

Executive Summary

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

1. Introduction

The City of South Bend, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program and Emergency Solutions Grant (ESG) Program. The City of South Bend is the Participating Jurisdiction (PJ) of the St. Joseph County Housing Consortium. In compliance with HUD regulations, the City of South Bend has prepared this Program Year 2026 Action Plan for the period of January 1, 2026 through December 31, 2026. This plan is a strategic plan for the implementation of the Consortium's HOME Program for affordable housing within St. Joseph County and the City's CDBG and ESG Programs for housing, community and economic development, emergency shelter, and rapid rehousing within the City of South Bend.

The 2026 Action Plan is the second year of the 2025-2029 Five-Year Consolidated Plan. The five-year plan establishes goals and outlines specific initiatives the City and the Consortium will undertake to address needs and priority objectives. This will be accomplished by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

This Action Plan is a collaborative effort of the St. Joseph County Housing Consortium, the City of South Bend, the community at large, social service agencies, housing providers, community development agencies, economic development groups, and other stakeholders. The planning process was accomplished through public meetings, stakeholder discussions, statistical data, and review of the City's Comprehensive Plan and other community plans.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The following strategies, goals, and priorities have been identified for the St. Joseph County Housing Consortium's 2025 program year using HOME funds. The City of South Bend also proposes the following strategies for its CDBG and ESG programs:

HOUSING PRIORITY - HS

Goal: Improve, preserve, and expand affordable housing for low- and moderate-income households in South Bend and unincorporated St. Joseph County.

Objectives:

- HS-1 Housing Development – Increase decent, safe, accessible, and affordable owner- and renter-occupied units.
- HS-2 Homeownership – Expand homeownership opportunities through financial assistance and counseling.
- HS-3 Housing Rehabilitation – Support rehabilitation of existing owner- and renter-occupied housing.
- HS-4 Lead-Based Paint – Educate owners on lead hazards and safe work practices.
- HS-5 Housing Assistance – Provide rental, deposit, and utility assistance for households at risk of homelessness.
- HS-6 Fair Housing – Promote fair housing rights and educate landlords, realtors, lenders, and sellers.
- HS-7 Supportive Services – Provide counseling to assist low- and moderate-income households with home purchase, maintenance, and eviction prevention.

HOMELESS PRIORITY - HO

Goal: Improve housing conditions and services for persons experiencing or at risk of homelessness in South Bend.

Objectives:

- HO-1 Housing Opportunities – Increase housing options and improve living conditions for homeless individuals and families.
- HO-2 Supportive Services – Assist agencies providing supportive and management services.
- HO-3 Homeless Prevention – Support eviction prevention and fair housing education.
- HO-4 Permanent Supportive Housing – Assist development of permanent supportive housing for persons exiting shelters or transitional programs.
- HO-5 Shelter Housing – Support shelter operations and programs that provide training and stability for residents.

COMMUNITY DEVELOPMENT PRIORITY - CD

Goal: Improve and develop public facilities, infrastructure, and services that enhance quality of life for South Bend residents.

Objectives:

- CD-1 Infrastructure – Rehabilitate and construct streets, sidewalks, ADA ramps, sewer and stormwater systems, and other improvements.
- CD-2 Community Facilities – Improve and expand parks, recreational facilities, libraries, and public buildings.
- CD-3 Public Services – Support social, health, and nutrition programs for low- and moderate-income persons.
- CD-4 Clearance and Demolition – Remove blighted and unsafe vacant structures.
- CD-5 Public Safety – Enhance fire protection, emergency response, and crime prevention services.

- CD-6 Public Transportation – Expand routes, improve shelters, and increase service frequency for access to employment and essential services.
- CD-7 Neighborhood Revitalization – Strengthen neighborhood stability, support community-based organizations, and consider NRSA planning.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

Goal: Provide planning, administration, and oversight of CDBG, HOME, and ESG programs.

Objectives:

- AP-1 General Administration – Maintain effective management and oversight of grant programs.
- AP-2 Planning – Conduct planning activities, environmental reviews, studies, program design, and application preparation.
- AP-3 Affirmatively Furthering Fair Housing – Support policies and activities that promote fair housing throughout the County.

3. Evaluation of past performance

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

The City of South Bend has a good performance record with HUD. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of South Bend’s Community Investment office and online at the City’s website.

The FY 2025 CAPER information will be included in the Final Action Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of South Bend has followed its Citizen Participation Plan in the planning and preparation of the 2026 Action Plan. The City of South Bend and St. Joseph County Housing Consortium held its first public hearing on the needs of the community and its residents on September 10, 2025. This provided residents, agencies, and organizations with the opportunity to discuss the City's CDBG, HOME, and ESG programs and to provide suggestions for future CDBG, HOME, and ESG program priorities and activities.

A display ad was published on August 25, 2025, in the South Bend Tribune, the local newspaper with the highest circulation, to notify the public that community input was requested for the drafting of the 2026 Action Plan and that 2026 Requests for Proposals were available for the public. In addition, notification of the notice was published on El Puente's website, the local Spanish language news source.

A display ad was published August 25, 2025, in the South Bend Tribune, the local newspaper with highest circulation, to notify the public that copies of the draft 2024 Action Plan were available for review. In addition, notification of the availability of the draft 2024 Action plan was published on El Puente’s website, the local Spanish language news source. The draft 2024 Action Plan was on public display at the following locations:

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

The City of South Bend updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a state of emergency by the Governor of Indiana and to remain in compliance with HUD regulations. These provisions shortened display periods for plans and substantial amendments to 5 days, allowed for virtual public meetings, and the requirement that plans be emailed to any resident that requests them.

A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation. A copy of the full plan can be found in the attachments.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of South Bend and St. Joseph County Housing Consortium held Public Hearings on September 10, 2025, in Mishawaka and South Bend. No comments were received from the public at either hearing or during the public comment period.

A second round of Public Hearings was scheduled for December 5, 2025 to receive comments from the public on the draft 2026 Action Plan. Any comments received will be added to the Action Plan.

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

All comments and suggestions received have been accepted and incorporated into the planning document.

Any comments received at future public hearings will be added to the planning document.

