

THE CITY OF SOUTH BEND

Community Development Block Grant (CDBG)
Emergency Solutions Grant (ESG)

Housing & Community
Development

2025 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

THE SAINT JOSEPH COUNTY HOUSING CONSORTIUM

HOME Investment Partnerships Program
(HOME)



CR-05 - Goals and Outcomes

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

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

Calendar Year 2025 marks the first year of both the St. Joseph County Housing Consortium and the City of South Bend's 2025–2029 Consolidated Plan. In order to receive funding from the U.S. Department of Housing and Urban Development (HUD), grantees are required to develop a Consolidated Plan that identifies the community's housing and community development needs and establishes broad goals and objectives to address those needs.

For each year covered by the Consolidated Plan, the Consortium and the City prepare Annual Action Plans that outline the specific goals and objectives to be pursued during that year in response to identified needs.

At the conclusion of each program year, the Consortium and the City complete and submit a report to both the public and HUD detailing how the funds received were used to address community needs. This report, known as the Consolidated Annual Performance and Evaluation Report (CAPER), provides an overview of the activities and projects undertaken between January 1, 2025, and December 31, 2025, and evaluates their effectiveness in advancing the goals and objectives set forth in the 2025–2029 Consolidated Plan and the 2025 Annual Action Plan.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage

Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	2	20.00%	2	2	100.00%
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	1	20.00%	1	1	100.00%

CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	2037	42.75%	953	2037	213.75%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	1	20.00%	1	1	100.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	1	2.86%	7	1	14.29%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	5	6.25%	16	5	31.25%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	8	14.55%	11	8	72.73%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	8	4.00%	40	6	15.00%

HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	20	14.29%	28	20	71.43%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%

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

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

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME
White	512	1
Black or African American	429	3
Asian	1	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	0	0
Total	943	4
Hispanic	33	0
Not Hispanic	1,025	4

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	1
Asian or Asian American	0
Black, African American, or African	407
Hispanic/Latina/e/o	46
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	488
Multiracial	121
Client doesn't know	0
Client prefers not to answer	9
Data not collected	0
Total	1,072

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

Narrative

In 2025, the City of South Bend and the St. Joseph County Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,058 individuals were assisted. Not captured in the above chart are the 115 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached supplemental chart for additional breakdown based on race and

ethnicity. The CDBG, HOME and ESG programs assisted a total of 2,134 individuals. Of the individuals receiving CDBG or HOME assistance, 10 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were were White and another race/ethncity (other than Hispanic), 6 individuals who were Black/Africian American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

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

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% Loan-To-Value at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	334,780
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,181,760
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	3,994,305

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2053 / 21-JH-30 (02)	11/30/2024	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	11/26/2024	251,000	0	0	16,875	0	0	267,875
2123 / 23-JH-60	12/06/2024	34,500	0	0	0	0	0	34,500
2151 / 24-JH-60	01/07/2025	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,000	640	45,457	0	183

Table 7 – Program Income

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

Table 8 - Minority Business and Women Business Enterprises

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

Table 9 – Minority Owners of Rental Property

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

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	22
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	22

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	6
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	8
Total	67	22

Table 12 – Number of Households Supported

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

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025, but may have received funding in prior years.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and St. Joseph County continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which, in many cases, priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of these units. Building and rehabilitation of single-family homes many times can be completed faster but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	4	2
Moderate-income	9	0
Total	18	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included rehabilitation of existing houses and new construction of housing units to create additional affordable options for LMI individuals for both renter and homebuyer households. Homebuyer assistance opportunities assisted eight LMI Household in purchasing homes that would otherwise be outside what is considered affordable based on their household income.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness and offering services and assistance in obtaining more permanent housing. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

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

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

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

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to coordinate with homeless individuals and families and connect them with programs and services which are best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and Regional Planning Council (RPC) worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant.

The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, to obtain input from guests, to share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and
- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes provides transportation for their clients to work, attend job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is becoming a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist clients obtain permanent housing.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters. For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PSH grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for young mothers and expecting mothers that are clients of the Youth Service Bureau of St. Joseph County and 13 additional units set aside as Section 811 for vulnerable individuals as defined by HUD.

Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness. Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

When determining funding allocations, the City and Consortium prioritize those projects that are focused on increasing affordable housing options. The vast majority of the funding the City and Consortium receive from HUD is directed towards activities that increase affordable housing opportunities either through creation or revitalization, assistance with purchase or rental of housing, and assistance with services geared toward securing and maintaining housing. The City has further supported development of affordable housing through the transfer of City-owned properties, partnerships with agencies and organizations working with the homeless and at-risk of homeless community, as well as working to fund future development through infrastructure projects.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the development of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now, occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests have either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motels4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted prior guests of the motel in obtaining stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons placed remain housed within one year of moving into stable housing.

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

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence (FYI) program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth between the ages of 18 and 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues a monthly housing provider training initiative to provide education to housing providers on the HCV program requirements including housing quality standard inspections, such as NSPIRE. It is a requirement of the HCV program that all properties must pass these inspection standards before being eligible for subsidized rent payments through the program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of program participants. HASB continues to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehabilitate scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCMR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided and is designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at Fair Housing and HUD regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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

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

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2020, South Bend's updated Zoning Ordinance (ZO) went into effect. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing

- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling units. Missing middle housing provide a variety of housing types and affordability options to the community.

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

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures which can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

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

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

The Housing Authority of South Bend maintained a Section 8 Landlord Assistance Program in which any resident living in a Section 8 unit 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 was identified during the Housing Authority's Annual Housing Quality Standards Inspection as having chipped, peeling, or cracked paint had to receive and pass a clearance test by a State certified inspection. The HASB also maintains an active list of current lead safe addresses.

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

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

The City of South Bend provides a variety of economic development resources including a revolving loan

program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

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

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all subgrantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

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

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of Mishawaka, the St. Joseph County Health Department and other service agencies and

organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

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

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

CR-40 - Monitoring 91.220 and 91.230

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

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist. Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2025:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

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

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

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. No comments were received during the public comment period.

CR-45 - CDBG 91.520(c)

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

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

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

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department performed the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

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

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

Participants who are not in compliance with the affirmative marketing procedures will incur corrective actions as described, which includes and is not limited to, ineligibility for future funding.

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

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer (IDIS #2123), \$91.48 was applied toward a new construction house being built by the NNRO (IDIS #2148), \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage (IDIS# 2122), and \$274.44 was applied toward a new construction house being built by the NNN (IDIS #2089). The new construction projects are still ongoing and the balance of \$182.96 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of four income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units. Developers and CHDOs are actively seeking ways to implement LIHTC into projects to increase the viability of affordable housing developments.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

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

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

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

ESG Contact Name

Prefix	Ms
First Name	Elizabeth
Middle Name	A
Last Name	Maradik
Suffix	
Title	Chief Neighborhoods Officer

ESG Contact Address

Street Address 1	215 S. Dr. Martin Luther King, Jr. Blvd Suite 500
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CAPER

Street Address 2
City South Bend
State IN
ZIP Code 46601-
Phone Number 5742355821
Extension
Fax Number
Email Address emaradik@southbendin.gov

ESG Secondary Contact

Prefix Ms
First Name Jennifer
Last Name Huddleston
Suffix
Title Manager - Neighborhood Grants
Phone Number 5742355841
Extension
Email Address jhuddleston@southbendin.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date 01/01/2025
Program Year End Date 12/31/2025

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

Subrecipient or Contractor Name: South Bend
City: South Bend
State: IN
Zip Code: 46601, 2003
DUNS Number: 074327123
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: 2815.5

Subrecipient or Contractor Name: THE CENTER FOR THE HOMELESS

City: South Bend

State: IN

Zip Code: 46601, 3102

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 32023.5

Subrecipient or Contractor Name: AIDS MINISTRIES/AIDS ASSIST

City: South Bend

State: IN

Zip Code: 46634, 0582

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 20023.5

Subrecipient or Contractor Name: YOUTH SERVICE BUREAU

City: South Bend

State: IN

Zip Code: 46628, 2514

DUNS Number: 174191978

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 46023.5

Subrecipient or Contractor Name: YWCA OF NORTH CENTRAL INDIANA

City: South Bend

State: IN

Zip Code: 46601, 3514

DUNS Number: 084576065

UEI:

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 43023.5

Subrecipient or Contractor Name: LIFE TREATMENT CENTERS

City: South Bend

State: IN

Zip Code: 46613, 2214

DUNS Number: 119673408

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 45023.5

Attachment

PR-26 Reports and Support

	Office of Community Planning and Development	DATE: 03-18-26
	U.S. Department of Housing and Urban Development	TIME: 16:30
	Integrated Disbursement and Information System	PAGE: 1
	PR26 - CDBG Financial Summary Report	
	Program Year: 2025 South Bend , IN	

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	3,334,701.74
02 ENTITLEMENT GRANT	2,366,486.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FDR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	5,701,187.74

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	2,159,646.35
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	2,159,646.35
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	608,890.90
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	2,159,646.35
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	2,932,650.43

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	135,204.92
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	2,024,441.43
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	2,159,646.35
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	290,546.47
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	667.41
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	66,085.93
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	(25,300.35)
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	199,827.60
32 ENTITLEMENT GRANT	2,366,486.00
33 PRIOR YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	2,366,486.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	8.44%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	608,890.90
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	62,370.12
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	(369,299.00)
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	301,962.08
42 ENTITLEMENT GRANT	2,366,486.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,366,486.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	12.76%



LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2023	32	2118	SBHF - NC-DUP-RE - 711 Wayne	12	LWH	\$135,204.92
Total						\$135,204.92

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2023	14	2119	6986071	CFH PSH Scattered Site Ops (2023)	03T	LWC	\$8,304.38
2024	11	2146	7007871	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$17,095.08
2024	11	2146	7021995	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$10,868.09
2024	11	2146	7030308	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$12,321.71
2024	11	2146	7040778	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$16,182.78
2024	11	2146	7049727	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$14,303.43
2024	11	2146	7060902	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$13,599.92
2024	11	2146	7068493	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$13,518.40
2024	11	2146	7074683	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$11,912.72
2024	11	2146	7092198	CFH PSH Scattered Site Ops (2024)	03T	LWC	\$20,032.87
2024	12	2147	7033169	Coordinated Entry (2024)	03T	LWC	\$17,404.21
2024	12	2147	7060902	Coordinated Entry (2024)	03T	LWC	\$6,461.44
2024	12	2147	7086129	Coordinated Entry (2024)	03T	LWC	\$6,461.44
2024	12	2147	7092198	Coordinated Entry (2024)	03T	LWC	\$2,090.00
						03T Matrix Code	\$170,546.47
2025	13	2154	7086129	SBPD Neighborhood Action Reclamation Patrols (2025)	052	LMA	\$109,624.13
2025	13	2154	7092198	SBPD Neighborhood Action Reclamation Patrols (2025)	052	LMA	\$10,375.87
						052 Matrix Code	\$120,000.00
2023	7	2115	6980357	SBMH - NC-SF-RE - 324 Cottage Grove	12	LWH	\$27,705.38
2023	7	2115	7002107	SBMH - NC-SF-RE - 324 Cottage Grove	12	LWH	\$71,724.37
2023	7	2115	7030308	SBMH - NC-SF-RE - 324 Cottage Grove	12	LWH	\$52,087.50
2023	7	2115	7060902	SBMH - NC-SF-RE - 324 Cottage Grove	12	LWH	\$16,450.08
2023	9	2112	7049727	466 Works - NC-SF-HO - 513 Dayton	12	LWH	\$2,500.00
2023	9	2113	7049727	466 Works - NC-SF-HO - 517 Dayton	12	LWH	\$8,150.13
2023	11	2117	7033169	NNN - NC-SF-HO - 912 Harrison	12	LWH	\$44,293.08
2023	11	2117	7049727	NNN - NC-SF-HO - 912 Harrison	12	LWH	\$93,652.03
2023	11	2117	7060900	NNN - NC-SF-HO - 912 Harrison	12	LWH	\$26,592.39
2024	7	2142	7002107	466 Works NC-SF-HO (206 E Dayton)	12	LWH	\$136,676.00
2024	7	2142	7021995	466 Works NC-SF-HO (206 E Dayton)	12	LWH	\$8,324.00
2024	7	2142	7049727	466 Works NC-SF-HO (206 E Dayton)	12	LWH	\$2,500.00
2024	8	2144	7067005	NNN NC-SF-HO (1011 Allen)	12	LWH	\$14,563.12
2024	8	2144	7074683	NNN NC-SF-HO (1011 Allen)	12	LWH	\$40,100.06
2024	8	2144	7086129	NNN NC-SF-HO (1011 Allen)	12	LWH	\$137,836.82
2024	8	2145	7067005	NNN NC-SF-HO (1015 Allen)	12	LWH	\$14,539.18
2024	8	2145	7086129	NNN NC-SF-HO (1015 Allen)	12	LWH	\$137,860.76
2024	8	2145	7092198	NNN NC-SF-HO (1015 Allen)	12	LWH	\$39,452.88
						12 Matrix Code	\$875,007.78
2024	4	2140	7021996	DCI Activity Delivery (2024)	13A	LWH	\$100,000.00
2025	4	2153	7074720	DCI Activity Delivery (2025)	13A	LWH	\$80,000.00
						13A Matrix Code	\$180,000.00
2023	3	2107	6980357	CHC Homebuyers Assistance (2023)	13B	LWH	\$28,100.00
2024	3	2139	7068493	CHC Homebuyer Assistance (2024)	13B	LWH	\$34,000.00
2024	3	2139	7092198	CHC Homebuyer Assistance (2024)	13B	LWH	\$36,026.00
						13B Matrix Code	\$98,126.00
2022	16	2077	6998204	NNN - REHAB-SF-HO (615 Scott)	14A	LWH	\$20,643.52
2022	16	2077	7030308	NNN - REHAB-SF-HO (615 Scott)	14A	LWH	\$19,290.00
2022	16	2077	7040778	NNN - REHAB-SF-HO (615 Scott)	14A	LWH	\$31,790.98
2022	16	2077	7067005	NNN - REHAB-SF-HO (615 Scott)	14A	LWH	\$9,372.29
2022	16	2077	7068493	NNN - REHAB-SF-HO (615 Scott)	14A	LWH	\$23,065.20
2024	10	2130	6992538	Rebuilding Together (2024 & 2025)	14A	LWH	\$69,890.00



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursements and Information System
 FR25 - CDBG Financial Summary Report
 Program Year 2025
 South Bend, IN

DATE: 03-28-26
 TIME: 16:30
 PAGE: 3

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	10	2130	7049727	Rebuilding Together (2024 & 2025)	14A	LWH	\$30,499.59
2024	10	2130	7057005	Rebuilding Together (2024 & 2025)	14A	LWH	\$35,860.00
2024	10	2130	7060902	Rebuilding Together (2024 & 2025)	14A	LWH	\$56,989.60
2024	10	2130	7086129	Rebuilding Together (2024 & 2025)	14A	LWH	\$210.00
2024	10	2130	7092198	Rebuilding Together (2024 & 2025)	14A	LWH	\$27,150.00
					14A	Matrix Code	\$320,761.18
2024	5	2141	7014842	SBHF Activity Delivery (2024)	14H	LWH	\$100,000.00
2024	6	2136	6986071	NNN Activity Delivery (2024)	14H	LWH	\$80,000.00
					14H	Matrix Code	\$180,000.00
2025	6	2157	7086129	NNN Activity Delivery (2025)	14J	LWH	\$80,000.00
					14J	Matrix Code	\$80,000.00
Total							\$2,024,441.43

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2023	14	2119	6986071	No	CFH PSH Scattered Site Ops (2023)	B23MC180011	EN	03T	LWC	\$6,304.38
2024	11	2146	7007871	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$17,005.08
2024	11	2146	7021996	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$10,868.09
2024	11	2146	7030308	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$12,321.71
2024	11	2146	7040778	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$16,182.78
2024	11	2146	7049727	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$14,303.43
2024	11	2146	7060902	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$13,599.92
2024	11	2146	7068493	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$13,918.40
2024	11	2146	7074683	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$11,912.72
2024	11	2146	7092198	No	CFH PSH Scattered Site Ops (2024)	B24MC180011	EN	03T	LWC	\$20,032.87
2024	12	2147	7033169	No	Coordinated Entry (2024)	B24MC180011	EN	03T	LWC	\$17,404.21
2024	12	2147	7060902	No	Coordinated Entry (2024)	B24MC180011	EN	03T	LWC	\$6,461.44
2024	12	2147	7086129	No	Coordinated Entry (2024)	B24MC180011	EN	03T	LWC	\$6,461.44
2024	12	2147	7092198	No	Coordinated Entry (2024)	B24MC180011	EN	03T	LWC	\$2,080.00
								03T	Matrix Code	\$170,546.47
2025	13	2154	7086129	No	SBPD Neighborhood Action Reclamation Patrols (2025)	B25MC180011	EN	05Z	LWA	\$109,624.13
2025	13	2154	7092198	No	SBPD Neighborhood Action Reclamation Patrols (2025)	B25MC180011	EN	05Z	LWA	\$10,375.87
								05Z	Matrix Code	\$120,000.00
Total				No	Activity to prevent, prepare for, and respond to Coronavirus					\$290,546.47

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	1	2137	7021996	DCI CDBG Administration (2024)	21A		\$355,187.08
2024	2	2138	7033001	Affirmatively Furthering Fair Housing (2024)	21A		\$10,000.00
2025	1	2152	7074720	DCI CDBG Admin	21A		\$228,703.88
2025	2	2155	7085330	SBHRC - Fair Housing 2025	21A		\$15,000.00
					21A	Matrix Code	\$608,890.96
Total							\$608,890.96

Adjustment Notes for 2025 PR-26

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	290,546.47
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	667.41

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Plan Year	IDIS Activity	Voucher Number	Activity Name	National Objective Matrix Code	Drawn Amount
2024		2119-699079	Coordinated Entry (2024)	LMC 03T	667.41

29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	66,065.93
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	(75,300.35)

Plan Year	IDIS Activity	Activity Name	
2024	2147	2024 Coordinated Entry Contract executed 2025	
2024	2146	2024 CPH PSH Support Contract executed 2025	
2025	2162	2025 Coordinated Entry unliquidated obligations	
2025	2163	2025 CPH PSH unliquidated obligations	
			Total Adj line 30

31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	199,827.60
32 ENTITLEMENT GRANT	2,366,486.00
33 PRIOR YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	2,366,486.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	8.44%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	628,890.96
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	62,370.12

Plan Year	IDIS Activity	Activity Name	
2025	2162	DCI CDORG Admin	Total Adj line 38

39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	(369,299.00)

Plan Year	IDIS Activity	Activity Name	
2024	2147	2024 Coordinated Entry Contract executed 2025	
2024	2146	2024 CPH PSH Support Contract executed 2025	
			Total Adj line 40

41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	301,962.08
42 ENTITLEMENT GRANT	2,366,486.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,366,486.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	12.76%



PART I: SUMMARY OF CDBG-CV RESOURCES

01 CDBG-CV GRANT	1,975,718.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	5,000.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	1,975,718.00

PART II: SUMMARY OF CDBG-CV EXPENDITURES

05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,861,551.79
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	114,166.21
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	1,975,718.00
09 UNEXPENDED BALANCE (LINE 04 - LINES)	0.00

PART III: LOW/MOD BENEFIT FOR THE CDBG-CV GRANT

10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,553,551.79
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	1,553,551.79
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	1,861,551.79
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	83.45%

PART IV: PUBLIC SERVICE (PS) CALCULATIONS

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	1,608,551.79
17 CDBG-CV GRANT	1,975,718.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	81.42%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	114,166.21
20 CDBG-CV GRANT	1,975,718.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	5.78%



LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10

No data returned for this view. This might be because the applied filter excludes all data.

LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11

No data returned for this view. This might be because the applied filter excludes all data.

LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount		
2020	26	2000	6422630	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$107.86		
			6437259	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,832.60		
			6447968	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$3,764.63		
			6455422	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,255.24		
			6468218	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$693.60		
			6478825	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,618.87		
			6492414	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$727.20		
			2001	6422630	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$49,441.38	
				6437259	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$18,138.57	
				6452541	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$20,489.22	
				6470906	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$9,026.23	
				6476029	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,534.33	
				6487087	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,644.37	
				6497768	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$16,843.46	
		6505259		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$5,009.39		
		6521692		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,559.32		
		6540587		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$9,504.22		
		6546462		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$9,808.54		
		6557470		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$13,159.76		
		6574468		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$6,830.59		
		6587743		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$10,254.91		
		6613201		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$12,568.42		
		6630535		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$11,464.11		
		6640901		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$7,751.24		
		6674279		CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$18,715.21		
		2011		6397725	CDBG-CV CoSB Food Resources	05Z	LMA	\$7,132.15	
				6408069	CDBG-CV CoSB Food Resources	05Z	LMA	\$1,065.00	
				6411766	CDBG-CV CoSB Food Resources	05Z	LMA	\$218.90	
				6413432	CDBG-CV CoSB Food Resources	05Z	LMA	\$13,032.31	
				6455422	CDBG-CV CoSB Food Resources	05Z	LMA	\$5,061.75	
			6462409	CDBG-CV CoSB Food Resources	05Z	LMA	\$8,503.69		
			6487087	CDBG-CV CoSB Food Resources	05Z	LMA	\$329.08		
			6500609	CDBG-CV CoSB Food Resources	05Z	LMA	\$14,657.12		
			6574403	CDBG-CV CoSB Food Resources	05Z	LMA	\$10,000.00		
			2004	6401935	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$515.00	
		6410295		CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,340.00		
		6422630		CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$5,705.00		
			30						



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR25 - CDBG-CV Financial Summary Report
 South Bend, IN

DATE: 02-20-26
 TIME: 12:07
 PAGE: 3

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	30	2004	6431110	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,616.83
			6437259	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$7,691.83
			6447968	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$5,461.83
			6455422	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,115.00
			6468218	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,390.00
			6478825	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,625.00
			6492414	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,520.00
			6502774	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$4,120.00
			6514105	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$685.00
			6527250	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$4,240.00
			6535580	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$405.00
			6562731	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,080.00
			6571878	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$1,040.00
			6584352	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$564.51
		2005	6410296	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$900.00
			6420572	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$6,470.00
			6431110	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$17,431.00
			6439677	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$36,765.49
			6460201	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$9,389.03
			6468218	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$9,622.39
			6478825	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$15,121.59
			6494353	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$31,315.09
			6502774	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$17,484.00
			6516043	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$1,075.00
			6527250	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,077.00
			6554624	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,245.00
			6601871	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,415.00
			6624599	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,476.34
			6635732	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$2,550.00
			6644704	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$5,325.00
			6658053	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$3,440.16
			6674279	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$369.00
			6708957	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$6,063.00
			6722370	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,720.00
			6761275	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$2,210.00
			6788369	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$33,536.74
		2006	6397725	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$875.39
			6400133	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$6,184.34
			6401935	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$10,144.91
			6403202	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,397.83
			6405114	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$15,327.98
			6407236	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$15,399.91
			6408537	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$5,448.92
			6410922	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,269.59
			6413180	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,987.35
			6415239	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$10,766.13
			6417816	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,410.39
			6419789	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$1,796.42
			6421882	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$7,809.70
			6424056	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,175.81
			6428292	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,739.96
			6430633	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$3,487.33
			6436289	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$5,574.76
			6439765	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$12,443.67
			6448138	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,336.40
			6450541	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$19,608.18
			6454537	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$28,374.62
			6456829	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,236.55
			6460525	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$22,344.20
			6462484	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,158.49
			6465326	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,175.62



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR25 - CDBG-CV Financial Summary Report
 South Bend, IN

DATE: 02-20-26
 TIME: 12:07
 PAGE: 4

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	30	2006	6469969	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$12,606.43
			6473178	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,723.07
			6475014	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$14,940.13
			6484703	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,159.73
			6650070	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$6,394.95
			6699694	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$1,366.51
			6704856	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$3,871.92
	31	2025	6418556	CDBG-CV Boys & Girls Club eLearning	05Z	LMA	\$15,000.00
	33	2098	6714559	CDBG-CV Oaklawn Support Services	05O	LMC	\$46,857.76
			6761275	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,069.75
			6774677	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,074.58
			6779881	CDBG-CV Oaklawn Support Services	05O	LMC	\$17,114.23
			6788369	CDBG-CV Oaklawn Support Services	05O	LMC	\$57,087.82
			6792477	CDBG-CV Oaklawn Support Services	05O	LMC	\$18,385.81
			6809596	CDBG-CV Oaklawn Support Services	05O	LMC	\$24,943.01
			6822632	CDBG-CV Oaklawn Support Services	05O	LMC	\$23,571.49
			6834156	CDBG-CV Oaklawn Support Services	05O	LMC	\$19,548.91
			6839787	CDBG-CV Oaklawn Support Services	05O	LMC	\$15,234.24
			6853704	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,716.71
			6859154	CDBG-CV Oaklawn Support Services	05O	LMC	\$17,674.36
			6870235	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,818.24
			6879351	CDBG-CV Oaklawn Support Services	05O	LMC	\$12,463.00
			6889487	CDBG-CV Oaklawn Support Services	05O	LMC	\$12,896.00
			6902500	CDBG-CV Oaklawn Support Services	05O	LMC	\$10,626.09
	34	2099	6613201	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$20,069.50
			6630535	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$8,760.00
			6640901	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$8,532.00
			6674279	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$26,376.00
			6792477	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$86,976.00
			6843036	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$64,416.00
			6902500	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$34,944.00
Total							\$1,563,551.79

LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	26	2000	6422630	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$107.86
			6437259	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,832.60
			6447968	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$3,764.63
			6455422	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,255.24
			6468218	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$693.60
			6478625	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$1,618.87
			6492414	CDBG-CV AIDS Ministries Food Resources	05W	LMC	\$727.20
		2001	6422630	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$49,441.38
			6437259	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$18,138.57
			6452541	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$20,489.22
			6470906	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$9,026.23
			6476029	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,534.33
			6487087	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,644.37
			6497768	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$16,843.46
			6505259	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$5,009.39
			6521692	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,559.32
			6540587	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$8,504.22
			6546462	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$9,808.54
			6557470	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$13,159.76
			6574468	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$6,830.59
			6587743	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$10,254.81
			6613201	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$12,568.42
			6630535	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$11,464.11



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR25 - CDBG-CV Financial Summary Report
 South Bend, IN

