on internal organization occupancy reports, waiting lists, inquiry calls, anticipated program changes, etc. Beginning in June 2003, an actual street count to determine the extent of unsheltered homeless was conducted. Now the street count, an annual process, is conducted in the winter.

2. This information is aggregated at the Committee level; so that an overall community needs level is established. Implementation of the HMIS has assisted in aggregating data on homeless needs.
3. A Gaps Analysis is performed, comparing the needs identified in step one with the resources available in the community.
4. Resources, including HUD and other funds, are identified to determine feasibility of new project development.
5. New projects are discussed and then prioritized by the Committee for funding and implementation.
6. Evaluation of the effectiveness of new projects (ongoing).
7. Involvement of the City, through the Department of Community Investment, assists in communication, grants management, and program implementation.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Operating Costs of Homeless/AIDS Patients Programs	2015	2019	Homeless	City of South Bend	Shelter Operations	ESG: \$60,769	HIV/AIDS Housing Operations: 15 Household Housing Unit
2	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$300,000	Buildings Demolished: 35 Buildings
3	Public Services (General)	2015	2016	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 44300 Persons Assisted
4	Youth Services	2015	2016	Homeless	City of South Bend	Shelter Operations	ESG: \$23,623	Homeless Person Overnight Shelter: 100 Persons Assisted
5	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Shelter Operations	ESG: \$26,926	Homeless Person Overnight Shelter: 1000 Persons Assisted
7	Construction of Housing	2015	2016	Affordable Housing	Lincoln Park Neighborhood	New Construction	HOME: \$100,000	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Direct Homeownership Assistance	2015	2016	Affordable Housing	Northeast Neighborhood City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$303,750	Direct Financial Assistance to Homebuyers: 16 Households Assisted
9	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	River Park Neighborhood Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$521,723 HOME: \$352,395	Homeowner Housing Rehabilitated: 5 Household Housing Unit
10	Rehabilitation Administration	2015	2016	Affordable Housing	Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$85,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
11	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$410,500 HOME: \$45,000 ESG: \$15,917	Other: 3 Other
12	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$15,000	Other: 2 Other
13	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Housing Counseling	2015	2016	Affordable Housing	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 150 Other
16	Historic Preservation Administration	2015	2016	Administration	City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
17	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend Olive Street - Lincolnway West Neighborhood	Owner-Occupied Rehabilitation	CDBG: \$463,074	Homeowner Housing Rehabilitated: 50 Household Housing Unit
18	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Rapid Re-Housing	ESG: \$85,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted
19	Section 108 Loan Repayment	2015	2015	Non-Housing Community Development	City of South Bend	Section 108 Loan Payment	CDBG: \$187,000	Other: 1 Other
20	Tenant-Based Rental Assistance	2015	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance	HOME: \$35,000	Tenant-based rental assistance / Rapid Rehousing: 8 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Operating Costs of Homeless/AIDS Patients Programs
	Goal Description	Provide funds to subsidize the operating costs of homeless/AIDS patients programs.
2	Goal Name	Clearance and Demolition
	Goal Description	Demolish blighted, vacant and abandoned houses in low-mod income neighborhoods.
3	Goal Name	Public Services (General)
	Goal Description	Subsidize police foot patrols in low-mod income neighborhoods.
4	Goal Name	Youth Services
	Goal Description	Subsidize the operation of a shelter for unaccompanied homeless youth.
5	Goal Name	Battered and Abused Spouses
	Goal Description	Support operation of a shelter for domestic violence victims.
7	Goal Name	Construction of Housing
	Goal Description	Provide development subsidies for new construction single-family homes.
8	Goal Name	Direct Homeownership Assistance
	Goal Description	Provide down payment and/or closing cost assistance to low-mod income homebuyers.
9	Goal Name	Rehab; Single-Unit Residential
	Goal Description	Acquire vacant homes and rehab for resale to income-eligible buyers.
10	Goal Name	Rehabilitation Administration
	Goal Description	Administrative support of housing acquisition/rehab activities.
11	Goal Name	Administration
	Goal Description	Costs for DCI staff administering CDBG, HOME and ESG.

12	Goal Name	Technical Assistance
	Goal Description	Provide technical assistance to neighborhood associations in low-mod income areas.
13	Goal Name	Fair Housing
	Goal Description	Subsidize fair housing activities carried out by the South Bend Human Rights Commission.
14	Goal Name	Housing Counseling
	Goal Description	Provide pre-purchase, credit and foreclosure counseling to low-mod income households.
16	Goal Name	Historic Preservation Administration
	Goal Description	Support administration of Section 106 reviews.
17	Goal Name	Owner-Occupied Rehab
	Goal Description	Provide essential repairs to homes owned by low-mod income households.
18	Goal Name	Rapid Re-Housing
	Goal Description	Provide rent and/or utility subsidies and/or deposits to individuals and families transitioning out of homelessness.
19	Goal Name	Section 108 Loan Repayment
	Goal Description	Pay balance of Section 108 loan.
20	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Provide rental assistance to severely mentally ill households.

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

In the City of South Bend, the projected families receiving affordable housing: extremely low-income is 78 (tenant-based rental assistance / rapid re-housing); low-income is 1 (acquisition/rehab/resale and new construction); moderate-income is 5 (acquisition/rehab/resale).

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

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

Currently, 6.5% of all HASB units are handicapped accessible and the HASB is committed to increasing that rate as the new additions are brought online. In the 504 needs survey, the HASB received no responses from any resident wanting accessibility or accommodations that did not have them. The HASB policy for non handicapped families residing in handicapped units is that should a need arise for a handicapped unit, the family will be relocated to facilitate the need.

Activities to Increase Resident Involvements

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.

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

Yes

Plan to remove the 'troubled' designation

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.

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

Barriers to Affordable Housing

The following public policies could negatively impact affordable housing and residential investment:

Property Tax Rate - Homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. To address this problem, South Bend has implemented a residential tax abatement program.

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

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. People returning to the community from prison often need assistance in securing jobs and affordable housing. The City of South Bend awarded HPRP, 2nd Allocation 2011 ESG funds, and 2013 ESG funds to Dismas House, an organization which provides support and job referral services to ex-offenders, for the time period of October 2009 - December 2013. The agency did not apply to the City for 2014 ESG funds.

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

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

In an effort to expand the jurisdiction of the South Bend Human Rights Commission, the Chair of the Commission and the Executive Director met with the Mishawaka Common Council on October 7, 2013. Additionally, conversations are ongoing with the St. Joseph County Commissioners.

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

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

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

Street Outreach is currently not a funded activity. However, two CoC-member agencies do reach out to unsheltered persons. Oaklawn Psychiatric Center provides case management services to the seriously mentally ill population that are homeless or who have a history of homelessness. Oaklawn is able to complete outreach and assessment of individuals who are homeless and mentally ill. The Youth Service Bureau of St. Joseph County has a street outreach team available during the day at area high schools and during the evening hours at locations across St. Joseph County where young people are known to congregate. Services include brief assessments, crisis counseling, referral for services, limited case management and transportation.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelter Operations and Rapid Re-Housing are both ranked "High Priority Needs" in the City of South Bend's HCD Strategic Plan.

The City continues to provide Emergency Solutions Grant funds to the following organizations to subsidize shelter operation costs:

- YWCA of North Central Indiana
- Youth Service Bureau of St. Joseph County
- The Center for the Homeless
- Life Treatment Centers
- AIDS Ministries/AIDS Assist

The City continues to provide ESG funds to the following agencies for rapid re-housing of homeless individuals/families:

- YWCA of North Central Indiana
- AIDS Ministries/AIDS Assist
- United Religious Community

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.

Per St. Joseph County Continuum of Care policies for the use of ESG funds, any client is eligible to receive assistance up to 12 months within a 3 year period as determined by a certification process. Assigned case managers are responsible to document client need and ensure that the most appropriate assistance is received. All CoC agencies utilizing ESG are expected to provide support to clients for the full 12 months unless circumstances allow the client to need less assistance. The goal is to stabilize the client and provide for the likelihood of positive housing outcomes after assistance.

Case managers consistently reevaluate the need for assistance during the 12 month period. They meet regularly with clients to:

- determine initial and continued eligibility
- develop and implement a housing stability plan
- monitor the client's progress as being assisted by the program.

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

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

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

Foster Care: The Indiana Division of Child Services case managers are responsible for creating individualized plans for each youth being discharged from foster care. They are responsible for case planning, and reunification conferences with providers including foster parents, birth parents, children (when age appropriate), and Court Appointed Special Advocates. Youth aging out of foster care receive independent living services that cover areas such as financial independence, educational needs, vocational needs, mental health and substance abuse treatment. The Division of Child Services has a

written protocol and partners with appropriate community providers to ensure that youth discharged from foster care are not discharged into the streets.

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

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

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

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

To address lead hazard remediation, the Health Department, in partnership with the Housing Authority of South Bend (HASB), applied for and received a \$3 million HUD Lead Hazard Control grant in 2006. The community provided more than \$1 million in matching and in-kind support toward this grant. In 2012, the Health Department, in partnership with the Housing Authority of South Bend, applied for and received additional funding in the amount of \$2.48 million, with a match/local contributions of \$1,401,863.

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

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

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>.

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

All homeownership rehab programs receiving federal dollars work collaboratively with the St. Joseph County Health Department and the Housing Authority of South Bend.

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

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

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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

While 40% of federal funds will be directed to other sites across the City, it is anticipated that 32% of the City of South Bend 2015 HCD Plan-related funds will be allocated to census tracts 6 and 19. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

SP-80 Monitoring - 91.230

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

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

Expected Resources

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

Introduction

As an entitlement community, the City of South Bend annually receives approximately \$2,300,000 in Community Development Block Grant (CDBG) funds, approximately \$700,000 in HOME funding and approximately \$190,000 in Emergency Solutions Grant (ESG) funds. In addition, anticipated CDBG and HOME program income is incorporated into annual budgets.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,344,084	18,000	0	2,362,084	0	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2015 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, Habitat for Humanity, and Rebuilding Together. These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also neighborhoods that have begun to see some redevelopment activity and have greater market potential. Programs that assist existing owner-occupants with repairs and promote first time homebuyers will help support housing throughout the City of South Bend.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	683,011	0	303,750	986,761	0	2015 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new construction development subsidies and tenant-based rental assistance throughout St. Joseph County in 2014. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,235	0	0	212,235	0	Based on agreement with the St. Joseph County Continuum of Care, 2015 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 54 - Expected Resources – Priority Table

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

CDBG funds will leverage private investment by Community Homebuyers Corporation for forgivable 2nd mortgages to low-mod income households in South Bend.

CDBG and HOME funds will leverage private donations to the Near Northwest Neighborhood for community revitalization efforts.

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

Habitat for Humanity will leverage CDBG and HOME dollars with donated materials and services, as well as volunteer labor and private donations.

Oaklawn Psychiatric Center will leverage HOME funding for rental assistance with support services provided by center staff.

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

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

Not applicable.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Operating Costs of Homeless/AIDS Patients Programs	2015	2019	Homeless	City of South Bend	Shelter Operations	ESG: \$60,769	Homeless Person Overnight Shelter: 2000 Persons Assisted HIV/AIDS Housing Operations: 25 Household Housing Unit
2	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$300,000	Buildings Demolished: 30 Buildings
3	Public Services (General)	2015	2016	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
4	Youth Services	2015	2016	Homeless	City of South Bend	Shelter Operations	ESG: \$25,000	Homeless Person Overnight Shelter: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing	ESG: \$76,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 790 Persons Assisted
6	Construction of Housing	2015	2016	Affordable Housing	Lincoln Park Neighborhood	New Construction	HOME: \$100,000	Homeowner Housing Added: 1 Household Housing Unit
7	Direct Homeownership Assistance	2015	2016	Affordable Housing	Northeast Neighborhood City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$303,750	Direct Financial Assistance to Homebuyers: 18 Households Assisted
8	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	River Park Neighborhood Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$521,723 HOME: \$352,395	Homeowner Housing Added: 6 Household Housing Unit
9	Rehabilitation Administration	2015	2016	Affordable Housing	City of South Bend	Acquisition / Rehab	CDBG: \$85,000	Other: 2 Other
10	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$410,500 HOME: \$45,000 ESG: \$15,917	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$15,000	Other: 2 Other
12	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other
13	Housing Counseling	2015	2016	Affordable Housing	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 200 Other
14	Historic Preservation Administration	2015	2016	Administration	City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
15	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend Olive Street - Lincolnway West Neighborhood	Owner-Occupied Rehabilitation	CDBG: \$463,074	Homeowner Housing Rehabilitated: 50 Household Housing Unit
16	Section 108 Loan Repayment	2015	2015	Non-Housing Community Development	City of South Bend	Section 108 Loan Payment	CDBG: \$187,000	Other: 1 Other
17	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Rapid Re-Housing	ESG: \$85,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	Tenant-Based Rental Assistance	2015	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance	HOME: \$35,000	Tenant-based rental assistance / Rapid Rehousing: 8 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Operating Costs of Homeless/AIDS Patients Programs
	Goal Description	CENTER FOR THE HOMELESS: Operating costs for facility that houses homeless individuals and families. LIFE TREATMENT CENTER: Operating costs for the facility that houses substance-dependent homeless individuals. AIDS ASSIST/AIDS MINISTRIES: Operating costs for the facility that houses individuals with AIDS.
2	Goal Name	Clearance and Demolition
	Goal Description	Demolition and Clearance of substandard structures in CT 6 and 19 for the purpose of remediating blight in low-income neighborhoods.
3	Goal Name	Public Services (General)
	Goal Description	The South Bend Police Department will provide a non-threatening presence in targeted low-mod income South Bend neighborhoods via bike/foot patrols.
4	Goal Name	Youth Services
	Goal Description	Youth Service Bureau will provide emergency shelter and support services for homeless, unaccompanied youth.