7. Summary

A substantial amendment prompting application of the City's citizen participation process, including public notice and comment periods, as well as a public hearing, will apply when any of the following changes are made to a Plan:

1. To make a change in the allocation priorities or a change in the method of distribution of funds to existing planned activities that exceed forty-nine (49) percent of the total annual allocation for the grant;
2. To carry out an activity, using funds from any program covered by the ConPlan, not previously described in the action plan; or
3. A change in the following for an activity:
 - a. Purpose/scope
 - i. Definition: the need that is addressed in the community and the program funding the project
 1. Example: a change from building housing to economic development, a change in federal funding source from CDBG to HOME or vice versa
 - b. Location
 - i. Definition: the census tract of the project
 1. Example: a change from Census Tract 6 to Census Tract 12
 - c. Beneficiaries
 - i. Definition: low- to moderate income person(s), limited clientele, area benefit, slum and blight area
 1. Example: a project that changes from serving low- to moderate income person(s) to a project that is serving a slum and blight area

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The administering lead agency for CDBG, ESG, and HOME funding is the City of South Bend through its Department of Community Investment (DCI). DCI staff prepare the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERR), and the Consolidated Annual Performance and Evaluation Reports (CAPERs), process pay requests, and perform contracting, monitoring, and oversight of the program on a day to day basis.

Consolidated Plan Public Contact Information

Elizabeth Maradik, Chief Neighborhoods Officer
 215 S. Dr, Martin Luther King, Jr. Blvd., Suite 500, South Bend, IN 46601
 Telephone: (574) 235-5821
 Email: emaradik@southbendin.gov

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

1. Introduction

Staff of the City of South Bend and the St. Joseph County Housing Consortium held regular meetings with non-profits, social service agencies, community and economic development organizations, the local Region 2.a Planning Council of the Balance of State, City department representatives, and St. Joseph County department representatives. These meetings discuss issues and help to identify needs, gaps in the system, and programmatic goals for Program Year 2026. Input from the meetings was used in the development of specific strategies and priorities for the Action Plan.

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

The City of South Bend and the St. Joseph County Housing Consortium work with the following agencies to enhance coordination:

- **The Housing Authority of South Bend** - Improvements to public housing communities.
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehabilitate and develop affordable housing and provide housing opportunities for low- and moderate-income households.
- **Community and Economic Development Agencies** - funds to improve services to low- and moderate-income persons, and workforce development.

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

The Indiana Balance of State Continuum of Care (CoC) addresses the needs of homeless persons and persons at risk of becoming homeless. St. Joseph County is a separate region within the Balance of State CoC that encompasses only St. Joseph County. The region has utilized Coordinated Entry since January of 2018 to determine the needs of homeless individuals and families and offer housing programs best suited to their needs. Persons who are homeless or at-risk of becoming homeless are evaluated using the CHAT and placed in appropriate housing as available. In addition to the CHAT’s prioritization metrics, the Region 2.a. Planning Council chose to also prioritize veterans and domestic violence survivors. Placement rates of homeless individuals and families in St. Joseph County have increased since the adoption of Coordinated Entry.

The Point-In-Time Count for sheltered and unsheltered homeless persons is completed on a designated date once a year, in the month of January. The results of the statewide counts are available to the

public on the Indiana Balance of State CoC website (<https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/point-in-time-and-housing-inventory-chart/>).

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

ESG - The Center for the Homeless, the YWCA, Youth Service Bureau, AIDS Ministries/AIDS Assist, and Life Treatment Centers have received ESG funds through the City of South Bend. The Department of Community Investment issues an RFP for ESG-funded projects on behalf of the City. The process is competitive and seeks projects that provide emergency shelter, essential services, and/or rapid re-housing for the homeless.

Develop Performance Standards and Evaluate Outcomes - The Indiana Balance of State CoC’s written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit Emergency Shelter, Transitional Housing, and Rapid Re-housing into Permanent Housing. Evaluations of these standards will be based on the length-of-time of being homeless and measures the amount of time an individual or family resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on preventing evictions, targeting individuals and families based on risk, and influencing housing developers in the area to create Permanent Supportive Housing.

HMIS - The Indiana Balance of State CoC and the HMIS Lead work together to assess data quality. This includes working on the Annual Homeless Assessment Report (AHAR), the Point-In-Time (PIT) count, project reviews/ranking, and working with programs for individuals, while completing their Annual Performance Reports (APRs). The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The workflow of data entry has been updated to improve data quality. The HMIS Lead supports users by staffing a Help Desk and providing training opportunities. Agency users can run self-reports to assess their program’s data quality. ESG subrecipients are required to use the HMIS system unless they are victim services providers. CoC-funded organizations are motivated to provide good data quality because the Indiana Balance of State CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, impacting their funding.

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

Table 2 – Agencies, groups, organizations who participated

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| 1 | Agency/Group/Organization | City of South Bend, Department of Community Investment |
| | Agency/Group/Organization Type | Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City reviewed its programs and funded activities to ensure they met the goals and objectives as outlined in the City's Five-Year Consolidated Plan. |
| 2 | Agency/Group/Organization | Housing Authority of South Bend |
| | Agency/Group/Organization Type | Housing PHA Planning organization |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City had conversations with the Housing Authority of South Bend to determine the housing needs of its low-income residents. The City reviewed its applications for funding and awarded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan to address these housing needs. |
| 3 | Agency/Group/Organization | MISHAWAKA |
| | Agency/Group/Organization Type | Other government - Local Planning organization Grantee Department |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City of Mishawaka participates in the Saint Joseph County Housing Consortium. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan. |
| 4 | Agency/Group/Organization | YOUTH SERVICE BUREAU |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-homeless Child Welfare Agency Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 5 | Agency/Group/Organization | ST. MARGARET'S HOUSE |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 6 | Agency/Group/Organization | THE CENTER FOR THE HOMELESS |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 7 | Agency/Group/Organization | Goodwill Bridges out of Poverty |
| | Agency/Group/Organization Type | Services-Education Services-Employment Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |

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| 8 | Agency/Group/Organization | Health Plus Indiana |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 9 | Agency/Group/Organization | Dismas House of South Bend |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 10 | Agency/Group/Organization | CITY OF MISHAWAKA - DEPT OF PLANNING & COMMUNITY DEV |
| | Agency/Group/Organization Type | Other government - Local Planning organization Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 11 | Agency/Group/Organization | Business Development Department |
| | Agency/Group/Organization Type | Other government - County Other government - Local Planning organization Business and Civic Leaders |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 12 | Agency/Group/Organization | SALVATION ARMY |
| | Agency/Group/Organization Type | Services - Housing Services-homeless Child Welfare Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |

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

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

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 17 | Agency/Group/Organization | SOUTH BEND HERITAGE FOUNDATION |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 18 | Agency/Group/Organization | The Arc Of Indiana |
| | Agency/Group/Organization Type | Services-Health Services-Education Health Agency Child Welfare Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |

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| 19 | Agency/Group/Organization | Veterans Administration |
| | Agency/Group/Organization Type | Services-homeless Services-Health Services-Employment Health Agency Publicly Funded Institution/System of Care Other government - Federal Veterans |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 20 | Agency/Group/Organization | Transpo |
| | Agency/Group/Organization Type | Regional organization Planning organization Public Transit |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 21 | Agency/Group/Organization | NEAR NORTHWEST NEIGHBORHOOD, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 22 | Agency/Group/Organization | 1st Source Bank |
| | Agency/Group/Organization Type | Business Leaders Private Sector Banking / Financing |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 23 | Agency/Group/Organization | Communitywide FCU |
| | Agency/Group/Organization Type | Business and Civic Leaders Private Sector Banking / Financing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 24 | Agency/Group/Organization | Northwest Bank |
| | Agency/Group/Organization Type | Business and Civic Leaders Private Sector Banking / Financing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 25 | Agency/Group/Organization | Brightpoint |
| | Agency/Group/Organization Type | Services-homeless Services-Health Services-Employment Other government - Federal |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 26 | Agency/Group/Organization | Food Bank of Northern Indiana |
| | Agency/Group/Organization Type | Services-homeless Services-Health |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 27 | Agency/Group/Organization | Cultivate Food Rescue |
| | Agency/Group/Organization Type | Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |

| | | |
|----|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 28 | Agency/Group/Organization | Northern Indiana Minority Business Association |
| | Agency/Group/Organization Type | Business and Civic Leaders Economic Development |
| | What section of the Plan was addressed by Consultation? | Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 29 | Agency/Group/Organization | El Campito |
| | Agency/Group/Organization Type | Services-Children Services-Persons with Disabilities Services-Health Services-Education Health Agency Child Welfare Agency |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 30 | Agency/Group/Organization | Our Lady of the Road |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |

| | | |
|----|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 31 | Agency/Group/Organization | Community Forum for Economic Justice |
| | Agency/Group/Organization Type | Services-homeless Advocacy Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 32 | Agency/Group/Organization | South Bend Regional Chamber of Commerce |
| | Agency/Group/Organization Type | Business Leaders Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Market Analysis Economic Development Anti-poverty Strategy |

| | | |
|----|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |
| 33 | Agency/Group/Organization | United Way of St. Joseph County |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |

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

| | | |
|----|--|--|
| 35 | Agency/Group/Organization | St. Joseph County Emergency Management Agency |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Regional organization Planning organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Hazard Mitigation Plans were reviewed for preparation of the Consolidated Plan Need Assessment. |

| | | |
|----|---------------------------------------|---|
| 36 | Agency/Group/Organization | Indiana Office of Community & Rural Affairs |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State Regional organization Planning organization |

| | |
|--|--|
| What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy |
| Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Group meeting held, phone calls; housing and community development priorities; social service and economic development needs. |

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

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

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|--|---|
| Continuum of Care | Indiana Balance of State Continuum of Care | They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans. |

Table 3 – Other local / regional / federal planning efforts

Narrative

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

- ARC of Indiana
- Brightpoint
- St. Joseph County Area Planning Commission
- 1st Source Bank
- Northwest Bank
- Communitywide Credit Union
- Northern Indiana Minority Business Association
- St. Joseph County Continuum of Care
- United Way of St. Joseph County
- St. Joseph County Department of Health
- Housing Authority of the City of South Bend
- Housing Authority of the City of Mishawaka
- Habitat for Humanity of St. Joseph County
- Intend Indiana
- Indiana Health Centers
- South Bend Heritage Foundation
- Hurry Home
- Health Plus Indiana
- Veterans' Administration Northern Indiana Healthcare System
- Youth Service Bureau
- St. Margaret's House
- Salvation Army Kroc Center
- Center for the Homeless
- Cultivate Food Rescue
- Food Bank for Northern Indiana
- Portage County Trustee
- The Clubhouse

- Near Northwest Neighborhood, Inc
- Goodwill Bridges Out of Poverty
- Dismas House
- Transpo
- Mishawaka Homeless Coalition
- YWCA North Central Indiana
- El Campito
- Our Lady of the Road/Motel for Now
- Community Forum for Economic Justice
- South Bend Regional Chamber of Commerce
- City of South Bend
- City of Mishawaka
- St. Joseph County

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

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

The City of South Bend (in its PJ role with the St. Joseph County Housing Consortium) has followed its adopted Citizens Participation Plan to develop this Annual Action Plan.

The FY 2025 - 2029 Consolidated Plan and FY 2026 Annual Action Plan have the following components that require and encourage citizen participation: discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. Through input obtained through the citizen participation process, the St. Joseph County Housing Consortium develops the Annual Action Plan to best serve low- and moderate-income households and to attain the goals set forth in the Five-Year Consolidated Plan.

The City of South Bend updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a State of Emergency by the Governor of Indiana. These provisions shortened display periods for plans and substantial amendments to five (5) days, allowed for virtual public hearings and meetings, and stipulated that plans be emailed to all residents that request them.

A notice was published in the South Bend Tribune, on the website of El Puente, and a copy of the 2026 Action Plan was made available on the City of Mishawaka and City of South Bend's websites and public libraries. The 2026 Action Plan incorporates recommendations for funding as well as public comments received. Comments are accepted for thirty days after the plan is available and are considered when developing the final plan. Two public hearings one in Mishawaka and South Bend are held during the public comment period at different times of the day to accommodate a variety of schedules.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|---|--|---|--|---------------------|
| 1 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Notice was advertised on the City of South Bend and Mishawaka's websites, with the South Bend Tribune, and with El Puente on August 25, 2025, for the availability of request for proposals for funding, the drafting of the 2026 Annual Action Plan, and the opening of the 30-day public comment period. The public comment period closed on September 24, 2025. | No comments were received from the public. Applications for funding were submitted for consideration to the City of South Bend. | No comments were received from the public. | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|---|---|---|---|---------------------|
| 2 | Public Hearing | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public Outreach</p> | <p>City of South Bend and Mishawaka representatives were present at the public hearings on September 10, 2025, at 11:00 AM in Mishawaka and 5:30 PM in South Bend, for the availability of requests for proposals for funding, to provide input of the drafting of the 2026 Annual Action Plan, and to allow public comments.</p> | <p>No comments or concerns were received during the public hearing or 30-day public comment period.</p> | <p>No comments were received from the public.</p> | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|---|--|--|---------------------|
| 3 | Newspaper Ad | <p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> | <p>Notice was advertised on the City of South Bend and Mishawaka's websites, with the South Bend Tribune, and with El Puento on December 1, 2025, for the availability of the draft 2026 Annual Action Plan and the opening of the 30-day public comment period. The public comment period ends on December 31, 2025.</p> | <p>Any comments received will be included in the Final Plan.</p> | <p>Any comments received will be included in the Final Plan.</p> | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|---|--|--|---------------------|
| 4 | Public Hearing | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> | <p>City of South Bend and Mishawaka representatives were present at the public hearings on December 15, 2025, at 11:00 AM in Mishawaka and 5:30 PM in South Bend, for the availability of the draft 2026 Annual Action Plan and to allow public comments. The public comment period ends December 31, 2025.</p> | <p>Any comments received will be included in the Final Plan.</p> | <p>Any comments received will be included in the Final Plan.</p> | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The expected resources are for the January 1, 2026 through December 31, 2026 program year. The St. Joseph County Housing Consortium was allocated \$939,267.57 in HOME funds in PY 2025. The City of South Bend was allocated \$2,366,486.00 in CDBG funds. The City of South Bend was allocated \$203,933.00 in ESG funds in PY 2025. The City anticipates receiving a similar amount for 2026. These funds will be used to address the following priority needs:

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

The accomplishments of these projects/activities will be reported in the FY 2026 CAPER.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| | | | | | | | | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|--------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 2,366,486.00 | 0.00 | 0.00 | 2,366,486.00 | 0.00 | All activities receiving South Bend's CDBG funding generally target specific and complementary geographies and activities. In 2026, South Bend will continue targeting the Near Northwest, Near West Side, and City of South Bend City limits through partnerships with local non-profits. These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas were also selected for review in the City 2017 Analysis of Residential Market Potential. These are neighborhoods that are seeing increased redevelopment activity and have greater market potential. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 939,267.57 | 0.00 | 0.00 | 939,267.57 | 0.00 | 2026 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction, homeownership assistance, and tenant-based rental assistance throughout St. Joseph County. The HOME program will exceed the 25% match requirements through private funding, project sponsors and banked match. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 203,933.00 | 0.00 | 0.00 | 203,933.00 | 0.00 | Based on agreement with the Region 2a Homeless Council, 2026 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters. |

Table 2 - Expected Resources – Priority Table

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

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

- HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)

- Coronavirus Aid, Relief, and Economic Security (CARES) Act
- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program

Agencies or organizations receiving ESG funds are required to provide a 1:1 match when applying for funding. The match requirement is added to each executed contract and the actual amounts received are reported with the City’s CAPER. 2026 ESG match sources are expected to come from donations, salaries, funds or other grants, and volunteers.

Private and non-Federal resources that may be available to the St. Joseph County Housing Consortium and the City of South Bend in FY 2026 to address needs identified in the FY 2025-2029 Five-Year Consolidated Plan are listed below.

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

The City of South Bend will require ESG projects to meet match requirements as part of their application and reporting process. ESG programs

report matching funds from sources such as cash and non-cash donations, staff salaries, and other state grants related to the services they provide.

The Consortium will require HOME projects to meet match requirements as part of their application and reporting process. HOME construction projects have reported match sources that include construction loans from local banks and state grants and funding from the Federal Home Loan Bank. HOME TBRA programs report matching funds from support salaries.

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

Vacant City-owned lots targeted for infill housing in CDBG target areas, as well as low-moderate income neighborhoods throughout the City may be used to address identified needs.

Discussion

The allocations listed in the following sections are estimates based on the funds received for PY2025. Once actual allocations are announced, the following changes may occur to either increase or decrease the estimates to match the actual awarded amounts for PY 2026. Anticipated adjustments are outlined below.

Community Development Block Grant (CDBG)

The City of South Bend Received \$2,366,486.00 in CDBG funds for PY 2025. If the PY 2026 allocation increases or decreases, adjustments will be made in the following order:

1. DCI CDBG Administration Project
Adjust to meet but not exceed the 20% administration cap.
2. SBPD Neighborhood Reclamation Project
Increase or decrease as needed to ensure the 15% public services cap is not exceeded.
3. DCI Activity Delivery Project
Increase or decrease as needed, provided the amount does not fall below \$100,000.
4. Remaining 2026 Homeownership projects
If additional adjustments are necessary, apply proportional increases or decreases across all remaining CDBG Homeownership projects.

Emergency Solutions Grant (ESG)

The City of South Bend Received \$203,698.00 in ESG funds for PY 2025. If the PY 2026 allocations differ, adjustments will be made in the following order:

1. DCI Administration Project
Adjust to meet, but not exceed the 7.5% administration cap.
2. Shelter Projects
Adjust to meet, but not exceed the 60% shelter cap.

3. Rapid Rehousing Projects

If additional adjustments are required, each 2026 Rapid Rehousing Project will be proportionally adjusted.

HOME Investment Partnerships Project (HOME)

The St. Joseph County Housing Consortium received \$939,267.57 in HOME funds for PY 2025. If the PY 2026 allocation increases or decreases, adjustments will follow this order:

1. HOME Administration Project

Adjust to remain within the 10% administration cap.

2. Decreases in Funding

After adjusting Administration project, any remaining decrease will be applied proportionally across all other 2026 HOME projects.

3. Increases in Funding

After adjusting the Consortium Administration, any remaining increase will be directed to the Tenant-Based Rental Assistance (TBRA) project.

Annual Goals and Objectives

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

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|--|---------------------------|---|---|
| 1 | AP-1 General Administration | 2025 | 2029 | Administration | Low- and Moderate-Income Areas | Administration & Planning | CDBG: \$458,297.00 HOME: \$93,926.00 ESG: \$15,277.00 | Other: 1 Other |
| 2 | AP-3 Affirmatively Further Fair Housing | 2025 | 2029 | Administration | City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend | Administration & Planning | CDBG: \$15,000.00 | Other: 1 Other |
| 3 | HS-1 Housing Development | 2025 | 2029 | Affordable Housing | Low- and Moderate-Income Areas | Housing Priority | CDBG: \$328,750.00 HOME: \$580,000.00 | Rental units constructed: 2 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--------------------------------------|------------|----------|-----------------------------------|--|--------------------------------|---|--|
| 4 | HS-2 Homeownership | 2025 | 2029 | Affordable Housing | Low- and Moderate-Income Areas | Housing Priority | CDBG: \$434,369.00 HOME: \$90,000.00 | Direct Financial Assistance to Homebuyers: 7 Households Assisted Other: 15 Other |
| 5 | HS-3 Housing Rehabilitation | 2025 | 2029 | Affordable Housing | Low- and Moderate-Income Areas | Housing Priority | CDBG: \$225,000.00 | Homeowner Housing Rehabilitated: 18 Household Housing Unit |
| 6 | SN-1 Housing | 2025 | 2029 | Non-Homeless Special Needs | Low- and Moderate-Income Areas | Other Special Needs Priority | HOME: \$175,340.00 | Tenant-based rental assistance / Rapid Rehousing: 24 Households Assisted |
| 7 | SN-3 Public Services | 2025 | 2029 | Non-Homeless Special Needs | Low- and Moderate-Income Areas | Other Special Needs Priority | CDBG: \$164,070.00 | Public service activities for Low/Moderate Income Housing Benefit: 80 Households Assisted |
| 8 | CD-5 Public Safety | 2025 | 2029 | Non-Housing Community Development | City of South Bend Low- and Moderate-Income Areas | Community Development Priority | CDBG: \$150,000.00 | Public service activities for Low/Moderate Income Housing Benefit: 40000 Households Assisted |
| 9 | HO-2 Support and Management Services | 2025 | 2029 | Homeless | Low- and Moderate-Income Areas | Homeless Priority | ESG: \$66,421.00 | Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted |
| 10 | HO-5 Shelter Housing | 2025 | 2029 | Homeless | Low- and Moderate-Income Areas | Homeless Priority | ESG: \$122,000.00 | Homeless Person Overnight Shelter: 100 Persons Assisted |