DATE: 02-20-26
 TIME: 12:07
 PAGE: 5

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	26	2001	6640901	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$7,751.24
			6674279	CDBG-CV HOPE Ministries Off-Site Feeding Program	05Z	LMC	\$18,715.21
		2011	6397725	CDBG-CV CoSB Food Resources	05Z	LMA	\$7,132.15
			6408089	CDBG-CV CoSB Food Resources	05Z	LMA	\$1,065.00
			6411766	CDBG-CV CoSB Food Resources	05Z	LMA	\$218.90
			6413432	CDBG-CV CoSB Food Resources	05Z	LMA	\$13,032.31
			6455422	CDBG-CV CoSB Food Resources	05Z	LMA	\$5,061.75
			6462409	CDBG-CV CoSB Food Resources	05Z	LMA	\$8,503.69
			6487087	CDBG-CV CoSB Food Resources	05Z	LMA	\$329.08
			6500609	CDBG-CV CoSB Food Resources	05Z	LMA	\$14,657.12
			6574403	CDBG-CV CoSB Food Resources	05Z	LMA	\$10,000.00
	28	2002	6400133	CDBG-CV Aids Ministries Equipment	05Z	URG	\$5,000.00
		2003	6410294	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$14,455.95
			6422630	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$11,620.33
			6439677	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$5,381.15
			6447968	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$7,966.03
			6462409	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$3,177.26
			6476029	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$4,059.54
			6487087	CDBG-CV Life Treatment Centers Equipment	05Z	URG	\$3,339.74
	30	2004	6401935	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$515.00
			6410295	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,340.00
			6422630	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$5,705.00
			6431110	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,616.83
			6437259	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$7,691.83
			6447968	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$5,461.83
			6455422	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,115.00
			6468218	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$3,390.00
			6478825	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,625.00
			6492414	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,520.00
			6502774	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$4,120.00
			6514105	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$685.00
			6527250	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$4,240.00
			6535580	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$405.00
			6562731	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$2,080.00
			6571878	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$1,040.00
			6584352	CDBG-CV Aids Ministries Emergency Rent & Mortgage Assistance	05S	LMH	\$564.51
		2005	6410296	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$900.00
			6420572	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$6,470.00
			6431110	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$17,431.00
			6439677	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$36,765.49
			6460201	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$9,389.03
			6468218	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$9,622.39
			6478825	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$15,121.59
			6494353	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$31,315.09
			6502774	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$17,484.00
			6518043	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$1,075.00
			6527250	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,077.00
			6554624	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,245.00
			6601871	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,415.00
			6624599	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,476.34
			6635732	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$2,550.00
			6644704	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$5,325.00
			6658053	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$3,440.16
			6674279	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$369.00
			6708957	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$6,063.00
			6722370	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$4,720.00
			6761275	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$2,210.00
			6788369	CDBG-CV REAL Services Emergency Rent Assistance	05S	LMH	\$33,536.74
		2006	6397725	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$875.39
			6400133	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$6,184.34
			6401935	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$10,144.91



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR25 - CDBG-CV Financial Summary Report
 South Bend, IN

DATE: 02-20-26
 TIME: 12:07
 PAGE: 6

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	30	2006	6403202	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,397.83
			6405114	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$15,327.98
			6407236	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$15,399.91
			6408537	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$5,448.92
			6410922	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,289.59
			6413180	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,987.35
			6415239	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$10,766.13
			6417618	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,410.39
			6419789	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$1,796.42
			6421882	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$7,809.70
			6424058	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,175.81
			6428292	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,739.96
			6430633	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$3,487.33
			6436289	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$5,574.76
			6439765	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$12,443.67
			6448138	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,336.40
			6450541	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$19,608.18
			6454537	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$28,374.62
			6456829	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,236.55
			6460525	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$22,344.20
			6462484	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,158.49
			6465326	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$9,175.62
			6469969	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$12,606.43
			6473178	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$13,723.07
			6475014	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$14,940.13
			6484703	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$17,159.73
			6650070	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$6,394.95
			6699694	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$1,366.51
			6704856	CDBG-CV SVDP Emergency Rent & Utility Assistance	05S	LMH	\$3,871.92
	31	2025	6418556	CDBG-CV Boys & Girls Club eLearning	05Z	LMA	\$15,000.00
	33	2098	6714559	CDBG-CV Oaklawn Support Services	05O	LMC	\$46,857.76
			6761275	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,069.75
			6774677	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,074.58
			6779881	CDBG-CV Oaklawn Support Services	05O	LMC	\$17,114.23
			6788369	CDBG-CV Oaklawn Support Services	05O	LMC	\$57,087.82
			6792477	CDBG-CV Oaklawn Support Services	05O	LMC	\$18,385.81
			6809596	CDBG-CV Oaklawn Support Services	05O	LMC	\$24,943.01
			6822632	CDBG-CV Oaklawn Support Services	05O	LMC	\$23,571.49
			6834156	CDBG-CV Oaklawn Support Services	05O	LMC	\$19,548.91
			6839787	CDBG-CV Oaklawn Support Services	05O	LMC	\$15,234.24
			6853704	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,716.71
			6859154	CDBG-CV Oaklawn Support Services	05O	LMC	\$17,674.36
			6870235	CDBG-CV Oaklawn Support Services	05O	LMC	\$14,818.24
			6879351	CDBG-CV Oaklawn Support Services	05O	LMC	\$12,463.00
			6889487	CDBG-CV Oaklawn Support Services	05O	LMC	\$12,896.00
			6902500	CDBG-CV Oaklawn Support Services	05O	LMC	\$10,626.09
	34	2099	6613201	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$20,069.50
			6630535	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$8,760.00
			6640901	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$8,532.00
			6674279	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$26,376.00
			6792477	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$86,976.00
			6843036	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$64,416.00
			6902500	CDBG-CV Hope Rescue M4N Food Services	05Z	LMC	\$34,944.00
Total							\$1,608,551.79

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	29	1998	6404178	CDBG-CV Administration	21A		\$58,276.61



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR25 - CDBG-CV Financial Summary Report
 South Bend , IN

DATE: 02-20-26
 TIME: 12:07
 PAGE: 7

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	29	1998	6418512	CDBG-CV Administration	21A		\$8,460.00
			6428561	CDBG-CV Administration	21A		\$4,230.00
			6437259	CDBG-CV Administration	21A		\$4,230.00
			6447968	CDBG-CV Administration	21A		\$4,230.00
			6457707	CDBG-CV Administration	21A		\$4,230.00
			6478825	CDBG-CV Administration	21A		\$5,075.00
			6492414	CDBG-CV Administration	21A		\$4,230.00
			6502774	CDBG-CV Administration	21A		\$4,230.00
			6516043	CDBG-CV Administration	21A		\$4,230.00
			6527250	CDBG-CV Administration	21A		\$8,578.39
			6548051	CDBG-CV Administration	21A		(\$5,000.00)
			6593978	CDBG-CV Administration	21A		\$5,000.00
			6998183	CDBG-CV Administration	21A		\$4,166.21
Total							\$114,166.21

2025 Comprehensive Annual Performance and Evaluation Report (CAPER) Community Development Block Grant Coronavirus Response (CDBG-CV) South Bend, IN							ASSISTED PERSONS INFO																
Dept. of Community Investment ACCT #	AGENCY	HUD ACTIVITY #	ACTIVITY	BUDGET	EXPENDED IN 2025	BALANCE	RACE																
							White	African- American	Asian	Hispanic or Lat. Alaskan	Hispanic or Lat. Pacific Is.	Black or AA & White	Asian & White	Am. Ind. or Nat. Alaskan & White	Am. Ind. or Nat. Alaskan & Black	Other	ETH	INCOME		Total			
CDBG-CV																							
20-CV-00	00	1998	CDBG-CV Administration	54,166	54,166	\$0																	
2025 CDBG-CV Totals				54,166	54,166	\$0																	

2025 Comprehensive Annual Performance and Evaluation Report (CAPER)					
Emergency Solutions Grant (ESG)					
South Bend, IN					
Contract	Agency, Location and Activity Description	Budgeted	Expended in 2025	Remaining Balance	Narrative and Accomplishments.
23-JE-20	AIDS Ministries/AIDS Assist 201 S William St, South Bend IN 46601	10,090	10,090	0	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for homeless HIV infected individuals and families				
23-JE-30	YWCA of St. Joseph County 1102 S Fellows St, South Bend IN 46601	5,256	5,256	0	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for victims of domestic violence				
24-JE-00	City of South Bend, Department of Community Investment 227 W. Jefferson Blvd, South Bend IN 46601	12,480	12,480	0	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide program administration, financial, and compliance reporting and related services.				
24-JE-10	Center For The Homeless, Inc. 813 S. Michigan St., South Bend, IN 46601	40,000	40,000	0	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter for homeless individuals & families.				
24-JE-20	AIDS Ministries/AIDS Assist 201 S William St, South Bend IN 46601	35,000	15,654	19,346	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for homeless HIV infected individuals and families				
24-JE-30	Life Treatment Centers 1402 S Michigan St, South Bend, IN 46613	60,218	37,218	23,000	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter to individuals dealing with substance abuse.				
24-JE-50	YWCA of St. Joseph County 1102 S Fellows St, South Bend IN 46601	56,000	47,649	8,351	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for victims of domestic violence.				
25-JE-00	City of South Bend, Department of Community Investment 227 W. Jefferson Blvd, South Bend IN 46601	2,816	2,816	0	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide program administration, financial, and compliance reporting and related services.				
25-JE-10	Center For The Homeless, Inc. 813 S. Michigan St., South Bend, IN 46601	32,024	0	32,024	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter for homeless individuals & families.				
25-JE-30	AIDS Ministries/AIDS Assist dba Health Plus Indiana 201 S William St, South Bend IN 46601	20,024	9,233	10,791	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for homeless HIV infected individuals and families				
25-JE-30	Life Treatment Centers 1402 S Michigan St, South Bend, IN 46613	45,024	30,024	15,000	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter to individuals dealing with substance abuse.				
25-JE-60	Real Services 1151 S Michigan St., South Bend, IN 46601	15,000	0	15,000	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide rapid rehousing for homeless or those at risk of homelessness.				
25-JE-40	Youth Service Bureau 411 Catenna Street, South Bend, IN 46615	46,024	0	46,024	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for homeless and runaway youth.				
25-JE-50	YWCA of St. Joseph County 1102 S Fellows St, South Bend IN 46601	43,024	0	43,024	See Sections CR-10 and CR-65 for numbers served in 2025
	Provide emergency shelter and rapid rehousing for victims of domestic violence.				
TOTALS:		\$422,977	\$210,419	\$212,558	

Step 1: Dates

1/1/2025 to 12/31/2025

Step 2: Contact Information

Grant Contact

The Contact Person should be the person that the HUD Field Office or HUD Headquarters should contact regarding your APR submission should there be any questions or issues. The contact person should be familiar with both the project and the APR submission. This is also the person who will receive the email from Sage acknowledging the submission of the APR to the HUD Field Office and of the action taken by the Field Office approval, request to resubmit, comments, etc.