5	Goal Name	Battered and Abused Spouses
	Goal Description	Operating costs for the YWCA's facility that houses battered spouses and children; rapid re-housing and TBRA for DV victims transitioning out of homelessness.
6	Goal Name	Construction of Housing
	Goal Description	SOUTH BEND HERITAGE FOUNDATION: Construction subsidy for new home construction in the Lincoln Park neighborhood.
7	Goal Name	Direct Homeownership Assistance
	Goal Description	Community Homebuyers Corporation will provide closing cost/down payment assistance in the form of forgivable 2nd mortgages to low-mod income first-time homebuyers in the City of South Bend. The Northeast Neighborhood Revitalization Organization will provide downpayment assistance in the form of 2nd mortgages to low-mod income homebuyers in the Triangle neighborhood development area.
8	Goal Name	Rehab; Single-Unit Residential
	Goal Description	The Near Northwest Neighborhood, South Bend Heritage Foundation and Habitat for Humanity will acquire and rehab vacant/abandoned properties in the City of South Bend for resale to income-eligible buyers.
9	Goal Name	Rehabilitation Administration
	Goal Description	NEAR NORTHWEST NEIGHBORHOOD: Planning activities in support of affordable housing and neighborhood development projects. SOUTH BEND HERITAGE FOUNDATION: Planning activities and homebuyer counseling in support of affordable housing and neighborhood development projects.
10	Goal Name	Administration
	Goal Description	The Department of Community Investment, Near Northwest Neighborhood and South Bend Heritage Foundation will administer and/or manage programs and activities funded through HUD grants.
11	Goal Name	Technical Assistance
	Goal Description	The Neighborhood Resources Corp. will assist neighborhood associations and their members with leadership training and capacity building.

12	Goal Name	Fair Housing
	Goal Description	Support for South Bend Human Rights Commission's Fair Housing investigation/education efforts.
13	Goal Name	Housing Counseling
	Goal Description	Homebuyer pre-purchase, foreclosure and credit counseling to low-mod income residents in St. Joseph County.
14	Goal Name	Historic Preservation Administration
	Goal Description	Subsidize the St. Joseph County Historic Preservation Commission for assistance with environmental reviews of federally-funded projects.
15	Goal Name	Owner-Occupied Rehab
	Goal Description	NEAR NORTHWEST NEIGHBORHOOD: Major repairs to low-mod income owner-occupied homes throughout the City of South Bend. REBUILDING TOGETHER: Repairs to low-mod income owner-occupied homes in the Olive Street-Lincolnway West neighborhood. REAL SERVICES: Repairs to senior citizen, low-mod income owner-occupied homes in the 2015 CDBG target areas.
16	Goal Name	Section 108 Loan Repayment
	Goal Description	Pay balance of Section 108 loan.
17	Goal Name	Rapid Re-Housing
	Goal Description	Provide rental and utility assistance to households transitioning out of homelessness.
18	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Provide rental assistance for up to 8 severely mentally ill households.

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

In addition, the City will use federal funds for housing counseling, fair housing, historic preservation environmental reviews, neighborhood foot patrols, technical assistance and shelter/services for the homeless and severely mentally ill.

#	Project Name
1	DCI CDBG Administration
2	SBHF Administration
3	CHC Forgivable 2nd Mortgage
4	NNN Administration
5	SB Human Rights Comm Affirmative Fair Housing
6	DCI Housing Counseling Activity Delivery
7	NNN Activity Delivery
8	NNN Neighborhood Revitalization
9	SBHF Acquisition Rehab
10	REAL Services Caregiver Connection
11	South Bend Home Improvement Project
12	Rebuilding Together
13	Code Enforcement V&A Demolitions
14	SBPD Neighborhood Foot Patrols
15	HPC Administration
16	Habitat for Humanity Rehabilitation
17	NRC Technical Assistance
18	SBHF Activity Delivery
19	Section 108 Loan Repayment
20	HESG15 South Bend
21	DCI Consortium Administration
22	Oaklawn - TBRA
23	SBHF New Construction - SBMH
24	NNRO - Triangle Mortgage Subsidies
25	NNN - Neighborhood Revitalization

Table 56 – Project Information

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

needs

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

The Olive Street-Lincolnway West area, located within the Lincolnway West corridor and considered a key node, was chosen for the Rebuilding Together Program. Additionally, preference was given to the area bounded by Sample, Miami, Ewing and Michigan Streets. This geography is the target area for a planning initiative launched by the City in partnership with the new 466 Works organization.

AP-38 Project Summary
Project Summary Information

1	Project Name	DCI CDBG Administration
	Target Area	City of South Bend
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$318,000
	Description	Staff costs for administering the CDBG program.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	
	Planned Activities	
2	Project Name	SBHF Administration
	Target Area	Census Tract 19
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$42,500
	Description	Support for the South Bend Heritage Foundation's administration of CDBG activities.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	South Bend Heritage Foundation offices at 803 Lincolnway West, South Bend, 46616.
	Planned Activities	
3	Project Name	CHC Forgivable 2nd Mortgage
	Target Area	City of South Bend
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$200,000

	Description	Assist low and moderate income homebuyers by providing forgivable second mortgages at 20% of purchase price.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to 12 low-mod income households
	Location Description	Within the city limits of South Bend.
	Planned Activities	
4	Project Name	NNN Administration
	Target Area	Census Tract 6
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$50,000
	Description	Support for Near Northwest Neighborhood, Inc.'s administration of CDBG activities
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	The Near Northwest Neighborhood's offices at 1007 Portage Ave., South Bend, 46616.
	Planned Activities	
5	Project Name	SB Human Rights Comm Affirmative Fair Housing
	Target Area	City of South Bend
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$10,000
	Description	Investigate complaints of housing discrimination filed with the SB Human Rights Commission. Provide promotional and educational workshops and PSAs informing citizens of equal opportunity and fair housing law and the complaint/grievance process.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households will benefit from this activity.
	Location Description	Within the city limits of South Bend.
	Planned Activities	Investigate complains of housing discrimination in South Bend.
6	Project Name	DCI Housing Counseling Activity Delivery
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Housing Counseling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$74,787
	Description	Provide homeownership education, inspection & processing activities for CDBG funded housing programs.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 households will receive housing counseling and related services.
	Location Description	Within the boundaries of St. Joseph County, but primarily in South Bend.
	Planned Activities	Homeownership education, housing inspection and application processing.
7	Project Name	NNN Activity Delivery
	Target Area	Census Tract 6
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$40,000
	Description	Increase the NNN's capacity to develop housing for low and moderate income families in South Bend's Near Northwest Neighborhood.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Within Census Tract 6 in the Near Northwest Neighborhood of South Bend.
	Planned Activities	
8	Project Name	NNN Neighborhood Revitalization
	Target Area	Census Tract 6
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$200,000
	Description	Acquire and rehabilitate up one substandard property to be sold to an income eligible buyer.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	One low-mod income family will have access to affordable housing.
	Location Description	Within Census Tract 6 of the Near Northwest Neighborhood in South Bend.
	Planned Activities	Acquisition, rehab and resale.
9	Project Name	SBHF Acquisition Rehab
	Target Area	Census Tract 19
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$206,723
	Description	Acquire and rehabilitate one substandard property to be sold to an income eligible buyer.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	One low-mod household will have access to affordable housing.

	Location Description	Within Census Tract 19 in the Near West Side neighborhood in South Bend.
	Planned Activities	Acquisition, rehab and resale.
10	Project Name	REAL Services Caregiver Connection
	Target Area	City of South Bend
	Goals Supported	Owner-Occupied Rehab
	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$100,000
	Description	Modify owner-occupied homes of low-mod income elderly residents.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to 15 low-mod income elderly homeowners will receive essential home repairs.
	Location Description	Within the city limits of South Bend.
	Planned Activities	
11	Project Name	South Bend Home Improvement Project
	Target Area	City of South Bend
	Goals Supported	Owner-Occupied Rehab
	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$200,000
	Description	Provide essential home repairs for low-moderate income homeowners.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to 20 low-mod income homeowners will receive essential home repairs.
	Location Description	Within the city limits of South Bend.
	Planned Activities	Essential home repairs.
12	Project Name	Rebuilding Together
	Target Area	Olive Street - Lincolnway West Neighborhood

	Goals Supported	Owner-Occupied Rehab
	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$163,074
	Description	Low and moderate income homeowners in South Bend's Olive Street - Lincolnway West area will be assisted with minor home repairs.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	At least 15 low-mod income homeowners will receive essential home repairs.
	Location Description	The Olive Street - Lincolnway West neighborhood of South Bend.
	Planned Activities	Minor home repairs.
13	Project Name	Code Enforcement V&A Demolitions
	Target Area	Census Tract 6 Census Tract 19
	Goals Supported	Clearance and Demolition
	Needs Addressed	Public Improvements - Demolition
	Funding	CDBG: \$300,000
	Description	Demolition and clearance of blighted vacant and/or abandoned structures in low and moderate income neighborhoods in South Bend.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	At least 15 vacant and abandoned houses will be demolished in low-mod income neighborhoods.
	Location Description	Primarily census tracts 6, 19 and 20 in South Bend.
	Planned Activities	
14	Project Name	SBPD Neighborhood Foot Patrols
	Target Area	City of South Bend
	Goals Supported	Public Services (General)
	Needs Addressed	Public Services

	Funding	CDBG: \$90,000
	Description	The South Bend Police Department will provide overtime foot patrols within the Neighborhood Revitalization Area and other designated low and moderate income neighborhoods.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 44,300 residents of low-mod neighborhoods.
	Location Description	Low-mod income neighborhoods in South Bend.
	Planned Activities	Foot patrols to increase citizen contact with SBPD.
15	Project Name	HPC Administration
	Target Area	City of South Bend
	Goals Supported	Historic Preservation Administration
	Needs Addressed	Historic Preservation Administration
	Funding	CDBG: \$5,000
	Description	Support administration of Section 106 requirements.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Within the boundaries of St. Joseph County, but primarily South Bend.
Planned Activities	Administration of Section 106 requirements.	
16	Project Name	Habitat for Humanity Rehabilitation
	Target Area	River Park Neighborhood
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$115,000
	Description	Acquisition/rehabilitation of one home for resale to low-mod income homebuyer.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	One vacant/abandoned home will be acquired/rehabbed for resale to a low-mod income household.
	Location Description	Within the Lincoln Park neighborhood of South Bend.
	Planned Activities	Acquisition, rehab and resale.
17	Project Name	NRC Technical Assistance
	Target Area	City of South Bend
	Goals Supported	Technical Assistance
	Needs Addressed	Technical Assistance
	Funding	CDBG: \$15,000
	Description	Technical assistance to neighborhood associations in low-mod income neighborhoods.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Within low-mod neighborhoods in South Bend.
	Planned Activities	Technical assistance to individuals/associations representing low-mod neighborhoods.
18	Project Name	SBHF Activity Delivery
	Target Area	Census Tract 19
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$45,000
	Description	Support costs of administering housing rehab programs.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Within census tract 19 in the Near West Side neighborhood of South Bend.

	Planned Activities	Administer housing rehab programs.
19	Project Name	Section 108 Loan Repayment
	Target Area	City of South Bend
	Goals Supported	Section 108 Loan Repayment
	Needs Addressed	Section 108 Loan Payment
	Funding	CDBG: \$187,000
	Description	Pay balance of Section 108 loan.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Not applicable.
	Planned Activities	Pay balance of Section 108 loan.
20	Project Name	HESG15 South Bend
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Rapid Re-Housing Tenant-Based Rental Assistance
	Needs Addressed	Rapid Re-Housing
	Funding	ESG: \$212,235
	Description	2015 ESG funds will support the operation of homeless shelters and implement rapid re-housing strategies.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 residents of shelters and approximately 70 households transitioning out of homelessness.
	Location Description	Within the boundaries of St. Joseph County, but primarily South Bend.