Table 3 – Goals Summary

Annual Action Plan
2026

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | AP-1 General Administration |
| | Goal Description | |
| 2 | Goal Name | AP-3 Affirmatively Further Fair Housing |
| | Goal Description | |
| 3 | Goal Name | HS-1 Housing Development |
| | Goal Description | |
| 4 | Goal Name | HS-2 Homeownership |
| | Goal Description | |
| 5 | Goal Name | HS-3 Housing Rehabilitation |
| | Goal Description | |
| 6 | Goal Name | SN-1 Housing |
| | Goal Description | |
| 7 | Goal Name | SN-3 Public Services |
| | Goal Description | |
| 8 | Goal Name | CD-5 Public Safety |
| | Goal Description | |
| 9 | Goal Name | HO-2 Support and Management Services |
| | Goal Description | |

| | | |
|-----------|-------------------------|----------------------|
| 10 | Goal Name | HO-5 Shelter Housing |
| | Goal Description | |

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

| # | Project Name |
|----|---|
| 1 | CDBG General Administration |
| 2 | Affirmative Fair Housing Activities |
| 3 | Forgivable Second Mortgage |
| 4 | Activity Delivery - Housing Services |
| 5 | CBDO - New Construction - Rental |
| 6 | Owner-Occupied Rehabilitation |
| 7 | Public Services |
| 8 | Public Safety |
| 9 | HOME General Administration |
| 10 | HOME Tenant-Based Rental Assistance |
| 11 | CHDO - New Construction - Homeownership |
| 12 | Mortgage Subsidies |
| 13 | ESG26 South Bend |
| 14 | Section 108 Loan Repayment (2026) |

Table 4 – Project Information

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

AP-38 Project Summary
Project Summary Information

| | | |
|----------|--|---|
| 1 | Project Name | CDBG General Administration |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | AP-1 General Administration |
| | Needs Addressed | Administration & Planning |
| | Funding | CDBG: \$458,297.00 |
| | Description | Overall program administration of the CDBG Programs, including: staff salaries, wages, and benefits; related costs to administer the programs including supplies, materials, mailings, duplications, etc.; monitoring and oversight; advertising and public hearing costs; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, Environmental Review Records, etc. |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1 Other. |
| | Location Description | 215 S. Dr. Martin Luther King, Jr. Blvd., South Bend, IN 46601 |
| | Planned Activities | Overall program administration of the CDBG Programs; monitoring and oversight; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, etc. |
| 2 | Project Name | Affirmative Fair Housing Activities |
| | Target Area | City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend Low- and Moderate-Income Areas |
| | Goals Supported | AP-3 Affirmatively Further Fair Housing |
| | Needs Addressed | Administration & Planning |
| | Funding | CDBG: \$15,000.00 |
| | Description | Activities to affirmatively further fair housing. |
| | Target Date | 12/31/2026 |

| | | |
|----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 1 Other. |
| | Location Description | St. Joseph County. |
| | Planned Activities | Fair housing investigation; trainings and workshops for landlord, tenants, homeowners |
| 3 | Project Name | Forgivable Second Mortgage |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-2 Homeownership |
| | Needs Addressed | Housing Priority |
| | Funding | CDBG: \$150,000.00 |
| | Description | Provides mortgage reduction and closing cost assistance for first-time low- and moderate-income homebuyers. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately five (5) low-moderate income first-time homebuyers |
| | Location Description | Locations throughout the City of South Bend; specific addresses TBD. |
| | Planned Activities | Mortgage reduction and closing cost assistance |
| 4 | Project Name | Activity Delivery - Housing Services |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-2 Homeownership |
| | Needs Addressed | Housing Priority |
| | Funding | CDBG: \$284,369.00 |
| | Description | Subsidize staff costs directly related to CDBG housing activities |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 100 LMI households. |
| | Location Description | Throughout the City of South Bend; specific addresses TBD |

| | | |
|----------|--|---|
| | Planned Activities | Program coordination; application intake; housing inspection; housing counseling Marketing, application processing, income qualifying, property closings |
| 5 | Project Name | CBDO - New Construction - Rental |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-1 Housing Development |
| | Needs Addressed | Housing Priority |
| | Funding | CDBG: \$328,750.00 |
| | Description | Subsidize development cost for new construction rentals to be rented to a low-mod homebuyer upon completion. |
| | Target Date | 12/31/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 LMI households |
| | Location Description | Throughout the City of South Bend; specific addresses TBD |
| | Planned Activities | Construction activities; construction oversight |
| 6 | Project Name | Owner-Occupied Rehabilitation |
| | Target Area | |
| | Goals Supported | HS-3 Housing Rehabilitation |
| | Needs Addressed | Housing Priority |
| | Funding | CDBG: \$225,000.00 |
| | Description | Provide major home repairs for low-moderate income homeowners |
| | Target Date | 12/31/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 18 LMI households |
| | Location Description | Throughout the City of South bend; specific addresses |
| | Planned Activities | Throughout the City of South Bend; specific addresses TBD |
| 7 | Project Name | Public Services |
| | Target Area | Low- and Moderate-Income Areas |