First Name	Jennifer
Middle Name	
Last Name	Huddleston
Suffix	
Title	
Street Address 1	215 S. Dr. Martin Luther King Jr. Blvd
Street Address 2	Suite 500
City	South Bend
State	Indiana
ZIP Code	46601
Email Address	jhuddleston@southbendin.gov
Phone Number	(574)235-5841
Extension	
Fax Number	

Additional Contact(s)

Additional contact(s) will receive automatic email notifications from Sage regarding report status changes.

Step 4: Grant Information

Emergency Shelter Rehab/Conversion

Did you create additional shelter beds/units through an ESG-funded rehab project?	No
Did you create additional shelter beds/units through an ESG-funded conversion project?	No

Data Participation Information

Are there any funded projects, except HMS or Adres, which are not listed on the [Project, Units and Uploads form](#)? This includes projects in the HMS and from VIP? No

Step 5: Project Outcomes

Project outcomes are required for all CAPERS where the program year start date is 3-1-2021 or later. This form replaces the narrative in CR-70 of the eCon Planning Suite.

From the Action Plan that covered ESG for this reporting period copy and paste or retype the information in Question 5 on screen AP-90: "Describe performance standards for evaluating ESG."

The City of South Bend recently revised its ESG manual in 2023 as a result of consultation with its ESG subrecipients and HUD. The manual has been approved by the Region 2a Planning Council for its ESG programs. This manual has all been reviewed and shared with each Subrecipient agency/organization and lists specific standards for each ESG program as well as performance expectations. The City regularly checks in with subrecipients to ensure compliance as well as evaluate performance standards.

Specific performance standards in place and expected to continue include:

A 1:1 match requirement for ESG. When applying for ESG funds, subrecipients must include the source of match in their request for proposals. Annually the subrecipient will provide the actual amount matched and source.

All ESG subrecipients will use HMS ClientTrack or ClientTrack DV to track beneficiaries.

All ESG subrecipients are required to be actively involved in the Balance of State Continuum and the Region 2a Homeless Planning Council.

2026 is the second year of the 2025 - 2029 Consolidated Plan, therefore, agencies will be expected to use the existing measure of performance that 35% of households served with Rapid Rehousing Assistance will be stably housed within six (6) of the last date of assistance.

Annually, the City will review each agency to assess their success in meeting the performance standards as part of the CAPER. Performance will be compared to expectations and additional training provided to those agencies who fall short of the expectations. Any changes in performance standards will be announced in advance of contracts being awarded and will be included in the written agreement with the subrecipient. Training will be provided at the time performance standards change to ensure all subrecipients understand the expectations.

The City of South Bend and the St. Joseph Housing Consortium actively focus funding efforts to address the housing affordability challenges within the city and county. CDBG and HOME funds are used for the development of affordable housing through construction and rehabilitation, both for homeownership and rental units. ESG funds are used to assist those experiencing housing insecurity and related challenges. The Consortium was awarded HOME-ARP funds which will be used to assist with the County's goal of reducing homelessness and increasing housing stability in South Bend, Mishawaka and St. Joseph County.

Based on the information from the Action Plan response previously provided to HUD:

1. Briefly describe how you met the performance standards identified in A-90 this program year. If they are not measurable as written type in N/A as the answer:

All ESG subrecipients were able to meet or exceed the required 1:1 match for ESG funds.

All ESG subrecipients use either HMS or ClientTrack DV to track and report beneficiaries.

All ESG subrecipients have at least one representative who attends the monthly Region 2a RPC meetings.

Additionally all ESG subrecipients who administer Rapid Rehousing programs have met or exceeded the benchmark requiring that 35% of all households placed are still stably housed after six months of the last date of assistance. Of the 18 households who exited the program over six months ago, 16 are still stably housed and the other two have not responded to attempts to collect this information.

2. Briefly describe what you did not meet and why. If they are not measurable as written type in N/A as the answer:

The performance standards were met or exceeded.

OR

3. If your standards were not written as measurable, provide a sample of what you will change them to in the future? If they were measurable and you answered above type in N/A as the answer:

N/A

Step 6: Financial Information

ESG Information from IDIS

As of 2/27/2026

FY	Grant Number	Current Authorized Amount	Funds Committed By Recipient	Funds Drawn	Balance Remaining	Obligation Date	Expenditure Deadline
2025	E29WC180011	\$205,933.00	\$124,933.00	\$42,071.94	\$161,861.06	5/17/2025	5/17/2027
2024	E29WC180011	\$259,698.00	\$233,698.00	\$193,000.76	\$60,697.24	12/6/2024	12/6/2026
2023	E29WC180011	\$216,014.00	\$210,014.00	\$210,014.00	00	8/9/2023	8/9/2025
2022	E29WC180011	\$211,215.00	\$211,215.00	\$211,215.00	00	8/25/2022	8/25/2024
2021	E21WC180011	\$216,180.00	\$216,180.00	\$216,180.00	00	7/26/2021	7/26/2023
2020	E29WC180011	\$220,337.00	\$220,337.00	\$220,337.00	00	7/2/2020	7/2/2022
2019	E19WC190011	\$218,253.00	\$218,253.00	\$218,253.00	00	6/17/2019	6/17/2021
2018	E19WC180011	\$212,959.00	\$212,959.00	\$212,959.00	00	7/20/2018	7/20/2020
2017	E17WC180011	\$277,244.00	\$277,244.00	\$277,244.00	00	5/12/2017	5/12/2019
2016	E16WC180011	\$211,014.00	\$211,014.00	\$211,014.00	00	7/21/2016	7/21/2018
2015	E19WC180011	\$212,235.00	\$212,235.00	\$212,235.00	00	6/15/2015	6/15/2017
Total		\$2,654,314.00	\$2,775,214.00	\$2,641,785.70	\$212,538.30		

Expenditures	2025		2024		2023		2022		2021		2020		2019		2018		2017		2016	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	FY2025 Annual ESG Funds for		FY2024 Annual ESG Funds for		FY2023 Annual ESG Funds for															
Homelessness Prevention	Non-COVID		Non-COVID		Non-COVID															
Rental Assistance																				
Relocation and Stabilization Services - Financial Assistance																				
Relocation and Stabilization Services - Services																				
Hazard Pay (unique activity)																				
Landlord Incentives (unique activity)																				
Volunteer Incentives (unique activity)																				
Training (unique activity)																				
Homeless Prevention Expenses	0.00		0.00		0.00															
	FY2025 Annual ESG Funds for		FY2024 Annual ESG Funds for		FY2023 Annual ESG Funds for															
Rapid Re-Housing	Non-COVID		Non-COVID		Non-COVID															
Rental Assistance	0.00		14,629.66		15,346.91															
Relocation and Stabilization Services - Financial Assistance																				
Relocation and Stabilization Services - Services	0.00		8,673.10		0.00															
Hazard Pay (unique activity)																				
Landlord Incentives (unique activity)																				
Volunteer Incentives (unique activity)																				
Training (unique activity)																				
RRH Expenses	0.00		18,302.76		15,346.91															
	FY2025 Annual ESG Funds for		FY2024 Annual ESG Funds for		FY2023 Annual ESG Funds for															
Emergency Shelter	Non-COVID		Non-COVID		Non-COVID															
Essential Services																				
Operations	39,296.44		122,219.00		0.00															
Renovation																				
Major Rehab																				
Conversion																				
Hazard Pay (unique activity)																				
Volunteer Incentives (unique activity)																				

Training (Unique activity)			
Emergency Shelter Expenses	39,256.44	122,218.00	0.00
	FY2025 Annual ESG Funds for	FY2024 Annual ESG Funds for	FY2023 Annual ESG Funds for
Temporary Emergency Shelter	Non-COVID	Non-COVID	Non-COVID
Essential Services			
Operations			
Leasing existing real property or temporary structures			
Acquisition			
Renovation			
Hazard Pay (Unique activity)			
Volunteer Incentives (Unique activity)			
Training (Unique activity)			
Other Shelter Costs			
Temporary Emergency Shelter Expenses			
	FY2025 Annual ESG Funds for	FY2024 Annual ESG Funds for	FY2023 Annual ESG Funds for
Street Outreach	Non-COVID	Non-COVID	Non-COVID
Essential Services			
Hazard Pay (Unique activity)			
Volunteer Incentives (Unique activity)			
Training (Unique activity)			
Handwashing Stations/Portable Bathrooms (Unique activity)			
Street Outreach Expenses	0.00	0.00	0.00
	FY2025 Annual ESG Funds for	FY2024 Annual ESG Funds for	FY2023 Annual ESG Funds for
Other ESG Expenditures	Non-COVID	Non-COVID	Non-COVID
Cell Phones - for persons in CoC/THDP funded projects (Unique activity)			
Coordinated Entry COVID Enhancements (Unique activity)			
Training (Unique activity)			
Vaccine Incentives (Unique activity)			
HHS			
Administration	2,815.50	12,489.00	
Other Expenses	2,815.50	12,489.00	0.00
	FY2025 Annual ESG Funds for	FY2024 Annual ESG Funds for	FY2023 Annual ESG Funds for
	Non-COVID	Non-COVID	Non-COVID
Total Expenditures	42,071.94	153,003.76	15,346.91
Match	42,839.03	153,348.76	15,346.91
Total ESG expenditures plus match	84,910.94	306,347.52	30,693.82