	Planned Activities	Rent and utility assistance.
21	Project Name	DCI Consortium Administration
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$45,000
	Description	Administrative support to the St. Joseph County Housing Consortium.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	227 W. Jefferson Blvd., South Bend, 46601
	Planned Activities	HOME program administration.
22	Project Name	Oaklawn - TBRA
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Tenant-Based Rental Assistance
	Funding	HOME: \$35,000
	Description	Rental subsidies for at least 8 severely mentally ill households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	At least 8 extremely mentally ill households.
	Location Description	Within the boundaries of St. Joseph County, but primarily South Bend.
	Planned Activities	Rental assistance.
	Project Name	SBHF New Construction - SBMH

23	Target Area	Lincoln Park Neighborhood
	Goals Supported	Construction of Housing
	Needs Addressed	New Construction
	Funding	HOME: \$100,000
	Description	South Bend Heritage Foundation will build a new construction home in the Lincoln Park neighborhood as part of the South Bend Mutual Homes project.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	One low-mod income homebuyer.
	Location Description	Within the Lincoln Park neighborhood in South Bend.
	Planned Activities	One new construction home will be built as part of the South Bend Mutual Homes project.
24	Project Name	NNRO - Triangle Mortgage Subsidies
	Target Area	Northeast Neighborhood
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Homeownership Assistance
	Funding	HOME: \$303,750
	Description	A homebuyer subsidy in the form of a 2nd forgivable mortgage will be provided to eligible low-mod homebuyers in the Triangle development area.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Six low-mod income homebuyers.
	Location Description	The Triangle development area (CT 10) in South Bend.
Planned Activities	Direct homebuyer assistance in the form of a 2nd forgivable mortgage.	
25	Project Name	NNN - Neighborhood Revitalization
	Target Area	Census Tract 6
	Goals Supported	Rehab; Single-Unit Residential

Needs Addressed	Acquisition / Rehab
Funding	HOME: \$352,395
Description	The Near Northwest Neighborhood, Inc. will acquire vacant homes in CT 6, rehab and sell them to income-eligible buyers.
Target Date	12/31/2016
Estimate the number and type of families that will benefit from the proposed activities	Two low-mod income homebuyers.
Location Description	With the Near Northwest Neighborhood (CT 6 only) in South Bend.
Planned Activities	Two vacant homes will be acquired, rehabbed and sold to income-eligible buyers.

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

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

While 44% of federal funds will be directed to other sites across the City, it is anticipated that 36% of the City of South Bend 2015 HCD Plan-related funds will be allocated to census tracts 6 and 19. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

Geographic Distribution

Target Area	Percentage of Funds
Northeast Neighborhood	9
City of Mishawaka	0
St. Joseph County - Not South Bend or Mishawaka	0
City of South Bend	44
Census Tract 6	23
Census Tract 19	13

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as Census Tracts 6, 4, 21, and 5, four of which are located in the Near Northwest and Near West Neighborhoods. The City also identified Census Tracts 19 and 20 as areas of greatest need based on the data and foreseen likelihood of foreclosures. Census Tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. For 2014 the City of South Bend will be focusing funds for housing activities in Census Tracts 6 and 19.

Additionally, the geographic allocation of resources was based upon:

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

- Completing the 5-year plan as outlined in the 2010-2014 Housing and Community Development (HCD) Plan

Discussion

Affordable Housing

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

Introduction

For the City of South Bend, priority areas include housing needs for elderly homeowners, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical disabilities, and persons with HIV/AIDS. It is expected that approximately 100 people will be assisted in 2015.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	15
Special-Needs	10
Total	75

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	3
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	57

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Introduction

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

The Housing Authority of South Bend (HASB) is meeting the needs of extremely low-income, low-moderate income and moderate-income families residing in the jurisdiction and is actively seeking to expand its capacity to assist more families on a continual basis.

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

Currently unknown. Please see section NA-35 for a discussion of the Housing Authority of South Bend.

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

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.

Discussion

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

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

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

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

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

Discussion

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

Introduction

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

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

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

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

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

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. People returning to the community from prison often need assistance in securing jobs and affordable housing. The City of South Bend awarded HPRP, 2nd Allocation 2011 ESG funds, and 2013 ESG funds to Dismas House, an organization which provides support and job referral services to ex-offenders, for the time period of October 2009 - December 2013. The agency did not apply to the City for 2014 ESG funds.

The Residential Tax Abatement program is available to potential homeowners for consideration when

thinking about homeownership. This allows a phasing in the costs that can lessen the immediate financial burden and, coupled with the legislative property tax cap, could be critical to new homeowners.

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

In an effort to expand the jurisdiction of the South Bend Human Rights Commission, the Chair of the Commission and the Executive Director met with the Mishawaka Common Council on October 7, 2013. Additionally, conversations are ongoing with the St. Joseph County Commissioners.

Discussion

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

Introduction

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

The age of the housing stock in the inner cities creates certain challenges for neighborhoods particularly if the houses within it have not been properly been maintained. This sometimes occurs because of a concentration of low income homeowners without sufficient means to keep up with the maintenance requirements of an older home. To assist these residents, South Bend supports the inclusion of the following activities:

- Grants to owner occupied homes for Home rehabilitation/repair/purchase
- Home modifications for elderly and disabled homeowners

- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers

Actions planned to reduce lead-based paint hazards

All homeownership rehab programs receiving federal dollars work collaboratively with the St. Joseph County Health Department and the Housing Authority of South Bend (HASB). To address lead hazard remediation, the Health Department, in partnership with HASB, applied for and received a \$3 million HUD Lead Hazard Control grant in 2006. The community provided more than \$1 million in matching and in-kind support toward this grant. In 2012, the Health Department, in partnership with the Housing Authority of South Bend, applied for and received additional funding in the amount of \$2.48 million, with a match/local contributions of \$1,401,863. The HASB is currently marketing a program that invites homeowners to have their homes tested for lead with the possibility of having the lead remediated through the Lead Hazard Control Grant.

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

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

Actions planned to reduce the number of poverty-level families

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

meet the needs of local manufacturers.

Actions planned to develop institutional structure

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

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

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

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

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

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

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

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

3. The City, through its partnership with the Urban Enterprise Association of South Bend, Inc., is in discussion with United Way and 1st Source Bank to launch a Bank On program. Bank On is one tool to help address the financial literacy of residents in the community. Bank On works to connect unbanked and underbanked residents with safe and affordable financial services.4.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	18,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	18,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

Not applicable.

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

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED December 13, 2010"

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED December 13, 2010"

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.

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

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

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

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

Continuum of Care agencies participate in a coordinated assessment system, where client entry into homelessness prevention or rapid re-housing programs can begin at any point within the system. Service providers will use a common assessment tool that will allow providers to enter data on a client and provide transfer information when a client fits the services of another provider, without

having to engage in another assessment. Reasons for client transfer can include better fit into a specialized program, the correct geographic service area, and available resources within the community.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

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

- Top priority will be given to agencies that are actively involved in the Continuum of Care.
- Allow for the most efficient and cost-effective use of ESG Program funds so that as many homeless individuals and families as possible will be assisted.
- Demonstrate a commitment to the project in terms of time, effort, resources, etc.
- Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained).
- Describe the nature and extent of the (documented) unmet homeless need within the applicant's jurisdiction and detailed extent to which the proposed activities address the need.
- Provide the ability of the applicant entity to carry out the proposed activities within the 2014 program year.
- Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals.
- Timeliness of reimbursement request/draw requests will be considered for currently or previously funded entities.

It is a HUD policy that, within the framework of constitutional church-state guidelines, faith-based organizations should be able to compete on an equal footing with other organizations for federal funding. Accordingly, organizations that are faith-based are eligible, on the same basis as any other organization, to participate in HUD programs and activities, and therefore the City of South Bend's HUD-funded programs and activities.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City, along with the Continuum of Care, has as their combined agenda, the development of a long term plan to include homeless participation on the Continuum. All sub-grantees are required to involve program participants in the operation of their ESG funded program. This involvement can be in the form of a program participants' employment or volunteering in program activities such as construction, renovation, maintenance, general operation of facilities, and provision of services. For

example, a shelter might involve participants in ongoing maintenance tasks or other operations of the facility such as staffing the reception desk. This involvement can include paid and/or volunteer work.

5. Describe performance standards for evaluating ESG.

The City, like HUD, recognizes that performance standards will evolve over the next few years as the ESG Interim Rule is implemented and as ESG sub-grantees improve their program outcomes through evaluation of HMIS data and through the integration of ESG services into the Continuum of Care. Implementation of the Emergency Solutions Grant will allow the City to gain baseline data about specific performance measures and performance standards. Baseline information from FY 2012 and FY 2013 will be used to further refine measures and standards for the FY 2014 ESG funds. When developing the performance standards, the City will also consider which data elements were required to be collected in HMIS for ESG, and additional data elements included in the March 2010 HMIS Data Standards. Discussion to date has included standards of housing stability; maintaining income/employment; access to other resources assistance; and the ability of a client to not fall back into a homeless situation. The CoC will continue to be a consulting partner as the ESG performance standards are finalized.

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

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

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

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


Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name Maplebrook Survey Data
	List the name of the organization or individual who originated the data set. City
	Provide a brief summary of the data set. Survey conducted by the City
	What was the purpose for developing this data set? Detailed analysis of potential target area.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="B-15-MC-18-0011"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of South Bend"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6001201"/>	* c. Organizational DUNS: <input type="text" value="0743271230000"/>	
d. Address:		
* Street1: <input type="text" value="227 W Jefferson Blvd"/>	Street2: <input type="text" value="Suite 1400S"/>	
* City: <input type="text" value="South Bend"/>	County/Parish: <input type="text" value="St. Joseph"/>	
* State: <input type="text" value="IN: Indiana"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="46601-1830"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Dept of Community Investment"/>	Division Name: <input type="text" value="Neighborhood Engagement"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Pamela"/>	
Middle Name: <input type="text" value="c"/>	* Last Name: <input type="text" value="Meyer"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Director, Neighborhood Engagement"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="574-235-5845"/>	Fax Number: <input type="text" value="574-235-9021"/>	
* Email: <input type="text" value="pmeyer@southbendin.gov"/>		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type:		
<input type="text" value="C: City or Township Government"/>		
Type of Applicant 2: Select Applicant Type:		
<input type="text"/>		
Type of Applicant 3: Select Applicant Type:		
<input type="text"/>		
* Other (specify):		
<input type="text"/>		
* 10. Name of Federal Agency:		
<input type="text" value="Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number:		
<input type="text" value="14.218"/>		
CFDA Title:		
<input type="text" value="Community Development Block Grant / Entitlement Grant"/>		
* 12. Funding Opportunity Number:		
<input type="text"/>		
* Title:		
<input type="text" value="Community Development Block Grant"/>		
13. Competition Identification Number:		
<input type="text"/>		
Title:		
<input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
		<input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:		
<input type="text" value="Admin, Homeownership Assistance, Acquisition/Rehab, Owner-Occupied Rehab, Demolition, Technical Assistance, Public Safety"/>		
Attach supporting documents as specified in agency instructions.		
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	2
* b. Program/Project	2
Attach an additional list of Program/Project Congressional Districts If needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date:	01/01/2015
* b. End Date:	12/31/2015
18. Estimated Funding (\$):	
* a. Federal	2,344,084.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	18,000.00
* g. TOTAL	2,362,084.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 216, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	<input type="text"/>
* First Name:	Pete
Middle Name:	<input type="text"/>
* Last Name:	Buttigieg
Suffix:	<input type="text"/>
* Title:	Mayor, City of South Bend
* Telephone Number:	574-235-9261
Fax Number:	<input type="text"/>
* Email:	pbuttigieg@southbendin.gov
* Signature of Authorized Representative:	
* Date Signed:	8/9/15

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="B-15-DC-18-0208"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of South Bend"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6001201"/>	* c. Organizational DUNS: <input type="text" value="0743271230000"/>	
d. Address:		
* Street1: <input type="text" value="227 W Jefferson Blvd"/>	Street2: <input type="text" value="Suite 14008"/>	
* City: <input type="text" value="South Bend"/>	County/Parish: <input type="text" value="St. Joseph"/>	
* State: <input type="text" value="IN: Indiana"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="46601-1830"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Dept of Community Investment"/>	Division Name: <input type="text" value="Neighborhood Engagement"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Pamela"/>	
Middle Name: <input type="text" value="c"/>	* Last Name: <input type="text" value="Meyer"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Director, Neighborhood Engagement"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="574-235-5845"/>	Fax Number: <input type="text" value="574-235-9021"/>	
* Email: <input type="text" value="pmeyer@southbendin.gov"/>		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type:			
C: City or Township Government			
Type of Applicant 2: Select Applicant Type:			
Type of Applicant 3: Select Applicant Type:			
* Other (specify):			
* 10. Name of Federal Agency:			
Department of Housing and Urban Development			
11. Catalog of Federal Domestic Assistance Number:			
14.239			
CFDA Title:			
HOME Investment Partnerships Program			
* 12. Funding Opportunity Number:			
* Title:			
HOME Program			
13. Competition Identification Number:			
Title:			
14. Areas Affected by Project (Cities, Counties, States, etc.):			
	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>	<input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:			
Admin, Homeownership Assistance, Acquisition/Rehab, New Construction, TBRA			
Attach supporting documents as specified in agency instructions.			
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 * a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="683,011.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="303,750.00"/>
* g. TOTAL	<input type="text" value="986,761.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**
 a. This application was made available to the State under the Executive Order 12372 Process for review on
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**
 Yes No
 If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**
 ** I AGREE
 ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.