| | | |
|---------------------------|--|---|
| | Goals Supported | SN-3 Public Services |
| | Needs Addressed | Homeless Priority |
| | Funding | CDBG: \$164,070.00 |
| | Description | Subsidize staff costs for public service projects related to homelessness. |
| | Target Date | 12/31/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 80 LMI households |
| | Location Description | Throughout the City of South Bend |
| | Planned Activities | Supportive services |
| 8 | Project Name | Public Safety |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | CD-5 Public Safety |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$150,000.00 |
| | Description | Subsidize staff cost associated with public safety foot and bike patrols in low-mod neighborhoods |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 40,000 LMI households and businesses |
| | Location Description | Throughout the City of South Bend - low-moderate income neighborhoods |
| Planned Activities | Community policing patrols | |
| 9 | Project Name | HOME General Administration |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | AP-1 General Administration |
| | Needs Addressed | Administration & Planning |
| | Funding | HOME: \$93,926.00 |

| | | |
|-----------|--|--|
| | Description | DCI staff will administer the St. Joseph County Housing Consortium's HOME grant |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1 Other. |
| | Location Description | 215 S. Dr. Martin Luther King, Jr. Blvd., South Bend, IN 46601 |
| | Planned Activities | Grant administration; planning; environmental reviews; reporting; contracting |
| 10 | Project Name | HOME Tenant-Based Rental Assistance |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | SN-1 Housing |
| | Needs Addressed | Other Special Needs Priority |
| | Funding | HOME: \$175,340.00 |
| | Description | Subsidize rents for severely mentally ill clients. |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 24 LMI households. |
| | Location Description | Throughout St. Joseph County. |
| | Planned Activities | Subsidize rents and utilities for LMI households. |
| 11 | Project Name | CHDO - New Construction - Homeownership |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-1 Housing Development |
| | Needs Addressed | Housing Priority |
| | Funding | HOME: \$580,000.00 |
| | Description | Subsidize development costs for new construction single-family units to be sold to LMI homebuyers upon completion. |
| | Target Date | 12/31/2027 |

| | | |
|-----------|--|--|
| | Estimate the number and type of families that will benefit from the proposed activities | 3 LMI households. |
| | Location Description | Throughout the City of South Bend; specific addresses TBD |
| | Planned Activities | Construction activities; construction oversight |
| 12 | Project Name | Mortgage Subsidies |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-2 Homeownership |
| | Needs Addressed | Housing Priority |
| | Funding | HOME: \$90,000.00 |
| | Description | Provide downpayment assistance to LMI households. |
| | Target Date | 12/31/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 LMI households. |
| | Location Description | Throughout the City of South Bend; specific addresses TBD |
| | Planned Activities | Subsidize the cost of purchasing a home |
| 13 | Project Name | ESG26 South Bend |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HO-2 Support and Management Services HO-5 Shelter Housing AP-1 General Administration |
| | Needs Addressed | Homeless Priority Administration & Planning |
| | Funding | ESG: \$203,698.00 |
| | Description | Subsidize the costs of operating emergency homeless shelters; provide case management and rent/utility assistance for individuals and families transitioning out of homelessness; subsidize the cost of DCI's administration of the ESG program. |
| | Target Date | 12/31/2027 |

| | | |
|-----------|--|--|
| | Estimate the number and type of families that will benefit from the proposed activities | 110 LMI households |
| | Location Description | Throughout the City of South Bend; specific addresses TBD |
| | Planned Activities | Shelter operations (\$122,000 allocated). Amount allocated represents 60% of the total ESG allocation. Rapid-Rehousing (\$66,421 allocated). Amount allocated represents 36.5% of the total ESG allocation. Administration (\$15,277 allocated). Amount allocated represents 7.5% of the total ESG allocation. |
| 14 | Project Name | Section 108 Loan Repayment (2026) |
| | Target Area | Low- and Moderate-Income Areas |
| | Goals Supported | HS-1 Housing Development |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$591,000.00 |
| | Description | Repayment #1 of Section 108 Loan. |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | City of South Bend |
| | Planned Activities | Repayment of Section 108 Loan and interest |

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

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

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

POPULATION:

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

AGE:

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

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

RACE/ETHNICITY:

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

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

INCOME PROFILE:

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

- 29.9% of households received earnings from social security.

- 18.7% received retirement income.
- 4.0% of households received public assistance income.

ECONOMIC PROFILE:

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

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

Geographic Distribution

| Target Area | Percentage of Funds |
|---|---------------------|
| City of Mishawaka | |
| St. Joseph County - Not South Bend or Mishawaka | |
| City of South Bend | |
| Low- and Moderate-Income Areas | 100 |

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

tract/block group, or a poverty tract greater than 20%, or part of a redevelopment area, or 51% of the jobs will be made available to low- and moderate-income households.

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

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

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

Discussion

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

Affordable Housing

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

Introduction

| One Year Goals for the Number of Households to be Supported |
|---|
| Homeless |
| Non-Homeless |
| Special-Needs |
| Total |

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

| One Year Goals for the Number of Households Supported Through |
|---|
| Rental Assistance |
| The Production of New Units |
| Rehab of Existing Units |
| Acquisition of Existing Units |
| Total |

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

Discussion

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

Introduction

According to their Five-Year and Annual Plan for 2024-2029, the Housing Authority of South Bend's progress in meeting their mission and goals states that HASB will attain and maintain high performer status in both of its housing programs. The HASB has struggled to form Resident Councils and Resident Advisory Boards. The Housing Authority of South Bend has strategized recruiting more Section 8 Housing Choice landlords. Demand among public housing residents for Section 8 Housing Choice Vouchers has increased.

The Housing Authority of South Bend has the following units:

- Laurel Court – 42 units
- South Bend Ave – 20 units
- LaSalle Landing – 24 units
- Westcott/Quads – 179 units
- Harber Homes – 54 units
- Edison and Twyckenham – 39 units
- Scattered Sites – 238 units
- Total – 596 units

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

The Housing Authority of South Bend administers 2,467 Section 8 Housing Choice Vouchers as of April 2025 with 2,189 currently utilized. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. There are 1,275 families/individuals on the Housing Choice Voucher waiting list as of November 2023. The waiting list is currently closed. There are 324 families and individuals on the public housing waiting list. There are 625 families and individuals on the Housing Choice Voucher waiting list. Both waiting lists are currently closed.

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

The Housing Authority of South Bend (HASB), partnering with the City of South Bend, is currently working with a consultant on a repositioning plan for HASB to modernize the vacant scattered site units in its portfolio. Scoping the repairs is currently underway which will lead to a plan to address the needed repairs. An asset repositioning plan is also in the beginning stages with a consulting firm inspecting the units and making recommendations for a plan to move forward. Once repairs are completed, new income eligible households will be able to move into the HASB units with affordable rents.