Total expenditures plus match for all years

421,952.28

Step 7: Sources of Match

	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Total regular ESG plus COVID expenditures brought forward	\$42,071.94	\$153,000.76	\$15,346.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for COVID brought forward	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for regular expenses which requires a match	\$42,071.94	\$153,000.76	\$15,346.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match numbers from financial form	\$42,839.00	\$153,346.76	\$15,346.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match Percentage	101.82%	100.22%	100.00%	0%	0%	0%	0%	0%	0%	0%	0%

Match Source	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Other Non-ESG HUD Funds:											
Other Federal Funds	40,023.50	53,219.00	11,000.00								
State Government											
Local Government	2,815.50	12,493.00									
Private Funds		87,649.76	4,346.91								
Other											
Fees											
Program Income											
Total Cash Match	42,839.00	153,346.76	15,346.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Cash Match											
Total Match	42,839.00	153,346.76	15,346.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Step 8: Program Income

Program income is the income received by the recipient or subrecipient directly generated by a grant supported activity. Program income is defined in 2 CFR §200.207. More information is also available in the [ESG CAPER Guidebook](#).

Did the recipient earn program income from any ESG project during the program year?

No

Public Comment Documents

USA TODAY CO.

* LocalIQ

PO Box 030485 Cincinnati, OH 45263-0485

AFFIDAVIT OF PUBLICATION

Jennifer Huddleston
City of South Bend
Neighborhood Services & Enforcement
215 S Dr Martin Luther King Jr BLVD # 300
South Bend TN 46601-2003

STATE OF INDIANA, COUNTY OF ST. JOSEPH

The South Bend Tribune, a newspaper printed and published in the county of St. Joseph, in the State of Indiana, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspaper in the issue dated:

SEN South Bend Tribune 03/05/2026

and that the facts charged are legal,
Sworn to and subscribed before on 03/05/2026

Legal Clerk

Notary, State of WI, County of Brown

My commission expires

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State of Wisconsin

12

Page 1 of 3

**NOTICE OF AVAILABILITY OF
THE DRAFT 2025 HOUSING & COMMUNITY
DEVELOPMENT PLAN
COMPREHENSIVE ANNUAL PERFORMANCE &
EVALUATION REPORT (CAPER)**

Notice is hereby given that the St. Joseph County Housing Consortium has available for review copies of the Draft 2025 Housing and Community Development Plan Comprehensive Annual Performance & Evaluation Report (CAPER), which consists of the City of South Bend's Community Development Block Grant, Community Development Block Grant – Coronavirus Response, Emergency Shelter Grant, and the St. Joseph County Housing Consortium's HOME grant. There will be a 15-day public comment period, beginning March 5, 2025 and ending March 20, 2025, when comments on this annual report will be accepted. Comments may be submitted to the City of South Bend, Department of Community Investment, 215 S. Dr. Martin Luther King Jr. Blvd, Suite 500, South Bend, IN 46601 or to federalgrants@southbendin.gov.

Copies of the Draft 2025 CAPER will be available March 5, 2025 on the City of South Bend's website and at the following locations:

- * All branches of the St. Joseph County Public Library
- * All branches of the Mishawaka Public Library
- * Walkerton Public Library
- * New Carlisle Olive Township Public Library
- * City of South Bend Department of Community Investment, 215 S. Dr. Martin Luther King Jr. Blvd, Suite 500
- * City of South Bend City Clerk's Office, 215 S. Dr. Martin Luther King Jr. Blvd
- * City of Mishawaka's Planning Department, 600 E. Third Street, Mishawaka, IN

All locations are handicapped accessible.

EQUAL OPPORTUNITY

We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing and business opportunities because of race, color, religion, sex, gender identity, handicap, familial status or national origin.

James Mueller
Mayor, City of South Bend



FF-11043-1

AVISO DE DISPONIBILIDAD DEL BORRADOR DEL PLAN DE VIVIENDA Y DESARROLLO COMUNITARIO 2025 INFORME ANUAL INTEGRAL DE RENDIMIENTO Y EVALUACIÓN (CAPER)

Actualización: marzo de 2021

AVISO DE DISPONIBILIDAD DEL BORRADOR DEL PLAN DE VIVIENDA Y DESARROLLO COMUNITARIO 2025 INFORME ANUAL INTEGRAL DE RENDIMIENTO Y EVALUACIÓN (CAPER)

16 de marzo de 2021 10:41 AM

Por lo presente se anuncia que el Consorcio de Vivienda del Condado de St. Joseph tiene disponibles para su revisión copias del borrador del Plan de Vivienda y Desarrollo Comunitario 2025, Informe Anual Integral de Rendimiento y Evaluación (CAPER), que consiste en la Subversión en Boleaje para el Desarrollo Comunitario de la ciudad de South Bend, la Subversión en Boleaje para el Desarrollo Comunitario - Respuesta al COVID-19, la Subversión para Refugio de Emergencia y la subversión HOME del Consorcio de Vivienda del Condado de St. Joseph. Habrá un periodo de comentarios públicos de 15 días, que comenzará el 1 de marzo de 2021 y terminará el 20 de marzo de 2021, durante el cual se aceptarán comentarios sobre este informe anual. Los comentarios pueden enviarse a la ciudad de South Bend, Departamento de Inversión Comunitaria, 215 S. Dr. Martin Luther King Jr. Blvd, Suite 500, South Bend, IN 46701 o a federalsgrants@southbend.org.

Las copias del borrador del CAPER 2025 estarán disponibles el 5 de marzo de 2021 en el sitio web de la ciudad de South Bend y en los siguientes lugares:

- * Todas las sucursales de la Biblioteca Pública del Condado de St. Joseph
- * Todas las sucursales de la Biblioteca Pública de Mishawaka
- * Biblioteca Pública de Walkerton
- * Biblioteca Pública de New Castle Drive, Township
- * Departamento de Inversión Comunitaria de la ciudad de South Bend, 215 S. Dr. Martin Luther King Jr. Blvd, Suite 500
- * Oficina del secretario municipal de la ciudad de South Bend, 215 S. Dr. Martin Luther King Jr. Blvd
- * Departamento de Planificación de la ciudad de Mishawaka, 600 E. Third Street, Mishawaka, IN

Todos los ciudadanos son bienvenidos para participar sin discriminación.

IGUALDAD DE OPORTUNIDADES

Nos comprometemos a cumplir con la letra y el espíritu de la política antidiscriminatoria para lograr la igualdad de oportunidades en todo el país. Proveeremos y aseguramos un programa de publicidad y marketing orientado al EE.UU. que no excluya o discrimine por raza, origen étnico, edad, discapacidad, estado familiar u origen nacional.

James Mueller
Asistente de la ciudad de South Bend



NUNCA ES DEMASIADO TARDE PARA GRADUARSE.



Esperanza Más Allá de La Tumba

Los comentarios del mundo están llenos de esperanza en solo de nuestros seres queridos, una familia de muchos otros desconocidos. Nos ahorramos una fuerza a la esperanza de encontrarnos con nuestros familiares y amigos fallecidos. Sin embargo, ¿cómo la misma esperanza o alguna otra respuesta a los incógnitas serían posibles solo por una lágrima o sepulchro en una tumba desconocida?

¿Cómo nuestra fe y esperanza sobrevive lo que sucede una vez fallecidos después de la muerte. Solo mediante el conocimiento con la Palabra de Dios podemos discernir la verdad de las especulaciones. El libro "Esperanza más allá de la tumba" es un estudio bíblico sencillo que responde a esas preguntas sobre el futuro de la humanidad.

Para leer el libro "La Fe"
www.biblestudy.com/Book97-King_james.pdf

9781 5563 54666 o P.O. Box 767 +
Hoboken, IN 46341
O Contactar / Contact:
questions@BibleStudy.com

Apoye nuestra labor informativa

EL PUENTE
webelpuente.com

¡Publicite aquí!

The screenshot shows a web browser window with the address bar displaying a URL from 'www.washingtonpost.com'. The page content is in Spanish and features a main article titled 'AVISO DE DISPONIBILIDAD DEL BORRADOR DEL PLAN DE VIVIENDA Y DESARROLLO COMUNITARIO 2025 INFORME ANUAL INTEGRAL DE RENDIMIENTO Y EVALUACIÓN (CAPER)'. The article text is partially visible, starting with 'El Consejo de Administración del Banco Interamericano de Desarrollo (BID) aprobó el borrador del Plan de Vivienda y Desarrollo Comunitario 2025...'. To the right of the article is a sidebar with several promotional banners. The top banner says '¡Done hoy!' with a 'goodwill' logo. Below it is a banner for '¡Apoye nuestra labor informativa' with the 'EL PUENTE' logo and website 'www.elpuente.com'. At the bottom of the page, there is a footer with a house icon and the text 'EL PUENTE'.



CITY OF SOUTH BEND

DEPARTMENT OF COMMUNITY INVESTMENT

March 4, 2026

Dear Library Staff;

Enclosed is the DRAFT Consolidated Annual Performance and Evaluation Report (CAPER) for the City of South Bend.

Please make this copy available for public viewing starting Thursday, March 5 through Friday, March 20, 2026.