Authorized Representative:

Prefix: * First Name:
 Middle Name:
 * Last Name:
 Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="E-15-MC-18-0011"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of South Bend"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6001201"/>	* c. Organizational DUNS: <input type="text" value="0743271230000"/>	
d. Address:		
* Street1: <input type="text" value="227 W Jefferson Blvd"/>	Street2: <input type="text" value="Suite 1400S"/>	
* City: <input type="text" value="South Bend"/>	County/Parish: <input type="text" value="St. Joseph"/>	
* State: <input type="text" value="IN: Indiana"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="46601-1830"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Dept of Community Investment"/>	Division Name: <input type="text" value="Neighborhood Engagement"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Pamela"/>	Middle Name: <input type="text" value="C"/>
* Last Name: <input type="text" value="Meyer"/>	Suffix: <input type="text"/>	
Title: <input type="text" value="Director, Neighborhood Engagement"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="574-235-5845"/>	Fax Number: <input type="text" value="574-235-9021"/>	
* Email: <input type="text" value="pmeyer@southbend.in.gov"/>		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.231

CFDA Title:

Emergency Solutions Grant Program

*** 12. Funding Opportunity Number:**

* Title:

Emergency Solutions Grant Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**


Admin, Shelter Operations, Re-housing Assistance

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="2"/>	* b. Program/Project: <input type="text" value="2"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2015"/>	* b. End Date: <input type="text" value="12/31/2015"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="212,235.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="212,235.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text"/>	* First Name: <input type="text" value="Pete"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Buttigieg"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor, City of South Bend"/>	
* Telephone Number: <input type="text" value="574-235-9261"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="pbuttigieg@southbendin.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="9/9/15"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.


Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date 3/9/15

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

 3/7/15
Signature/Authorized Official Date

Mayor, City of South Bend
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature/Authorized Official 3/9/15
Date

Mayor, City of South Bend
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

3/9/15

Date

Mayor, City of South Bend

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

ing Consortium



1304737

RECORDED AS PRESENTED ON
02/15/2013 11:34:13AM
PHILLIP G. DOTSON
ST. JOSEPH COUNTY
RECORDER
PGS: 2 FEES: \$15.00

STATE of Indiana)
) SS:
St. Joseph COUNTY)

**ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE
GUIDELINES – REVISED December 13, 2010**

In general the St. Joseph County Housing Consortium forgives a portion of the direct HOME subsidy for each year a homebuyer occupies a home during the period of affordability. The percentage forgiven is determined by the length of affordability as listed in the following Recapture Policy. For example:

- 20% for a 5 year period of affordability
- 10% for a 10 year period of affordability
- 9.33% for a 15 year period of affordability
- 5% for a 20 year period of affordability

However in certain circumstances under HOME regulations, the resale option must be used. Further explanation follows.

Recapture Policy

The amount of equity to be returned to the initial home buyer of an affordable housing unit rehabilitated with HOME Funds (Homeowner) (Unit), and the amount of HOME funds subject to recapture under 24 CFR Part 92, Section 92.254, with respect to such Unit, will be determined as follows:

1. HOME funds expended for eligible activities in connection with the development of affordable housing, and which are allocable to such unit, will not be recaptured upon the initial sale by the recipient of HOME funds of such Unit.
2. HOME funds will be deemed allocated to a Unit (the Allocation) in accordance with the scope of the project wholly or partially financed by such HOME funds. In the case of a project consisting solely of affordable housing units, HOME funds shall be allocable to each Unit developed by the project in the same proportion the HOME funds bear to the total of all funds expended in completing the project.
3. The total HOME investment in the Unit that is subject to recapture upon sale of the Unit by the Homeowner, and each subsequent sale during the minimum period described in paragraph number 4, herein below (Recapture Amount) (Recapture Period), is that portion of the Allocation that enabled the Homeowner to buy the Unit. This includes that portion of the Allocation used in the form of a direct subsidy to the Homeowner that reduced the Homeowner's purchase price for the Unit from the fair market value of the Unit (as determined by an independent appraisal of the after-rehabilitation value of the Unit) to an affordable price (determined to be the Homeowner's purchase price for the Unit).

The Consortium will recapture an amount that does not exceed the net sale proceeds from the sale of the property. The Consortium will recapture the outstanding balance based on the following "Recapture Amount" guidelines, however this amount

shall never be greater than the net sale proceeds. If there were no net sale proceeds then the Consortium would recapture zero.

4. The Recapture Amount is subject to recapture under these guidelines for the following minimum periods:

- A. Five (5) years where the Allocation is less than \$15,000.00;
- B. Ten (10) years where the Allocation is \$15,000.00 to \$40,000.00;
- C. Fifteen (15) years where the Allocation is greater than \$40,000.00.
- D. Twenty (20) years for new construction or acquisition of newly constructed *rental* housing.

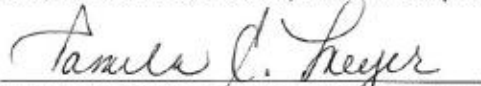
5. The deed effectuating the subsequent sale of the Unit by the Homeowner, and the deeds effectuating each subsequent sale of the Unit during the Recapture Period, shall reflect the balance of the Recapture Amount yet to be recaptured.

6. Upon the satisfaction of the recapture requirements with respect to any Unit, the St. Joseph County Housing Consortium shall promptly issue a certificate of satisfaction regarding the same and cause the recording of the same in the Office of the Recorder of St. Joseph County.

Resale Policy

The Consortium will utilize the resale policy when there is no direct subsidy to the homeowner, but rather when there is a construction or development subsidy to the property. A construction or development subsidy to the property occurs when the amount of HOME funds invested in the property exceeds the fair market value of the property after rehab. In such cases the property must be resold to an income eligible household making less than 80% of AMI. The sale price of the home will be determined by an appraisal, and the PITI will not exceed 30% of the new buyer's monthly net income.

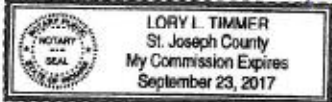
Adopted March 2, 2011 by the St. Joseph County Housing Consortium.



Pamela C. Meyer, Director of Neighborhood Engagement
City of South Bend
Staff to the St. Joseph County Housing Consortium

Subscribed and sworn to before me this 14th of February, 2013.

My Commission Expires September 23, 2017



Lory L. Timmer
Notary Public LORY L. TIMMER

County of Residence St. Joseph

I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Lory L. Timmer LORY L. TIMMER

PREPARED BY: Lory L. Timmer

**Public Comments from Community Forum for Economic Development
LaSalle Branch Library, 2323 Ardmore Trail, South Bend 46628
May 20, 2014 – 7:00 p.m.**

- Commenter does volunteer work with ex-offenders. Concerned that sex-offenders can't find decent housing. Feels that because of this sex-offenders don't report their real primary residence address. Would like to see some federal funding go towards housing for sex-offenders.
- Commenter researched Vacant & Abandoned Houses program in Oakland, CA. Oakland moved vacant houses onto large cleared site for a housing co-op. Reduced the likelihood of speculators while increasing homeownership opportunities for low-mod households. Helps owners establish equity. Co-ops reduce the number of home repairs that aren't made due to lack of funds. (See attached letter.)
- Commenter noted three (3) categories of housing needed:
 1. Those that are focused in a small redevelopment area
 2. Owner-occupied rehab in transitional neighborhoods
 3. Special needs housing
- Commenter suggested using CDBG funds to subsidize job training for low-mod individuals.
- Commenter suggested bringing back some version of the Dollar House program. Institute a program where individuals can buy vacant houses for \$1 and must bring house up to code in a specific timeframe.
- Commenter would like to see housing for ex-offenders.
- Commenter would like to see CDBG funds used for infrastructure that gets water to vacant lots for gardens.
- Commenter would like the City to work with banks to provide loans to people to fix up their homes (small loans).
- Commenter suggested a revolving loan fund for owner-occupied rehab that is tied to a particular neighborhood.
- Commenter feels CDCs should be encouraged to choose sites that will benefit stressed neighborhoods.

- Commenter wants City to focus resources in neighborhoods where owners are struggling to keep up homes.
- Commenter requests that City focus attention on previously ignored neighborhoods.
- Commenter suggests that individuals who are impacted by the work done with federal funds be on the boards that decide who receives those funds.
- Commenter is a Red Cross volunteer. Feels that the underwriting for the Community Access Network (CAN) is not reliable because of inconsistent funding. Also, he would like dollars to be used to help low-mod income households that are forced to leave apartments because of emergencies (fire, condemnation, etc.) with rent and utility deposits. (See attached letter.)
- Commenter suggested that homeowners who received owner-occupied rehab assistance years ago be allowed to participate in OOR programs again. Previous work is old and may need to be replaced/redone.
- Commenter feels that the LaSalle Park neighborhood has not received the benefit of any City dollars recently other than a few blocks of sidewalks. Would like to see dollars focused on that area.
- Commenter feels that LaSalle Park area is much neglected. Would like to have a CDC work in the neighborhood.
- Commenter would like to see a revolving loan fund for homeowners to make repairs.
- Commentator feels the City should establish more partnerships with outside entities. Collaboration is the key.
- Commenter suggests that low-income homeowners need a revolving loan fund to help with repairs. Also feels good rental housing is important for those that aren't ready for homeownership or don't want to own a home.
- Commenter would like to see the number of recreational areas and parks increased in the City.
- Commenter has four (4) suggestions:
 1. More affordable housing with 3 – 5 bedrooms for large families
 2. More accessible housing for seniors and those with special needs
 3. Focus revitalization on a targeted area
 4. Bring back neighborhood centers

**Public Comments from Hearing on HCD Plan & Issues of Homelessness
St. Joseph Co. Library Main Branch, 304 S. Main St., South Bend 46601
July 22, 2014 – 5:30 p.m.**

- Commenter asked if federal dollars only given to agencies, or do they also fund City-operated programs that benefit people City-wide.
- Commenter asked if the South Bend Housing Authority receive any federal dollars from the City.
- Commenter asked if the PHA holds public hearings.
- Commenter asked how many homeless are in South Bend.
- Commenter asked the dollar amount South Bend receives from the federal government to rehab vacant homes for the homeless.
- Commenter asked for clarification of “Housing First” and the level of the City’s participation in that program.
- Commenter stated they aren’t seeing the benefit of Housing First in the community. They are not seeing the homeless being housed.
- Commenter stated Oaklawn only has so many “slots” available in their housing for homeless. The current waiting list is 40 people.
- Commenter asked how more “slots” for the homeless can be created.
- Commenter asked where people who are inadequately housed go for assistance.
- Commenter stated it seems that there aren’t enough Housing Choice Vouchers available in the community.
- Commenter stated there is a large gap in service for the inadequately housed.
- Commenter stated the South Bend Housing Authority only takes calls two days a week, for two hours each time. The line is always busy during those two hours.
- Commenter expressed appreciation for what Oaklawn and Goodwill do in their work with the “toughest” homeless.

Public Hearing for the 2015-2019 HCD Plan (focus on issues of homelessness)

July 22, 2014, 5:30 – 6:30 p.m.

St. Joseph County Public Library, 304 S. Main St, South Bend 46601

PUBLIC COMMENTS (cont'd)

- Commenter is concerned about sex offenders that leave prison and have no place to live. Stated it's the reason the community has tent cities.
- Commenter stated many homeless don't want to be housed. They'll refuse it if it's offered.
- Commenter stated mental illness is the biggest problem. Stated those who become mentally healthy will want to be housed.
- Commenter expressed a believe that the South Bend Housing Authority discourages people from applying for Section 8 vouchers.
- Commenter stated the Township will "voucher" people if they participate in classes.
- Commenter asked if federal funding allows for utility payments.
- Commenter asked if ESG covers more than one month of rent/utilities.
- Commenter stated that questions from the HCD plan appear geared towards women, families and veterans, but that most homeless are men. Commenter asked if there is a trend towards giving preference in funding to women, families and veterans.
- Commenter stated they would encourage the Mayor to appoint South Bend Housing Authority board members from agencies that assist the homeless.
- Commenter stated the community needs to band together to end homelessness; it can't all come from the government and local agencies.
- Commenter stated the lack of jobs for people who have marginal skills is an issue. Asked if there can be a program that trains people to rehab vacant homes for the homeless. Stated such a program would improve their skills and create housing.
- Commenter stated there must be a way to make the Sheriff's Sale less cumbersome.
- Commenter asked if agencies could band together - South Bend Heritage Foundation, Notre Dame, Center for the Homeless – to buy properties at Sheriff's Sales and keep them out of the hands of investors.