The HASB is also working with the City on a transformation plan for the redevelopment of two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published an RFQ for a developer partner. The City has also committed funding to the project.

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

HASB is continuing its active outreach to landlords and property managers within the South Bend area to increase the number of eligible options for HASB Housing Choice Voucher holders. The HASB staff is educating landlords and encouraging participation in the HCV program to expand the availability of rental housing to HASB voucher holders.

HASB will host NSPIRE training for maintenance in 2024 to align with HUD's goal to replace the HQS inspection process with one that prioritizes health and safety of its residents and focuses more heavily on the living spaces of the residents.

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

The Housing Authority of South Bend currently has no resident councils. The Housing Authority has attempted to create them for five (5) years, but the councils cannot sustain themselves once the participation of Housing Authority officials ends.

HASB has an active Family Self-Sufficiency (FSS) program which promotes the development of local strategies to coordinate public and private resources that help residents obtain employment that will enable participating families to achieve economic independence. Guest speakers share their experience, and participation is high with more than 60 participants actively involved in the program, which also has a community service component and cultivates involvement in this regard.

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

The Housing Authority of South Bend was previously designated as troubled. It is improving steadily with a new director and Board Members. The Mayor and City Council of South Bend have been very supportive of the efforts to improve the Housing Authority's properties and management. The City is working closely with the Housing Authority of South Bend in a variety of different ways.

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

2. The City contracted with an outside consulting firm to provide an asset repositioning plan for HASB. The consultant has completed site visits of all vacant units and has completed the analysis and made initial recommendations.

3. The City is partnering with HASB on a transformation plan for the redevelopment of two former public housing sites which are currently vacant. The plan is to combine these sites into a mixed income community. The City and Community Foundation have applied for \$20 million in grant funds for the project. HASB has published a RFQ for a developer partner. The City has also committed funding to the project.

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

Discussion

The Housing Authority of South Bend is the largest provider of affordable housing in the City. It provides affordable housing for the very low-income, the disabled, and veterans. It is a valuable resource and is needed to meet the housing demand of the very low-income.

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

Introduction

The Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City South Bend, IN. The following goals and objective for the City of South Bend's Homeless Strategy have been identified for the Five-Year period of FY 2025 through FY 2029.

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

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

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

The Point-In-Time Count for St. Joseph County reported a total 547 homeless individuals. This included 369 individuals in emergency shelters, 134 in transitional housing, and 44 unsheltered individuals. There were 100 children under the age of 18 living in emergency shelters and transitional housing. There were no children unsheltered.

Households with Children. The Point-In-Time Count for 2024 reported 46 households with at least one child in St. Joseph County. There were no households with children that were unsheltered. 26 households were in emergency shelters and 20 were in transitional housing. There was a total of 145 individuals including 97 children.

Veterans and Families. The Point-In-Time Count did not report any homeless veteran families with children. There were 33 homeless veterans who were unaccompanied living in emergency shelters (13), transitional housing (18) and unsheltered (2).

Unaccompanied Youth. There was a total of 24 unaccompanied youths in the County. Only two (2)

individuals were unsheltered. The remaining were in emergency shelters (10) or transitional housing (12).

Addressing the emergency shelter and transitional housing needs of homeless persons

The majority of the homeless population in St. Joseph County resides in emergency shelters and transitional housing. According to the 2024 Point-In-Time count, a total of 369 individuals resided in emergency shelters and 134 resided in transitional housing. A total of 44 individuals were unsheltered. Compared to the Point-In-Time count in 2023, the homeless population has remained constant. In 2023, there were 551 homeless individuals in the County: 385 in emergency shelters, 114 in transitional housing, and 52 unsheltered.

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

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

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

Oaklawn Psychiatric Center provides services for adults and children with mental health needs. Oaklawn conducts outreach for this population.

All listed agencies participated in the development of Coordinated Entry for St. Joseph County.

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

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

recently homeless from becoming homeless again

The Indiana Balance of State CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people that exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.

St. Joseph County severely lacks Permanent Supportive Housing. Though there are a number of emergency shelters and transitional homes, these shelters are full because residents cannot be moved to Permanent Supportive Housing due to a limited supply of permanent housing. Permanent Supportive Housing can be placed throughout the region, provided that supportive services are close by or readily accessible through public transit. Permanent Supportive Housing has faced resistance from the public when it has been proposed for construction in the past. In addition, the City expects 13 Permanent Supportive Housing units to be completed in 2025 with future projects anticipated.

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

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

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

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

Dismas House serves ex-offenders and provides them with housing in St. Joseph County. Dismas House provides food and mentorship for ex-offenders. Dismas House supports its residents in finding permanent housing, but struggles to place residents in decent housing. Most landlords will not rent to ex-offenders and the ex-offenders will only be able to find permanent housing with a slum lord that does not care about their tenants. Space is limited and sex offenders are not allowed to stay in Dismas House.

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

Discussion

There are numerous services and agencies which address the needs of emergency shelter and transitional housing. The problem that needs to be addressed is the large need for permanent supportive housing. This need is greater than the resources provided to the City through the federal and State financial programs.

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

Introduction

The City of South Bend, the City of Mishawaka, and St. Joseph County have identified the following impediments for the 2025 Analysis of Impediments to Fair Housing Choice:

Impediment 1: Lack of Affordable Housing for Sale. According to the 2018-2022 ACS data, the median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$128,200, and for the City of Mishawaka it is \$113,800. This limits the choice of housing for lower-income households throughout the County and in both Cities.

Impediment 2: Affordable Rental Housing. The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.

Impediment 3: Continuing Need for Accessible Housing Units. As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County's housing units, 60.6% of South Bend's housing units, and 31.3% of Mishawaka's housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County's overall population, 14.4% of South Bend's population, and 16.4% of Mishawaka's population is classified as disabled.

Impediment 4: Fair Housing Education and Outreach. There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.

Impediment 5: Private Lending Practices. The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

Impediment 6: Impacted Areas of Concentration. There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.

Impediment 7: Economic Issues Affecting Housing Choice. There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.

Impediment 8: Public Policies That May Affect Housing Choice. Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

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

The St. Joseph County Housing Consortium has identified public policies which may impede fair housing. The City of South Bend and St. Joseph County should revise planning and zoning policies to expand the ability for disabled residents to make ADA improvements to homes. Local zoning ordinances need review and should be brought into compliance with the Fair Housing Act.

The St. Joseph County Housing Consortium has prepared a new Analysis of Impediments to Fair Housing Choice for 2026.