If anyone would like a copy, please have them send an email to federalgrants@southbendin.gov or call 574-235-5841.

Please feel to reach out with any questions. Questions can be directed to the email and number above.

Sincerely,

Jennifer

Jennifer Huddleston
Federal Grant Administrator

215 S. Dr. Martin Luther King, Jr. Blvd., Ste 500, South Bend, Indiana 46601 | (574) 233-0311 | southbendin.gov



CITY OF SOUTH BEND

DEPARTMENT OF COMMUNITY INVESTMENT

No public comments were received during the public comment period held March 5, 2026 through March 20, 2026 for the Draft version of the 2025 CAPER.

Copies of the Draft version of the 2025 CAPER were available upon request and in paper format at the following locations:

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

The Draft version of the 2025 CAPER was also available online at the City of South Bend's website.

215 S. Dr. Martin Luther King, Jr. Blvd., Ste 500, South Bend, Indiana 46601 | (574) 233-0311 | southbend.in.gov

Supplemental Information

Supplement to Charts in CR-10

Rental Assn. / New Units / Rehab Existing / Acquisition of Existing Units	CCDBG	HOME	ESD	Total
Race				
American Indian/Alaska Native/Indigenous	1		1	2
Asian/Asian American	1			1
Black/African American/African	429	3	437	858
Hispanic/Latino/Hispanic			46	46
Middle Eastern/North African			0	0
Native Hawaiian/Pacific Islander				0
White	512	1	488	1001
Multiracial/Other	115		227	238
Client doesn't know				0
Client prefers not to answer			9	9
Data not collected				1
	1058	4	1072	2134
Ethnicity				
Hispanic	22	0	46	78
Not Hispanic	1025	4	1026	2053
	1058	4	1072	2134

Supplement to Charts in CR-20

Dept. of Community Investment ACCT #	AGENCY	HUD ACTIVITY #	ACTIVITY	Homeless / Non Homeless / Special Needs	Owner	Renter	Rehab Existing	New Construction	Acquisition	VL	Low	Mid	High	Total
CCDBG														
20-JC-26	South Bend Heritage Foundation	2026	Rehabilitation - 2 rental units (702 W LaSalle)	Non-homeless		2	2			2				2
21-JC-25	South Bend Heritage Foundation	2040	Rehabilitation - 3 rental units (917 W Colfax)	Non-homeless		3	3			2	1			3
21-JC-26	South Bend Heritage Foundation	2041	Rehabilitation - 1 rental unit (181 N Walnut)	Non-homeless		1	1					1		1
21-JC-58 (01)	South Bend Heritage Foundation	2043	New Construction/Sale (918 Oak)	Non-homeless	1			1					1	1
21-JC-58 (02)	South Bend Heritage Foundation	2046	New Construction/Sale (705 St Louis)	Non-homeless	1			1					1	1
22-JC-25	South Bend Heritage Foundation	2083	New Construction/Rental (421 Sherman)	Non-homeless		1		1			1			1
23-JC-60	Community Homebuyer Corp Program	2107	Mortgage Reduction Program	Non-homeless	2				2		1	1		2
23-JC-36	South Bend Heritage Foundation	2126	Rehabilitation - 2 rental units (623 LaSalle)	Non-homeless		2	2			1				2
23-JC-47	466 Works	2112	New Construction/Sale (513 Dayton)	Non-homeless	1			1					1	1
23-JC-48	466 Works	2113	New Construction/Sale (517 Dayton)	Non-homeless	1			1					1	1
24-JC-46	466 Works	2142	New Construction/Sale (206 E Dayton)	Non-homeless	1			1					1	1
24-JC-60	Community Homebuyer Corp Program	2139	Mortgage Reduction Program	Non-homeless	2				2		1	1		2
					0	0	8	6	4	5	4	9	0	18
HOME														
23-04-60	Habitat for Humanity St. Joseph Co.	2123	Homebuyer Assistance	Non-homeless	4				4	2	2			4
					4				4	2	2	0	0	4
					13	0	8	6	8	7	6	9	0	22

Project Name	Organization	Parcel #	Total Units	Income-Qualified Units	Breakdown of Income for Affordable Units	Market Rate Units	Property Transfer Date
307 E Dayton - 466 Works	466 Works	018-1042-1695	1	1	80% AMI	0	2/14/2025
723 W Wayne - SBHF	SBHF	018-3051-1907	1	1	80% AMI	0	4/22/2025
915 Harrison - NNW	hhN	018-1072-2007	1	1	80% AMI	0	8/13/2025
		018-1052-2252					
		018-1052-2254					
		018-1052-2255					
		018-1052-2256					
		018-1052-2257					
		018-1052-2258					
		018-1052-2259					
		018-2008-2313					
		018-2008-2314					
		018-4033-1104					
		018-4033-1039					
		018-1039-1227					
		018-2069-2640					
		018-2069-2643					
		018-1049-2125					
		018-2094-2635					
		018-2014-0371					
		018-2014-0370					
Advantix Scenic Site - North Pointe	Advantix	018-1039-1725	98	80	15: 30% AMI 10: 50% AMI 25: 80% AMI	0	8/27/2025
		018-1074-2678					
		018-1074-3125					
		018-1080-3364					
		018-1080-3366					
		018-1074-3128					
		018-1080-3365					
		018-1074-3124					
		018-1074-3122					
		018-1074-3118					
		018-1080-3370					
		018-1080-3361					
		018-1080-3368					
		018-1074-3127					
		018-1080-3689					
		018-1080-3361					
		018-1080-3362					
		018-1080-3690					
		018-1080-3339					
		018-1080-3338					
		018-1070-2977					
		018-1070-2976					
		018-1055-2395					
		018-1055-2396					
		018-1055-2343					
		018-1055-2342					
		018-1021-0669					
		018-1021-0668					
		018-1055-2341					
		018-1055-2340					
Shadlum Flats	RealAmerica	018-2015-256201	90	91	80% AMI	8	7/2/2025
		Total	160	158		8	

CITY OF SOUTH BEND PROPERTIES FOR SALE OR SOLD IN 2025

The City of South Bend did not have any CDBG-assisted properties listed for sale in 2025.

The City of South Bend did not sell any CDBG-assisted properties in 2025.

DIRECT LOANS - MONTHLY PAYMENTS				
ADDRESS	ZIP	ORIGINAL INVESTMENT	BALANCE	STATUS
1*** Campeau	46617	13,196.00	9,528.15	Monthly Pmts
1*** E Miner	46617	9,210.00	2,224.61	Monthly Pmts
7** S Grant	46619	4,300.00	2,430.00	Monthly Pmts
7** E Haney	46613	4,000.00	3,009.00	Monthly Pmts
1*** N Cuillard	46617	17,800.00	22.74	Monthly Pmts
1*** N O'Brien	46628	14,150.00	3,842.39	Monthly Pmts
1*** Virginia St.	46613	11,500.00	10,030.21	Monthly Pmts
1** S Ironwood	46615	8,200.00	4,049.88	Monthly Pmts
1*** N Kaley	46628	2,500.00	2,234.00	Monthly Pmts
1*** S Kendall	46613	5,950.00	1,964.86	Monthly Pmts
	10 LOANS	90,806.00	39,335.84	

DEFERRED LOANS - DUE ON SALE				
ADDRESS		Original Balance	Principal Balan	Status
1*** S. Fellows St.	46613	6,050.00	4,797.00	Due on Sale
7** S. Grant St.	46619	5,200.00	3,300.00	Due on Sale
1*** N. Johnson St.	46628	3,750.00	2,735.00	Due on Sale
7** S. Bendix Dr.	46619	3,700.00	2,660.00	Due on Sale
1*** Mishawaka Ave	46615	4,700.00	3,927.00	Due on Sale
1*** Barberry Lane	46619	6,200.00	1,017.00	Due on Sale
3** E. Ewing Avenue	46613	4,500.00	3,822.30	Due on Sale
2** E. Indiana Ave	46613	7,300.00	5,095.00	Due on Sale
8** Diamond Avenue	46628	2,050.00	1,999.00	Due on Sale
1*** W. Fisher St.	46619	3,650.00	3,139.00	Due on Sale
6** E. Dubail	46613	4,250.00	2,730.51	Due on Sale
4** S. Phillipa St.	46619	2,550.00	1,629.00	Due on Sale
1*** N. Brookfield St.	46628	4850.00	3,617.60	Due on Sale
2*** Prast Blvd	46628	4,100.00	3,008.92	Due on Sale
5** LaPorte Avenue	46628	9,450.00	7,886.19	Due on Sale
1*** N. Fremont St.	46628	4,850.00	4,029.00	Due on Sale
4** Lamonte Terrace	46616	6,500.00	5,049.11	Due on Sale
1*** W. Jefferson Blvd	46601	4,100.00	1,806.00	Due on Sale
3** W. Madison St.	46601	3,550.00	2,332.00	Due on Sale
5** S. Albert St.	46619	5,750.00	5,513.06	Due on Sale
7** St. Vincent	46617	6,250.00	4,999.00	Due on Sale
2** E. Victoria St.	46617	2,500.00	2,392.00	Due on Sale
1*** N. Adams St.	46628	3,400.00	2,393.52	Due on Sale
9** W. LaSalle Ave	46601	2,700.00	1,286.95	Due on Sale
1*** Randolph St.	46613	6,300.00	5,034.00	Due on Sale
			86,198.16	