Public Comments from Public Hearing

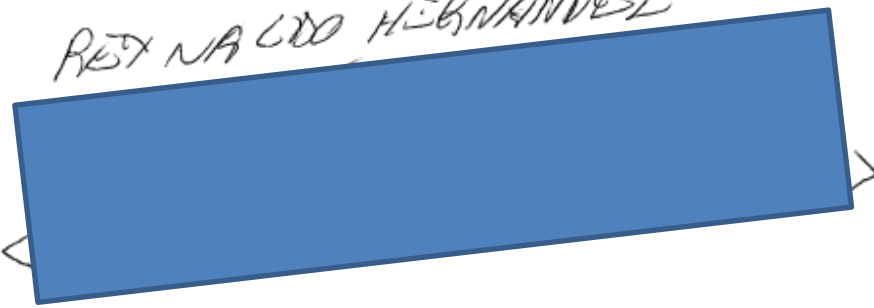
Department of Community Development, 227 W. Jefferson Blvd., SB 46601

July 28, 2014 – 5:30 p.m.

- Commenter feels it's important that the 5-year plan not focus on specific neighborhoods because circumstances in neighborhoods change and new groups may emerge that can assist with the City's priorities.
- Commenter feels it's important for the City to get a handle on neighborhoods that are transitioning. Slumlords are buying up property further out from the center of the City. The City should assist those neighborhoods in stemming potential blight.
- Commenter states Sheriff Sale properties are being bought up by rental people. There must be some way to address this.
- Commenter states City needs to be on top of transitioning neighborhoods so they don't become distressed.
- Commenter states one of the neighborhood organizations is looking at a revolving loan fund. Is that something that could happen under one of these [CDBG, HOME, ESG] programs?
- Commenter asked if a consortium of banks could do a small revolving loan fund for homeowners that are just above the federal guidelines for income.

LOW INCOME FAMILIES BURNED OUT OF
THEIR RENTAL HOMES TYPICALLY DO NOT HAVE
THE ^{FINANCIAL} RESOURCES OR THE CREDIT TO RE-ESTABLISH
THEMSELVES IN REPLACEMENT RENTAL
HOMES (1ST MONTH RENT, DEPOSIT, ETC.)
THE COMMUNITY ASSISTANCE NETWORK
(CAN) SOMETIMES CAN HELP, BUT IT IS
UNRELIABLELY FUNDED. CAN CDBG FUNDS
BE USED TO CREATE A SOLID UNDERWRITING
BASE TO SERVE THE NEEDS OF LOW
INCOME FAMILIES HIT BY FIRE DISASTERS?

REYNALDO HERNANDEZ



Received May 20, 2014
@ Public Hearing
held @ LaSalle
Library Branch
PCM 5/20/14

Public testimony from the
Community Forum for Economic Development
PO Box 11082
South Bend IN, 46634
May 20, 2014

RECEIVED MAY 28 2014

es

As you develop the 2015 – 2019 Housing and Community Development Plan, we would make the following suggestions about where the HUD funds should be used.

The practice of targeting funds to a limited number of neighborhoods has been justified by the City and existing CDCs as providing the most impact when total funding is inadequate. However, we have serious problems in many South Bend neighborhoods and these problems are steadily getting worse -- particularly on South Bend's West Side. Blight does not occur overnight and we would contend that the blight that plagues many of our neighborhoods partly is due to a neglectful policy that has, for years, concentrated the use of available public funds in a relatively small area.

We encourage support for proposals by community-based non-profits, including existing CDCs, to address problems in neighborhoods that have not yet been targeted for major projects. We should take advantage of opportunities provided by the developing West Side Corridors Plan to place a particular emphasis on neighborhoods adjacent to these corridors that have not benefited from CDBG grants in the past. Examples are Lincoln Park and LANA (or Census Tract 4),

We believe that the plan should recognize the potential of neighborhoods where economic support can increase on-going community efforts to "hold the line" on blight and to reverse the deterioration that has occurred. Neighborhoods such as the Far North West, Kennedy Park, and LaSalle Park are examples of areas that have organized to address these community problems. However, private and public assistance for these efforts will improve their opportunities for success.

Linda Wolfson, President of CFED



Cheryl
Aske

New co-op brings life to old buildings

ACORNS fall in the most unusual of places, as this story will reveal. In the 1960s, miles and miles of new freeways were built in California. These were nothing like the huge swathes of the Federal Highway system built in the 1950s through farmland the length and breadth of the state. Instead, they were connector freeways, built crudely through existing urban neighbourhoods so that suburban commuters had an easier time getting home.

There was a great deal of opposition to the freeway that would eventually rip through the urban neighbourhoods of West Oakland – which formed one of the largest and strongest black communities on the West Coast. And although residents sadly lost their efforts to stop the freeway wrecking and dividing their community, there were a few victories among the defeats.

To build State Highway 24, entire neighbourhoods had to be demolished. But these areas were home to many elegant and well-built Victorian houses from the turn of the century – and neighbourhood groups won an agreement from Cal

Received May 20,
2014 @ Public
Hearing held at
LaSalle Branch
of library PM
5-20-14

Trans (the state Highway Agency) and the City of Oakland that the best of the targeted homes should be saved, moved to a preservation parking lot, and later returned to West Oakland and refurbished.

And so, in the late 1960s and 1970s, the homes that could be saved were moved to what can best be described as a Victorian house parking lot, next to the new freeway in downtown Oakland.

The idea of a multi-site, limited-equity co-operative was broached and, in 1979, the organisation Oak Center Homes was created. The co-op was approved as part of the settlement with the West Oakland residents, Cal Trans and the City of Oakland. Many agencies pooled resources on this difficult and lengthy task – it is hard to imagine the planning that went into demolishing hundreds of buildings and moving 42 of them. House relocation in America is quite an industry but this mass house migration was one of the largest by number in North America.

You can see each of the moved buildings at s.coop/7ytm Oak Center Homes was then funded to purchase vacant residential sites to the north of the new freeway. One by one, the houses were moved to the empty residential sites and rehabilitated. Because they were almost all very large

homes, with small apartment buildings, they were turned into duplexes, triplexes all the way up to six-plexes. Oak Center Homes and the City of Oakland set up a construction apprentice programme with the nearby Laney College. The predominantly black two-year school helped train mainly young men to re-build and refurbish Victorian homes. This was a great skill to provide as hundreds of families each year were now beginning to buy old Victorians as fixer-uppers and they needed construction workers with that special set of skills. Many of the young men went onto to start small construction firms of their own.

As each of the homes was completed they were made available first to former residents of the area. As a result, many of them are occupied by former residents of West Oakland displaced by the freeway. As they were occupied, the resident families became members of the co-op. A group of interested parties acted as trustees of the co-op organisation until all the units were occupied, gradually turning the co-op over to resident control. The residents now elect all seven members of the co-op's board.

Eventually, 42 buildings for the co-op were moved into West Oakland. Due to their different sizes, the buildings were divided into 89 separate homes and apartments. By

infilling 42 different sites, Oak Center Homes helped to rebuild what once was a much-neglected neighbourhood. By restoring the neighbourhood and ridding it of empty sites the crime rate was brought down. By bringing almost 300 people back, Oak Center Homes strengthened the home ownership characteristics of the low-income neighbourhood. What is interesting today is to drive past the 42 co-op buildings. It is a quiet neighbourhood, filled with classic Victorian homes, mature trees and well-kept yards. By looking, you cannot tell the difference between a co-op home and a non co-op home. There are no more empty lots in the neighbourhood and it looks like a middle-class area full of mainly single-family homes. To 89 moderate-income families, Oak Center Homes offers a place to live. No one would know how Oak Center Homes came about and no one would know how much effort went into making this one of the most unique housing co-ops in America. In the end, the beauty of Oak Center Homes comes from a wish to take the acorn of an idea born out of struggle and build it into a strong oak tree.

10-Mar-15		HCD Application Projected CDBG Recommendations for Program Year 2015 CDBG - City of South Bend				
Admin subject to 20% cap: \$472,416.80		2015 Entitlement		\$2,344,084		
Public Services subject to 15% cap: \$354,312.60		Reprogrammable funds		\$0		
		Program income		\$18,000		
		Total available for 2015		\$2,362,084		
AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2014 Allocation	2015 Requests	2015 Recommendations
ADMINISTRATION (SUBJECT TO 20% CAP)						
Department of Community Investment	General Admin C&ED	570.205 & 570.206	Presumed	260,000	300,000	300,000
Downtown South Bend, Inc.	Parking Lot Program Income	570.206	Presumed	18,000	18,000	18,000
Near Northwest Neighborhood, Inc	NNN Admin	570.206	Presumed	70,000	120,000	50,000
South Bend Heritage Foundation	SBHF Admin	570.206	Presumed	90,000	\$87,500	42,500
Historic Preservation Commission	106 Reviews - EFRs		Presumed	0	\$5,000	5,000
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)	Presumed	10,000	10,000	10,000
SUB-TOTAL				448,000	540,500	425,500
HOMEOWNERSHIP						
Homeownership Assistance						
Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/mod Housing	200,000	200,000	200,000
Department of Community Investment	Activity Delivery-includes small amount Housing	570.202(b)(9)&570.201(n)	Low/mod Housing	74,787	74,787	74,787
SBHF	Activity Delivery-HO Counseling/services	570.202(b)(9)&570.201(n)	Low/mod housing	0	87,500	45,000
Near Northwest Neighborhood, Inc	Activity Delivery - HO services	570.202(b)(9)	Low/mod Housing	30,000	50,000	40,000
SUB-TOTAL				304,787	412,287	359,787
Acquisition / Rehab/New Construction						
Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale in CT 6 - 1 home	570.201(a)(b)(d)(f)(i)	Low/mod Housing	78,000	722,500	200,000
South Bend Heritage Foundation	Acquisition / Rehab / Resale in Lincoln Park/NWS - 1 home	570.201(a)(b)(d)(f)(i)	Low/Mod Housing	0	438,750	206,723
Habitat for Humanity	Acquisition / Rehab / Resale @733 S. 30th St	570.201(a)(b)(d)(f)(i)	Low/mod Housing	0	115,000	115,000
Habitat for Humanity - Lincoln Park Neighborhood	Acq/rehab in Lincoln Park - 1 home	570.201(a)(b)(d)(f)(i)	Low/mod housing	0	50,000	0
SUB-TOTAL				78,000	1,276,250	521,723
REHABILITATION						
Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/mod Housing	0	200,000	100,000
SBHIP - Department of Community Investment	Homeowner Rehab - SBHIP	570.202(b)(2)	Low/mod Housing	233,137	300,000	200,000
Rebuilding Together	Rebuilding Together	570.202(b)(2)	Low/mod Housing	200,000	150,000	163,074
SUB-TOTAL				433,137	650,000	463,074
PUBLIC IMPROVEMENTS-DEMOLITION						
City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	462,086	300,000	300,000
SUB-TOTAL				462,086	300,000	300,000
TECHNICAL ASSISTANCE						
NRC	Neighborhood Capacity Building	570.201(p)	Low/mod Area Benefit	15,000	15,000	15,000
SUB-TOTAL				15,000	15,000	15,000
PUBLIC SERVICES						
South Bend Police Department	Neighborhood Action Reclamation Patrols / Foot-Bike Patrols	570.201(e)	Low/mod Area Benefit	90,000	90,000	90,000
SUB-TOTAL				90,000	90,000	90,000
SECTION 108						
			Low/mod benefit	890,000	187,000	187,000
SUB-TOTAL				890,000	187,000	187,000
PUBLIC FACILITY IMPROVEMENTS						
Casie Center	Renovation/Construction/Acquisition	570.201 ©	Low/mod area benefit	0	200,000	0
SUB-TOTAL				0	200,000	0
TOTAL				2,721,010	3,671,037	2,362,084