Additional Reports

Date	Agency	Activity/Program(s) Monitored	Funding	Risk Score	Substatus for Monitoring	Last Monitoring	Next Monitoring	Notes
1	9/30/2021	Youth Service Bureau	2021 ESG Shelter/BIH	ESG	Requires 40% of ESG	2021 None	2022 None	EA for 2022 for PHS look for 2024 - work 2022 in 21
2		Center for the Homeless	2021 Shelter	ESG		2021 None	EA for 2022	
3		ADA Machine	2021 RRW/Other	ESG		2021 None	EA for 2022	
4		PWCA	2021 RRW/Other	ESG		2021 None	EA for 2022	
5	5/28/2021	Life Treatment Center	2021 Shelter	ESG	Requires 80% of ESG	2021 None	EA for 2022	
6	3/26/2021	SE Home Right	2021 Fair Housing Activities	CDRG	Staff turnover and re-org/1 Recommendation from 2021 monitoring	2021 None	EA for 2022	Review of 2021 data as part of monitoring
7		CHC	2021 Program fees	CDRG	Ongoing book monitoring	2021 None/monitoring (1)	EA for 2022	No change in 2021 at time of assessment EA for 2022
8		Center for the Homeless	2021 PSH Supportive Housing	CDRG		2021 None	EA for 2022	
9	12/17/2021	SRFD	SRFD for 2021 Program Fee	CDRG	Last monitored 2021	2021 None	2022	
10		466 Works	2021 PPH Non-Candidate	CDRG	Ongoing book monitoring	2021 None	EA for 2022	No funding in 2021 or 2022
11		Outlets	2021 TRM	HCME	Change book monitoring	2021 Census	2022	Book review with claim in 2021
12	12/19/2021	NNN	CDRG - Procurement - parking lot	CDRG	Ongoing Procurement process is being followed	2021 None	2022	
13			HCME - Mark treatment and	HCME		2021	2022	regular meetings - 3/18/2021, 5/26/2021, 6/17/2021, 7/14/2021, 8/22/2021, 12/16/2021
14		Habitat	2021 Homeowner Assistance	HCME	Ensure proper documentation is maintained	2021	2022	EA 2022
15		Extension project	CDRG -	CDRG	see below	2021 None	2022	Book review with claim in 2021 - recordkeeping
16		Kalamazoo project	NNND	HCME		2021	2022	Book review with claim in 2021 - recordkeeping
17		Rebuilding Together	2021 RT program	CDRG	4-200	2021 None	EA for 2022	
18		City of South Bend	2021 CDC-Infrastructure	CDRG	21900	Program ended	N/A	
19		South Bend Michael House	2021 HC Rent 324 Cottage Owner	CDRG	New program, monitoring upon completion of project	N/A	N/A	New subrecipient in 2024 with 2022 Fair Housing in construction as to utilities is completed in 2025

SEPH/NNND regular meetings 2/18/2021, 3/26/2021, 6/17/2021, 7/14/2021, 11/18/2021, 12/16/2021

HOME Rental Inspections 2025

Oliver Apartments, 624 W Indiana - Inspected 8/28/2025		
Areas Inspected	Finding	Reinspect
Offices	OK	
1st floor Laundry	OK	
2nd floor Laundry	Bad GFCIs	OK
Storage Rooms	OK	
Maintenance Room	OK	
Lobby	OK	
Hallways	Lights flashing on 2nd floor	OK
Cafe/Cafeteria	Exit light missing	OK
Bad GFCIs	OK	
Common Bathrooms	OK	
100	Bad GFCIs in kitchen & bathroom	OK
103	OK	
105	Bad GFCIs in kitchen & bathroom	OK
113	Bad GFCIs in kitchen	OK
114	OK	
117	OK	
203	OK	
204	Bad GFCIs in kitchen	OK
205	OK	
207	OK	
211	Bad GFCIs in kitchen & bathroom	OK
212	OK	
213	OK	
214	OK	
215	Missing escutcheon on sprinkler head in bedroom	OK
216	Plugged drains on both heating units	OK

South Bend Heritage, 421 Sherman, SB - Inspected 8/5/2025		
Areas Inspected	Finding	Reinspect
	Replace 2 bad GFCIs in kitchen	OK
	Install drop pipe on water heater	OK
	Relief valve to within 6 inches of floor	OK
	Remove weeds from basement egress window	OK
	Caulk exterior penetrations	OK

Hope Apartments, 2933 Hope Ave. - Inspected 8/21/2025		
Areas Inspected	Finding	Reinspect
Lobby	OK	
Kitchen	OK	
Laundry Room	OK	
Telacom Room	OK	
Community Room	Install apron on cabinets	OK
Pantry	OK	
Housekeeping Rooms	Need cover for attic access	OK
Corridors	OK	
Stairwells	OK	
Storage Rooms	Need to insulate suction line on furnace	OK
Electric Room	Clear items in front of electric panels	OK
101	OK	
102	OK	
104	OK	
123	OK	
202	Repair wall in furnace room	OK
207	Bedroom supply grill needs to be reattached	OK
209	OK	
212	OK	
213	OK	
214	OK	
215	OK	

Gemini Apartments, Colfax, SB - Inspected 8/5/2025		
Areas Inspected	Finding	Reinspect
620 W Colfax	Repair top of newell post	OK
unit B	Replace bad GFCIs in kitchen & bathroom	OK
unit D	Replace bad GFCIs in kitchen & bathroom	OK
unit F	Replace bad GFCIs in bathroom	OK
624 W Colfax	Remove pipe in stairwell and repair adjacent floor	OK
unit A	Caulk repair in passcase	OK
unit C	Secure flexible gas line to heater & install shut-off	OK
	Repair bathroom floor	OK
626 W Colfax	Repair receptacle in stairwell	OK
	Repair leaking faucet on exterior of building	OK
unit C	Replace bad GFCI in bathroom	OK
Basement	Repair water leak	OK

East Bank Apartments, 427 N Miles - Inspected 9/4/2025		
Areas Inspected	Finding	Reinspect
Office	OK	
Lobby	OK	
Riser Room	OK	
1st floor Corridor	Emergency Light not working	OK
2nd floor Corridor	Emergency Light not working	OK
Laundry Room	OK	
Boiler Room	OK	
Maintenance Room	Escutcheon missing on sprinkler head	OK
Storage Room	OK	
103	OK	
105	OK	
107	Escutcheon missing in living room	OK
108	OK	
109	OK	
204	Remove tape from bathroom sprinkler head	OK
	Bad GFCI Breaker in kitchen	OK
206	OK	
207	Repair wall in bathroom	OK
	Bath fan not working	OK
208	OK	
209	OK	
210	OK	
211	OK	
213	Blank plate needed on outlet box	OK
216	OK	
217	OK	

Oaklawn Grasp Home - 711 Turnock - Inspected 8/5/2025		
Areas Inspected	Finding	Reinspect
Exterior	OK	
Kitchen	OK	
1st floor Bedrooms	OK	
1st floor Bathrooms	OK	
2nd floor Bedrooms	OK	
2nd floor Bathrooms	OK	
Laundry Room	Repair box hanging out of wall	OK
Basement	Repair leak in foundation wall	OK

**ST. JOSEPH COUNTY HOUSING CONSORTIUM
AFFIRMATIVE MARKETING PROCEDURES**

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

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

1. To inform the public of the St. Joseph Housing Consortium affirmative marketing policy, the Equal Housing Opportunity logo or slogan will be used in media announcements regarding the availability of Draft or Proposed Housing & Community Development Plans, these notices will appear in the South Bend Tribune. The affirmative marketing policy and fair housing laws will be addressed whenever a public meeting is held to describe the general HOME program.
2. The Consortium contracts with individual member jurisdictions, not-for-profit groups, or other eligible agencies to carry out the individual programs. Contracts with participating HOME organizations include a copy of this policy and include language requiring the organizations to follow the procedures. These participating organizations then have a responsibility to carry out the Consortium's policy by ensuring:
 - A. Tenants in units to be rehabilitated are to be informed of the fair housing laws at the same time the participating organization informs them of its tenant assistance policy.
 - B. The application for funding form will inform the applicant/owners of the affirmative marketing policy and fair housing laws when applying for funds through HOME.
 - C. Compliance with the conditions of the affirmative marketing procedures will be required by a written agreement between the Consortium and the participating organization and, if necessary, between the participating organization and the owner. Said agreement shall be applicable for a period of 5, 10, 15 or 20 years (in accordance with the requirements set out in 24 CFR 92.252(a)(5) beginning on the date on which all the units in the project are completed.
 - D. By virtue of the contractual agreements, the applicants/owners must agree to comply with Equal Opportunity requirements applicable to the HOME activities. Specifically, the applicant agrees to comply with:
 - (1) Title VI, Civil Rights Act of 1964, which provides that no person in the United States shall on the grounds of race, color, or national origin be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
 - (2) Title VIII, Civil Rights Act of 1968, which provides for fair housing throughout the United States. Kinds of discrimination prohibited: refusal to sell, rent, or negotiate, or otherwise to make unavailable; discrimination in terms, conditions and privileges; block-busting; discrimination in financing and discrimination in membership in multi-listing services and real estate brokers organization. Discrimination is prohibited on the grounds of race, color, religion, sex and national origin. The Secretary of HUD (and participating jurisdictions) shall administer programs and activities relating to housing and urban development in a manner affirmatively to further the policies of this Title.

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