		South Bend ESG					
		2015 Entitlement projected	\$212,235				
		60% Shelter Operations+Admin	\$127,235				
		Not less than 40% Rapid Re-Housing	\$85,000				
ESG				2014 Allocation	Requested 2015	Recomendations 2015	
Shelter Operations							
AIDS Ministries/AIDS Assist	Comprehensive Hsing Assistance for people w/ AIDS-HIV-Operations			6,000	10,000	5,400	
YWCA	Women's Shelter for Domestic Violence Operations			28,438	30,000	26,926	
Youth Service Bureau	Safe Station Operations			23,938	26,000	23,623	
The Center for the Homeless	Center operations			32,438	35,000	31,523	
Life Treatment Centers	Detoxification Program-Emerg Shelter Operations			24,201	50,000	23,846	
		Operat Sub-Total		115,015	151,000	111,318	
Department of Comm & Econ. Development	General Admin			2,000	2,000	15,917	
		Admin Sub-Total		2,000	2,000	15,917	
		TOTAL Operations		117,015	153,000	127,235	
AIDS Ministries/AIDS Assist	Rapid Re-Housing Housing Relocation and Stabilization			17,588	15,000	20,500	
YWCA	Rapid Re-Housing Housing Relocation and Stabilization			31,514	24,000	28,000	
YWCA	Rapid Re-Housing TBRA			25,576	18,000	23,000	
URC	Advocacy Center Rapid Re-Housing TBRA			0	10,000	13,500	
		RRH Sub-Total		74,678	67,000	85,000	
		Total South Bend ESG		191,693	220,000	212,235	
HOME		St. Joseph Housing Consortium HOME					
		2015 Entitlement	\$683,011				
		Un/Reprogrammed Dollars	\$303,750				
		2015 Program Income	\$0				
		Total Available	\$986,761				
South Bend				2014 Allocation	Requested 2015	Recomendations 2015	Jurisdiction
Northeast Neighborhood Revitalization Org. (NNRO)	Northeast Mortgage Subsidies			0	303,750	303,750	South Bend
Near Northwest Neighborhood, Inc	NNN Revitalization Program ** Includes CHDO Allocation 2 acq/rehab			522,123	700,000	352,395	South Bend/CHDO
South Bend Heritage Foundation	New Construction Mutual Homes	not more than 10 homes		0	100,000	100,000	South Bend
South Bend heritage Foundaiton	New Constructino Lincoln Park/W Washington			0	620,000	0	South Bend
Habitat for Humanity (South Bend)	New Construction			0	300,000	0	South Bend
Habitat for Humanity (Mishawaka)	New Construction			0	200,000	0	Mishawaka
Oaklawn	Rental Assistance	rent subsidies for severely mentally ill		20,000	35,000	35,000	South Bend
Consortium Staff	Consortium Admin			45,000	45,000	45,000	South Bend
Unallocated funds - available for future projects						150,616	
	TOTAL			587,123	2,000,000	986,761	

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The 2015-2019 funding plan will continue to follow the basic parameters of the plans established by the City of Mishawaka in previous years and continue to focus on revitalization activities as they increase affordable housing for low to moderate income persons, eliminate of blighted properties, and improve public infrastructure and fund social services.

The previous years of large public works (curb and sidewalks) projects in the Milburn Boulevard area and the Fairmount Avenue rehab project allowed the City to address a significant need and complemented other activities that were not federally funded. As non-federal funding dwindles and projects become more difficult to fund, the City anticipates an even greater need to:

- partner with non-profit Community Development Corporations;
- concentrate on rehabilitation of owner-occupied homes;
- provide affordable housing; and,
- Work closely with the City's sub-grantee's to insure that our collaborative efforts serve the greatest needs of our community.

Our previous efforts have resulted in significant rehabs, new homeowners, and assistance to homeowners for repairs they could not otherwise afford.

2. Summary of the objectives and outcomes identified in the Plan

The City of Mishawaka will continue to target the Milburn Blvd. Neighborhood for revitalization with approximately 40% of their CDBG funds allocated here. In 2005 the City of Mishawaka's Department of Engineering employed consulting services to prepare a Master Plan for this section of the City. The plan was to be complete by 2015, but there remains to be about \$10,000,000 in curb and sidewalk improvements that have yet to be complete, with 74% of the total project completed to date. The need for curbs and sidewalks, owner occupied assistance, and spot/blight elimination in this area is still much needed as houses are abandoned and/or foreclosed upon.

In addition, he City intends to allocate a minimum of 40% of Mishawaka's CDBG funds to in the Milburn Boulevard Area to eliminate blighted properties with its slum/blight program.

3. Evaluation of past performance

This Milburn Blvd. area has received over \$36 million dollars in improvements since 2009 in infrastructure improvements. This is a large investment by the City using funding sources such as TIF, CDBG, HOME, NSP1 and NSP3. Along with that we have had a very successful partnership with Habitat for Humanity of St. Joseph County, which has made a significant impact in the Milburn Boulevard area. There has been a noticeable change in the landscape of the neighborhood because of this investment. In order to continue this trend we must commit to focusing for another 5 years to finish the curbs and sidewalks, rid the area of blighted structures, continue the Code Enforcement effort, and provide very low to moderate income housing opportunities.

4. Summary of citizen participation process and consultation process

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, the local Spanish-language newspaper, and was also available on the City of South Bend website. In addition, the meeting notice was distributed via the Neighborhood Resource Center listserv. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall; there were no attendees other than City staff. The evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

Comments from all public hearings and subsequent letters and emails were assembled and reviewed. They are attached to this document.

The original 2015-2019 Housing and Community Development Plan was available for review on September 25, 2014, for a thirty (30) day period, ending October 24, 2014. Comments were accepted during those 30 days and considered when developing the Final HCD and 2015 Action Plans. Two public hearings (one in Mishawaka and one in South Bend) were held during the public comment period on October 8, 2014.

The City of Mishawaka will make the amendment to the 2015-2019 Consolidated Plan and 2015 Action Plan available for review on February 1, 2015. Comments will be received by the City Controller's office

about the amendment. In addition, the City of Mishawaka will host a public hearing on March 3, 2015 to accept comments and explain the need for an amendment.

5. Summary of public comments

Complaints relative to the CDBG or HOME program may be registered with the Mayor, the Director of Community Development, or any City official at any time. However, for a formal written response, complaints must be submitted in writing to the Director of Development. A written answer will be provided within fifteen working days, if practicable.

A summary of all comments whether accepted or not and the reasons therefore shall be attached to the final Consolidated Plan, any amendments following, or the performance report.

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

A summary of all comment whether accepted or not and the reasons therefore shall be attached to the final Consolidate Plan, any amendments following, or the performance report.

7. Summary

The increase in allocation for the 2015 Action IPlan is a result of under-spendig by the City of Mishawaka in previous years. A normal annual allocation for the City of Mishawaka is \$467,000. For the 2015 fiscal year, the City of Mishawaka wil need to spend approximately \$1.1 million by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendments to the plan submitted to the public in September 2014.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MISHAWAKA	
CDBG Administrator		Rebecca Miller
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 60– Responsible Agencies

Narrative

The Consolidated Plan and the Action Plan were original done in consultation with local stakeholders and the general public. The local Continuum of Care was consulted as part of the setting of goals and projects for the next five years.

The City of Mishawaka is a partner organization with the City of South Bend. Each City receives its own allocation of CDBG funding. Together, along with St. Joseph County, the two Cities share an annual of HOME Investment Partnerships Grant funding. The City of South Bend is the lead agency for that allocation and is responsible for administration of all the HOME funds. Any planning and reporting related to HOME funding is completed by the City of South Bend.

Consolidated Plan Public Contact Information

City of Mishawaka

Department of Community Development

600 E. Third Street

Mishawaka, IN 46544

rmiller@mishawaka.in.gov

574-258-1622

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Consultation is ongoing process with the City's sub-grantee's, local service organizations, St. Joseph County housing Consortium, COC and with other Departments within City Hall.

The City of Mishawaka has not updated its Citizen Participation Plan in over five years. During the 2015 fiscal year, the City will update its plan to reach more community members and the people this funding is intended to serve. Ideas for future outreach include:

- beginning participation in local festivals/fairs
- continuing participation in local Continuum of Care
- setting up electronic surveys during the summer
- conducting annual meetings with sub grantees and local service providers

As part of serving the community, the City of Mishawaka staff will meeting with sub grantees and local services agencies once per quarter to assess over the year the types of projects that will need gap funding in future years.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Mishawaka will revise its Citizen Participation Plan to incorporate more consultation as part of the 2016 Action Plan Process.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City of Mishawaka staff participates in meetings with the local Continuum of Care. Ideas for projects and strategic planning for this document were derived from attendance at those meeting.

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

n/a

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

Table 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Real Services, Inc./
	Agency/Group/Organization Type	Services-Elderly Persons Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports Real Services Guardianship and Older Adult Crime Victims. City Staff meets with Real Services to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years.
2	Agency/Group/Organization	BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports the Boys and Girls club City Staff meets with Staff of the Boys and Girls Club to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years. The Boys and Girls Club has established a great relationship with the School City of Mishawaka and facilitates it's after school programs.
3	Agency/Group/Organization	Housing Assistance Office
	Agency/Group/Organization Type	Housing PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The HOA submitted a sub-grantee application and consultation has been done in person and via telephone. Based on the consultation we have determined that they provide our community with more detailed homeowner occupied rehabilitation than what we can offer with our programs.
4	Agency/Group/Organization	YWCA OF ST.JOSEPH COUNTY
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

The City of Mishawaka did not conduct consultations as part of the amendment process. However, the City did speak with local government departments and Real Services. Because of significant under spending in the previous year, the City of Mishawaka needed to quickly allocate funding to different projects with the ability to spend federal funds in a quick, yet meaningful manner.

The thirty day public/comment period from the public will serve as outside consultation and approval by the public for the proposed changes.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 62– Other local / regional / federal planning efforts

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

The Consolidated Plan was put together in coordination with the City of South Bend. The City of South Bend is the city directly to the West of Mishawaka and is a planning partner of the City of Mishawaka. Together the Cities receive an allocation of HOME funds with each city receiving its own allocation of CDBG funding. Each city must write its own Consolidated Plan and Action Plan. This Consolidated Plan and Action Plan serve to meet the requirements for the City of Mishawaka.

However, both Cities must submit correct documents, meeting all of the HUD requirements in order to receive each of their allocations. If one City does not meet the HUD requirements, it will hold up the funding of the other City.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, the local Spanish-language newspaper, and was also available on the City of South Bend website. In addition, the meeting notice was distributed via the Neighborhood Resource Center listserv. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall; there were no attendees other than City staff. The evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

Comments from all public hearings and subsequent letters and emails were assembled and reviewed. They are attached to this document.

The original 2015-2019 Housing and Community Development Plan was available for review September 25, 2014, for a thirty (30) day period, ending October 24, 2014.

The amended 2015-2019 Housing and Community Development Plan will be available for review February 1, 2015 for a thirty (30) day period, ending March 2, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	General Public Outreach	A summary of responses will be submitted in final HCD Plan	NA	NA	
2	Public Hearing	General Public Outreach	A public hearing was held on Tuesday, March 3, 2015. No attendees, no comments or concerns were received.	N/A	N/A	

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

CDBG funds will be utilized and leveraged throughout the Mishawaka; however, the City will continue to target the Milburn Blvd. area as the need remains for continued resources and improvements both from a housing and public infrastructure standpoint.

The Millburn Blvd. area is bounded by St. Joseph River on the North, Panama/12th Street on the South, and Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

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

Describe the jurisdiction's need for Public Facilities:

This City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century. While funding will be spread across the City, we have determined that the majority of our funding will be used within this area.

How were these needs determined?

The target area was selected for several reasons, one of which is the economic need in the area.

The Milburn Boulevard Target Area has a homeownership rate much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. HMDA reports that one quarter of all mortgages in the City of Mishawaka are high-cost mortgages. A high cost mortgage is a mortgage with higher than normal interest rates or fees, typically given to homebuyers with lower incomes or credit issues. Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

Describe the jurisdiction's need for Public Improvements:

Another reason we are continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. In 2005 our City Engineering We would like to continue improving the area as it is a gateway into our City from the west, includes public and private schools, and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

We have made a collaborative effort with our Code Department to heighten enforcement in that area since 2010. There has been an extended Code presence in that area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice on a go forward basis.

These improvement efforts by the City of Mishawaka departments in the target area allow community development to better justify the continued use of CDBG funds within the target area. Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

For the purpose of the amendment:

The Department of Engineering estimates over \$1,000,000 of improvements for sidewalk, curb, alley approaches, drive approaches, service walks, tree removal and drainage improvements in an area bounded by the Saint Joseph River on the south, Logan Street on the west, Jefferson on the north and Main Street on the east. Main Street to Logan Street is approximately 4,000 feet in length and we are looking at 6 main east /west streets and 9 north / south streets in this neighborhood. The north / south streets range in length from approximately 2,500 to 3,200 feet in length.

How were these needs determined?

The Department of Community Development regularly meets with the Department of Engineering, the Planning Department, and the Mayor to determine areas throughout the City that are in need of Public Improvements. While there is a need throughout the City's other neighborhoods, the Milburn Blvd. area still has the most need and will benefit the most from public improvements.

For the purpose of the amendment:

The Community Development Department met with the Department of Engineering to determine a need for 2015 that would be feasible to accomplish in one season of construction. However, the City of Mishawaka will only be able to fund half of the proposed need.

Describe the jurisdiction's need for Public Services:

The City has limited funding for Public Services, but there is a steady need for these services and we continue to support them with CDBG Funding. Our list of Sub-Grantee's include non-profit organizations the Mishawaka Food Pantry, YWCA, Real Services, Home Ownership Assistance Office, and The Boys and Girls Club.

How were these needs determined?

These needs are determined based on Census Information, regular conversation with our sub-grantee, public engagements such as speaking with members of service organizations, discussions with other City Departments, Continuum of Care direction, and through public comment.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City's continued public infrastructure improvements are essential to the restoration of the City's oldest neighborhoods, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalk pro The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accessibility.

In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project where needed throughout the City. Since 2009 the City has spent roughly \$36,000,000 in improvements to infrastructure in the Milburn Blvd area and that project is 74% complete. Our project is ongoing and will continue through 2019 in the Milburn area with spot blight, owner occupied rehab, and public infrastructure activities.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

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

Introduction

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	101	23	0	0	0
Arts, Entertainment, Accommodations	2,556	3,699	10	16	6
Construction	1,399	631	6	3	-3
Education and Health Care Services	5,655	3,560	23	15	-8
Finance, Insurance, and Real Estate	1,219	2,029	5	9	4
Information	368	437	1	2	1
Manufacturing	4,400	1,571	18	7	-11
Other Services	900	1,741	4	8	4
Professional, Scientific, Management Services	1,603	636	6	3	-3
Public Administration	813	1,012	3	4	1
Retail Trade	3,631	6,639	15	29	14
Transportation and Warehousing	1,185	307	5	1	-4
Wholesale Trade	947	711	4	3	-1
Total	24,777	22,996	--	--	--

Table 64 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,624
Civilian Employed Population 16 years and over	24,777
Unemployment Rate	6.94
Unemployment Rate for Ages 16-24	18.15
Unemployment Rate for Ages 25-65	4.69

Table 65 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector		Number of People
Management, business and financial	6,653	
Farming, fisheries and forestry occupations	24	
Service	4,447	
Sales and office	7,009	
Construction, extraction, maintenance and repair	2,318	
Production, transportation and material moving	4,326	

Table 66 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,949	81%

Travel Time	Number	Percentage
30-59 Minutes	3,687	16%
60 or More Minutes	829	4%
Total	23,465	100%

Table 67 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,739	179	1,016
High school graduate (includes equivalency)	6,308	430	1,616
Some college or Associate's degree	6,495	483	1,400
Bachelor's degree or higher	5,293	127	782

Table 68 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	100	80	115	269	307
9th to 12th grade, no diploma	886	702	645	1,123	1,313
High school graduate, GED, or alternative	1,479	1,983	2,426	3,952	3,294
Some college, no degree	1,947	2,481	1,202	2,879	915
Associate's degree	210	815	496	583	142
Bachelor's degree	498	1,751	1,298	1,340	438

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	36	414	436	1,000	400

Table 69 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,296
High school graduate (includes equivalency)	27,758
Some college or Associate's degree	27,881
Bachelor's degree	37,985
Graduate or professional degree	44,600

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Describe the workforce and infrastructure needs of the business community:

The workforce is made up of a high number of retail workers, medical related employment, education professionals, and manufacturing. *insert infrastructure improvements/futer projects to support needs

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

A major announcement from a private sector business will have a major impact on the cities north boundary. At the time of the publication of this amendment, no announcements for major employment growth have been made.

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

The majority of the population of Mishawaka is highly educated, 87 percent have a high school diploma, some collage or a degree. The breakdown is as follows:

- 35 percent have a high school diploma
- 25 percent have some college but no degree
- 6 percent have an Associate’s degree
- 14 percent have a Bachelor’s Degree
- 6 percent have a graduate or professional degree

The large amount of education by the population is a good indicator for the types of employment held by the population. Table 11 shows 23 percent of the population in the education and health fields. Given the close proximity to the University of Notre Dame, a large number of higher education jobs are readily available. However, the data does not determine the place or location of employment.

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

The City of Mishawaka does not support employment initiatives.

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

No

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

n/a

Discussion

Employment opportunities are high for the City of Mishawaka. The unemployment rate for the area is 6.89 percent, average for the State of Indiana. For those of working age, ages 25-64, the unemployment rate is very low at 4.69 percent. The need for employment training and creation of new jobs is low compared to other needs in the community.

MA-50 Needs and Market Analysis Discussion

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

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents. It is an area where housing problems are concentrated, with higher rates of housing abandonment, poverty and crumbling infrastructure.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

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

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

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

This market has some interesting characteristics. It is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Are there any community assets in these areas/neighborhoods?

This area has been served by a remodeled city owned pool at Mary Gibbard park which also allows rentals for gatherings and has a beautifully maintained park with playground activities for children. St. Bavo's Catholic Church has been serving this area for decades and also has a school for kindergarten through eight grade. The Area also includes St. Joseph Church, which is highly attended and is historically relevant. There is also a medical arts building and medical complex that serves the community as well. LaSalle Elementary School serves a large portion of the area and is the largest elementary school with School City of Mishawaka.

Are there other strategic opportunities in any of these areas?

Strategic opportunities include spot blight elimination, public infrastructure (curb and sidewalk repair) as part of a larger sewer project, and owner occupied rehab (summer of service).

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The previous Consolidated Plan, established in 2010, has served the City of Mishawaka and the residents of the Milburn Boulevard Area very well. The City anticipates that this area will continue to benefit from CDBG assistance for the next 5 years as it has in the previous 5 years from a spot blight, public infrastructure, low to moderate housing assistance, and owner occupied rehab standpoint.

The goal of the City of Mishawaka is to consult as many people as possible in the community to obtain feedback, concerns, and ideas about the direction of City programs. City staff attends public service organization meetings as well as obtains thoughts, ideas and direction from the Redevelopment Commission. Following the draft of this plan the City held a public hearing to gain community insight on the specifics of this plan, noted them and made changes as necessary. The City also sent out information by way of our Communicator article that accompanies every utility bill within the City to garner additional community feedback.

For the amendment to the Consolidated Plan, the proposed changes were reviewed by the public for thirty days, at a public hearing and by members of the Redevelopment Commission.

The City anticipates that once completed, the consolidated planning effort will have a significant impact in the community and for low income residents. The City of Mishawaka has an estimated \$1,100,775 funds from previous years of unused funds and 2015 allocations to be spent in 2015. This plan will follow suit of the previously submitted plan to involve other City departments and organization in the needs identified herein. We will continue to organize our efforts with Code, Police, Fire, Planning, and Engineering so we all play an integral role in improving and/or maintaining the quality of service and integrity our neighborhoods. We recognize that our problems, issues, and goals are not limited to one department or area, but have the potential to be impacted on every level by the services delivered by each department within the City.

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

Geographic Area

Table 71 - Geographic Priority Areas

1	Area Name:	MILBURN BLVD AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	While CDBG funding will be spread throughout the City, our focus will continue to be in the Milburn Boulevard Area where we expect to allocate the majority of funding. This is a vast area defined by the St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.</p> <p>This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. Still, with homeownership rates higher than average, our Code Enforcement Department continues to address code violations at a high rate. Over the past five years the Code Department has made 4,408 public nuisance cases and an additional 229 substandard cases since 2010. Of those, the Department has closed 3,947 of the public nuisance cases and 220 of the substandard cases.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The citizen participation process included many facets of communication, public meetings, private consultations with stakeholders and an open public comment period.</p>
<p>Identify the needs in this target area.</p>	<p>The neighborhood was targeted for several reasons, one of which is the documented need in the area. Of the total population for the area 4,945 (56.6%) are considered low-moderate income.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities for improvement remain in curb and sidewalk repair/replacement, spot blight elimination and new opportunities for very low-moderate housing construction through our partnership with Habitat for Humanity.</p>

	Are there barriers to improvement in this target area?	n/a
2	Area Name:	City of Mishawaka
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Service
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

This City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century.

The target area was selected for several reasons, one of which is the economic need in the area. This is a densely populated area that is largely residential with a mixture of rental properties and owner occupied homes. It is comprised of all the block groups in St. Joseph County Tracts 101 and 102. Per the

2012 Census, tracts 101 and 102 have a combined population of 8,685 residents. Per HUD guidelines, 56.6 percent are considered low to moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

Another reason the City is continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. The City of Mishawaka would like to continue improving the area as it is a gateway the target area is a gateway from the west and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

The Community Development Department has made a collaborative effort with the Code Enforcement Department to heighten enforcement in that area since 2010. There has been an extended Code presence in the Milburn Blvd. area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the Code Enforcement Department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice going forward.

Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

It is estimated that in 2015, 40% of the Mishawaka CDBG funding will be utilized in the Milburn Blvd Area for efforts such as owner occupied repairs and public infrastructure improvements.

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

Priority Needs

Table 72 – Priority Needs Summary

1	Priority Need Name	Spot Blight Elimination
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Spot Blight Clearance
	Description	Based on the location, size, and condition of the lot the City has the option to use Spot Blight fund with the intent to rebuild if the lot is suitable to construct or assist in constructing very low to moderate income housing. In cases, where the lot is not suitable for a new home, the city has the option to purchase and demo with Spot Blight clearance funding. This will allow the demolition to be the end result and no future housing will be slated for construction. This will also allow us to sell/deed the cleared lot to an income qualified neighbor without overly enriching them.
	Basis for Relative Priority	At any given time the City has 100 or more vacant, abandoned, or foreclosed units. In many cases these homes are beyond repair where the amount of money needed to improve the unit to habitable condition far exceeds the value after completion. In these instances the City will attempt to strategically purchase the property for demolition.
2	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka

	Associated Goals	Public Infrastructure
	Description	The City's need for continued public infrastructure improvement is vitale to the restoration of the City's oldest neighborhood's, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalk projects where needed throughout the City.
	Basis for Relative Priority	The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accesibility. In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project.
3	Priority Need Name	Affordable Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Owner Occupied Rehab Construction of Housing Direct Homeownership Assistance

	Description	The City of Mishawaka will work with nonprofit organizations to provide low income homeowners with assistance for major repairs. Repairs can include roof replacements; help with accessibility and HVAC replacements to name a few.
	Basis for Relative Priority	Homeowners within the City of Mishawaka experience a cost burden and need assistance to afford housing within the community.
4	Priority Need Name	Public Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka

	Associated Goals	Public Services-General
	Description	The City along with the City of Mishawaka Redevelopment Commission provides funding for public service sub-grantee's. We have an application process that allows local public service organizations to apply for a piece of our CDBG allocation to help sustain a suitable living environment for Mishawaka citizens. In the past we have funded the Penn Township Food Pantry, the YWCA, Real Services, and the Boys and Girls Club. We would like to continue to support these organizations as they are vitale to our community and provide services that we cannot offer as the City.
	Basis for Relative Priority	We would like to continue to support these organizations as they are vitale to our community and provide services that we cannot offer as the City.
5	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Administration Fair Housisng Activities
	Description	Provide funding for administrative costs with CDBG funded activities.
	Basis for Relative Priority	Funding for administration for eligeble CDBG activities.

Narrative (Optional)

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

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	472,520	68,000	568,775	1,109,295	1,109,295	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 73 - Anticipated Resources

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

Mishawaka Federal dollars will be utilized in conjunction with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparatively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City.

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

The City does own lots that have been purchased with CDBG funds in the past and it is our intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

For the 2015 fiscal year, the City of Mishawaka will need to spend approximately \$1.1 million of underspent funds from previous years, by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendment to the plan submitted to the public in September 2014.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YWCA OF NORTH CENTRAL INDIANA	Subrecipient	Homelessness Non-homeless special needs Rental	Jurisdiction
REAL SERVICES	Subrecipient	Non-homeless special needs public services	Jurisdiction
South Bend Human Rights Commission	Subrecipient	Planning	
BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
Mishawaka Food Pantry Inc.	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction

Table 74 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Mishawaka does not have a Community Housing and Development Organization (CHDO) that serves the community. A CHDO organization can offer many types of affordable housing opportunities that are currently not offered in the community such as renovation of abandoned properties for rental or homeownership opportunities.

Habitat for Humanity of St. Joseph County is also beginning to offer occupied repair in addition to the traditional builds. This may offer new opportunities in the coming years to provide more options for homeowners with larger repairs and low incomes.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			

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

Table 75 - Homeless Prevention Services Summary

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

n/a

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

n/a

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

n/a

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Spot Blight Clearance	2015	2019	Spot Blight Removal	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$323,884	Other: 5 Other
2	Public Infrastructure	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Infrastructure	CDBG: \$409,030	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Households Assisted
3	Owner Occupied Rehab	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$118,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
4	Administration	2015	2019	Administration	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$94,504	Other: 1 Other
5	Construction of Housing	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$0	Homeowner Housing Added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services-General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$63,878	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
7	Direct Homeownership Assistance	2015	2019	Affordable Housing		Affordable Housing Assistance	CDBG: \$25,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
8	Fair Housing Activities	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$7,000	Other: 1 Other

Table 76 – Goals Summary

Goal Descriptions

1	Goal Name	Spot Blight Clearance
	Goal Description	This activity will purchase and demolish vacant, abandoned, blighted properties where demolition is the end result.
2	Goal Name	Public Infrastructure
	Goal Description	This activity will improve accessibility by replacing or fixing curb and sidewalk throughout low-mod income areas as needed.
3	Goal Name	Owner Occupied Rehab
	Goal Description	Improve the quality of housing through owner-occupied repair programs.

4	Goal Name	Administration
	Goal Description	Cost for staff administering CDBG and HOME.
5	Goal Name	Construction of Housing
	Goal Description	Provide development subsidies for new construction of single family homes.
6	Goal Name	Public Services-General
	Goal Description	Provide service activities other than low/mod income housing benefit.
7	Goal Name	Direct Homeownership Assistance
	Goal Description	Provide assistance to eligible low-mod income homebuyers.
8	Goal Name	Fair Housing Activities
	Goal Description	The City of Mishawaka and the City of South Bend will partner together to further fair housing activities.

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

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the

unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

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

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

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City has performed in the past and that we continue to perform that is related to rehabilitation and/or demolition is subject to very strict lead hazard requirements. The testing and clean up is handled by a certified lead inspector that we have on staff and environmental contractors, as needed. We also share HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

The St. Joseph County Health Department's Lead Program offers a variety of services to county residents.

- Free blood-lead tests for children 6 and under
- Free blood-lead tests for pregnant women
- Free lead risk assessments of housing
- Free Healthy Homes assessments including indoor air assessment and safety checks
- Case management of lead-poisoned children
- Public trainings and educational programs

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

Any homeownership rehab or demolition is checked for lead contamination, addressed and abated as defined by local, state, and federal guidelines. We have a certified lead inspector on staff for these purposes.

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

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

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supportive Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services

The CoC Planning Committee also offers a forum to share information. For example, if various homeless service organizations are having similar difficulties working with an entitlement provider, plans are made to meet with Social Security or Medicaid officials to try to expedite the enrollment process. The Committee also serves as a meeting place where inter-agency problems regarding referrals, miscommunications or perceived service breakdown can be discussed. Since most of the members of the CoC Planning Committee are high-level administrators of their respective organizations, problem solving can take place in an efficacious manner.

The City of Mishawaka has chosen to fund the YWCA, Boys and Girls Club, and Real Services which do an extended amount of public outreach to poverty level families. Each of the organizations work with poverty level families and below. The Mishawaka Food Pantry also provides free food and clothing to anyone who walks through their doors, many of which claim to be homeless or living on the brink of homelessness.

SP-80 Monitoring - 91.230

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

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent and objective of the City is to work cooperatively with contractors and sub-recipients in the use of federal funds as best possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

In accordance with Part 91.230 of the Consolidated Plan regulations, the City of Mishawaka issues the below statement of policy regarding a Monitoring Plan. This statement of policy describes the monitoring objectives and procedures used in the monitoring process. The City will meet the overall monitoring objective to document and ensure compliance by annually planning and conducting review of projects and activities. Recipients deemed to be at a higher risk for non-compliance will receive an increased level of technical assistance and oversight until the concern has been resolved.

Expected Resources

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

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	472,520	68,000	568,775	1,109,295	1,109,295	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 77 - Expected Resources – Priority Table

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

Mishawaka Federal dollars will be utilized in conjunction with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparatively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City.

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

The City does own lots that have been purchased with CDBG funds in the past and it is our intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

For the 2015 fiscal year, the City of Mishawaka will need to spend approximately \$1.1 million of underspent funds from previous years, by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendment to the plan submitted to the public in September 2014.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	Administration	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$94,504	Other: 1 Other
2	Direct Homeownership Assistance	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$25,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
3	Public Infrastructure	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Infrastructure	CDBG: \$409,030	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted
4	Owner Occupied Rehab	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$118,000	Homeowner Housing Rehabilitated: 12 Household Housing Unit
5	Spot Blight Clearance	2015	2019	Spot Blight Removal	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$323,884	Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing Activities	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$10,000	Other: 1 Other
7	Public Services-General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$70,878	Public service activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted

Table 78 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Costs for administrating the CDBG Program.
2	Goal Name	Direct Homeownership Assistance
	Goal Description	Fund the cost for the self-sufficiency program.
3	Goal Name	Public Infrastructure
	Goal Description	Fund public works improvement projects including curbs, sidewalks and street improvements in the Milburn Blvd. neighborhood and within the City of Mishawaka.

4	Goal Name	Owner Occupied Rehab
	Goal Description	Provide assistance for home repairs to eligible low-mod income homeowners.
5	Goal Name	Spot Blight Clearance
	Goal Description	Fund acquisition, enviornmental needs and demolition of blighted structures within the City of Mishawaka.
6	Goal Name	Fair Housng Activities
	Goal Description	The City of Mishawaka and the City of South Bend will partner together to further fair housing activities.
7	Goal Name	Public Services-General
	Goal Description	Subsidize the operation of programs to benefit low-mod income familites.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka will complete the following projects in 2015. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka's Redevelopment Commission.

#	Project Name
14	Real Services-Weatherization
15	Spot Blight Elimination Program/demo & clearance
16	Public Infrastructure - Curbs, Streets, Sidewalks
17	Summer of Service Program
18	Self Sufficiency Homeownership Program
19	YWCA - Domestic Violence Shelter
20	Real Services - Adult Crime Victim Program
21	Mishawaka Food Pantry
22	Real Service - Adult Guardianship Program
23	Boys and Girls Club After School Program
24	South Bend Human Rights Commission - Fair Housing Workshop
25	South Bend Human Rights Commission - Affirmative Fair Housing
26	SB Comm & ED Administration
27	Administration

Table 79 – Project Information

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

The City of Mishawaka will begin an owner occupied repair program in 2015 to offer low and moderate-income homeowners with much needed repairs. Referrals will come from the Real Services weatherization program and the Department of Code Enforcement.

AP-38 Project Summary

Project Summary Information

1	Project Name	Real Services-Weatherization
	Target Area	City of Mishawaka
	Goals Supported	Owner Occupied Rehab
	Needs Addressed	Public Services
	Funding	:
	Description	To make the home safe and more energy efficient. Through testing, real services auditor can determine what work is needed in the home and potentially install a new furnace, hot water heater and/ or blow insulation into the walls and attic.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	City of Mishawaka
	Planned Activities	To make the home safe and more energy efficient. Through testing, real services auditor can determine what work is needed in the home and potentially install a new furnace, hot water heater and/ or blow insulation into the walls and attic.
2	Project Name	Spot Blight Elimination Program/demo & clearance
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Spot Blight Clearance

	Needs Addressed	Spot Blight Elimination
	Funding	:
	Description	Spot Blight Elimination - Demo/Clearance
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	8
	Location Description	City of Mishawaka
	Planned Activities	Clearance and demolition of unsafe sites, spot blight elimination/ demolition.
3	Project Name	Public Infrastructure - Curbs, Streets, Sidewalks
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure
	Funding	:
	Description	Public Infrastructure - Curbs, streets,sidewalks
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Mishawaka
	Planned Activities	
	Project Name	Summer of Service Program

4	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Affordable Housing Assistance
	Funding	:
	Description	Summer of Service Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City of Mishawaka
	Planned Activities	Assist homeowners with minor repairs
	5	Project Name
Target Area		MILBURN BLVD AREA City of Mishawaka
Goals Supported		Direct Homeownership Assistance
Needs Addressed		Affordable Housing Assistance
Funding		:
Description		assist individuals in preparing them to become homeowners.
Target Date		12/31/2015
Estimate the number and type of families that will benefit from the proposed activities		2

	Location Description	313 w. 8th and 718 w. 7th
	Planned Activities	Assist individuals in preparing them to become homeowners
6	Project Name	YWCA - Domestic Violence Shelter
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	Domestic Violence Shelter
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	
	Planned Activities	Accessibility to a safe emergency place to stay at any time.
	7	Project Name
Target Area		City of Mishawaka
Goals Supported		Public Services-General
Needs Addressed		Public Services
Funding		:
Description		Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.
Target Date		12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	60+
	Location Description	city of Mishawaka
	Planned Activities	provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.
8	Project Name	Mishawaka Food Pantry
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	Program provides individuals and families with food, showers, clothing and services, to promote self-sufficiency.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2400
	Location Description	City of Mishawaka
	Planned Activities	program provides individuals and families with food, showers, clothing, and services to promote self-sufficiency.
9	Project Name	Real Service - Adult Guardianship Program
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services

	Funding	:
	Description	Adult Guardianship Program
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	City of Mishawaka
	Planned Activities	Ensure a safe and suitable living environment for vulnerable adults.
10	Project Name	Boys and Girls Club After School Program
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	After School Program
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	800
	Location Description	City of Mishawaka
	Planned Activities	Provide assistance for case management and support services to youth.
11	Project Name	South Bend Human Rights Commission - Fair Housing Workshop
	Target Area	City of Mishawaka
	Goals Supported	Fair Housing Activities

	Needs Addressed	Public Services
	Funding	:
	Description	Fair Housing Workshop
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	319 n. Niles ave, South Bend, IN 46617
	Planned Activities	
12	Project Name	South Bend Human Rights Commission - Affirmative Fair Housing
	Target Area	City of Mishawaka
	Goals Supported	Fair Housng Activities
	Needs Addressed	Public Services
	Funding	:
	Description	Affirmative Fair Housing
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	SB Comm & ED Administration
	Target Area	City of Mishawaka

	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	:
	Description	South Bend Admin/Planning & Support
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	Administration
	Target Area	City of Mishawaka
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	:
	Description	Provide administration assistance.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

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

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

Geographic Distribution

Target Area	Percentage of Funds
MILBURN BLVD AREA	40

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

Discussion

See discussion above.

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

Introduction

The City of Mishawaka will utilize the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to help the economic recovery of the area and to upgrade infrastructure in the community. The following are goals and strategies to address the general community development needs.

Actions planned to address obstacles to meeting underserved needs

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

Actions planned to foster and maintain affordable housing

Support economic development efforts that improve employment prospects for low and moderate-income individuals.

Development and investment in low-income areas is encouraged. Low-income households continue to be referred to budget and housing counseling programs to assist them to make positive monetary decisions and build wealth.

Actions planned to reduce lead-based paint hazards

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City has performed in the past and that we continue to perform that is related to rehabilitation and/or demolition is subject to very strict lead hazard requirements. The testing and clean up is handled by a certified lead inspector that we have on staff and environmental contractors, as needed. We also share HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

The St. Joseph County Health Department's Lead Program offers a variety of services to county

residents, including:

- Free blood-lead tests for children 6 and under
- Free blood-lead tests for pregnant women
- Free lead risk assessments of housing
- Free Healthy Homes assessments including indoor air assessment and safety checks
- Case management of lead-poisoned children
- Public trainings and educational programs

Actions planned to reduce the number of poverty-level families

Support for the development efforts that improve employment prospects for low and moderate income individuals is on-going.

Actions planned to develop institutional structure

The South Bend Human Rights Commission could become a county-wide agency. The City of Mishawaka engaged the services of an intern from Michigan State University's James Madison College of Public affairs to conduct preliminary research on a possible collaboration between South Bend and Mishawaka. A county-wide agency would provide local access for all residents who need to ask questions or file complaints about fair housing.

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

n/a

Discussion

n/a

Program Specific Requirements

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

Introduction

The City of Mishawaka expects to receive \$470,458 based on the previous years' funding and HUD estimates. This is based on a funding history over the past five years, particularly the 2013 fiscal year funding levels. Funding for the 2014 fiscal year will depend on passage of a full year appropriation to the U.S. Department of Housing and Urban Development (HUD) by the U.S. Congress. Overall, since the beginning of the Consolidated Planning period in 2010, the funding has decreased by 20.7 percent. That is a typical decrease and common among other entitlement cities located in the State of Indiana.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	65,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	65,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

The City of Mishawaka will certify a low moderate-income benefit over a three-year period, 2013, 2014 and 2015. Because the previous two years had such high levels of spending for low to moderate-income activities, the City of Mishawaka will utilize more CDBG funding to address blighted properties in the community. Over the three-year certification period, the City of Mishawaka will have spent 70 percent of its allocation towards activities benefit low and moderate-income persons.

Appendix - Alternate/Local Data Sources