During its FY 2026 CDBG, HOME, and ESG Program Year the St. Joseph County Housing Consortium, the City of South Bend, and the City of Mishawaka propose to fund the following activities/projects:

- Assistance with rehabilitation costs for lower income homeowners and renters.
- Funds for affordable second mortgages for first-time homebuyers.
- Funds for downpayment assistance for first-time homebuyers.
- Funds for education and outreach for fair housing.
- Funds for neighborhood fair housing organizations.
- Funds for project financing and related costs for affordable housing developments.
- Funds for permanent supportive housing development.

Discussion

Not Applicable.

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

Introduction

The City of South Bend has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City of South Bend and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the City of South Bend to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the City will use its limited resources to address the City of South Bend's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- High cost of construction and rehabilitation work.
- Aging in place population who need accessibility improvements.
- Need major rehabilitation of the City's aging housing stock.
- High eviction rates and foreclosure rates leading to vacant properties.
- Low wages in the service and retail sector job market.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of South Bend proposes the following Five-Year Goals and Strategies:

- **HS-1 Housing Development** - Increase the number of decent, safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing.
- **HS-2 Homeownership** – Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.
- **HS-3 Housing Rehabilitation** – Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.
- **HS-4 Lead-Based Paint** – Promote and educate property owners on the dangers of lead-based paint and safe work practices to abate lead-based paint in their residences.
- **HS-5 Housing Assistance** - Promote and provide housing stability through rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of

homelessness.

- **HS-6 Fair Housing** – Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.
- **HS-7 Housing Supportive Services** – Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid eviction proceedings.

The City of South Bend will continue to work with the City’s Human Rights Commission during this program year to again provide education and outreach and conduct housing education activities.

Actions planned to reduce lead-based paint hazards

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

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

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

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

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

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

Actions planned to reduce the number of poverty-level families

According to 2018-2022 ACS data, 17.7% of families in South Bend live below the poverty line. The poverty rate was greater for families with children, approximately 27.4% of households with children under 18 years were below the poverty line. Approximately 37.4% of all female headed households in the City were below the poverty line.

The City's planned action to reduce the number of poverty-level families is based on economic development and addressing the needs of the homeless. The City will support activities to attract and expand businesses, support workforce development through job training, and address infrastructure needs. The City will also engage in addressing the immediate needs of families and individuals using public service providers.

Planned Public services will include:

- Job-training services through South Bend Career Pathways.
- Developing small businesses.
- Encouraging entrepreneurship among women and minorities.
- Incubating start-ups that begin at Notre Dame.
- Development of new commercial/industrial facilities.
- Homeless prevention services.
- Promotion of new job opportunities.

Actions planned to develop institutional structure

The City of South Bend works with the following agencies to enhance coordination:

- **City of South Bend – Department of Community Investment** - oversees the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.

- **Housing Authority of South Bend** - oversees the improvements to public housing communities, Section 8 Housing Choice Voucher Program and the development of scattered site housing.
- **Social Services Agencies** - the City provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the City provides funds to agencies and organizations to rehabilitate and develop new affordable housing for low- and moderate-income families and individuals.
- **Indiana Balance of State CoC Region 2a Planning Council** - oversees the Continuum of Care Network for St. Joseph County.

As part of the CDBG application planning process, local agencies, and organizations are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

Public Institutions: The City will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the City for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. The City will continue to administer the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.

The Housing Authority of South Bend administers public housing and Section 8 Rental Assistance Programs in the City. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the City.

Non-Profit Organizations: Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, the Federal Home Loan Bank, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments.

The City of South Bend works closely with its neighborhood organizations and CDCs to undertake housing development and rehabilitation projects in the City. Two (2) of the CDCs are certified CHDOs and receive funding through the St. Joseph County Housing Consortium to develop additional housing in the City.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Emergency shelters, including the Center for the Homeless, will continue to provide shelter for the homeless.

Private Industry: Several lending institutions cooperate with the City and the St. Joseph County Housing Consortium to provide funding for downpayment assistance and second mortgages. Those lending institutions play an important role by providing financial partnerships that would not otherwise be available to low- and moderate-income households.

Discussion

The Monitoring Policy is included as an attachment to this Plan.

Program Specific Requirements

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

Introduction

The City of South Bend receives an annual allocation of CDBG funds. The questions below have been completed as they are applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

| | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

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

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

The St. Joseph County Housing Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

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

See policies regarding resale/recapture in the Attachments.

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

See policies regarding resale/recapture in the Attachments.

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

The St. Joseph County Housing Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The Oaklawn Psychiatric Center will provide Tenant Based Rental Assistance to individuals and families currently utilizing their services. TBRA will be available to persons with mental illness and/or substance use disorders who can live independently but lack financial security.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Emergency Solutions Grant (ESG)

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

2026 Emergency Solutions Grants funds will be used to support local recipients' emergency shelter operations, transitional housing operations, and rapid rehousing measures. Specific standards are detailed in the attached ESG manual for the City of South Bend and includes guidance on coordination of services, evaluating and serving clients, shelter and housing standards, and reporting and confidentiality of client data.

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

Also approved by the RPC in December 2014 was the option for an agency to tier the rent assistance over the 12-month period. For example, 100% assistance would be provided for the first three (3) months, 75% for months four (4) through six (6), 50% for months seven (7) through nine (9), and 25% for the remaining three months of the period. This scale may be adjusted for youth that are eligible for 24 months of assistance.

Attached is the City of South Bend's ESG Manual which was provided to all ESG subrecipients.

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

The RPC started implementing coordinated entry in 2017. The goal of CE is to increase the efficiency of local response systems and improve fairness and ease of access to resources. In 2026, plans are in place to begin a transition from the previously used VI-SPDAT as an assessment tool, to the

Collaborative Housing Assessment Tool (CHAT). The CHAT model was select as it is shorter and uses plain languages in a conversational format which is more client friendly. It is designed to reduce duplication of questions and information regarding clients that has already been recorded in HMIS. Additionally, members of the RPC have specific days/times and locations that were agreed upon for outreach. Monthly meetings occur to review and update the list with referrals being made as appropriate.

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

The City of South Bend publishes a Notice of Funding Opportunity with Request for Proposals annually to be submitted for consideration during the Annual Action Plan process. Proposals are evaluated and preference is given to those which address the following:

- Priority is given to agencies that are actively involved in the Regional Planning Council;
- Allow for the use of ESG Program funds so that as many homeless individuals and families as possible will be assisted;
- Demonstrate a commitment to the project in terms of time, effort, resources, etc.;
- Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained);
- Describe the nature and extent of the (documented) unmet homeless need within the applicant’s jurisdiction and detailed extent to which the proposed activities address the need;
- Provide the ability of the applicant entity to carry out the proposed activities within the 2023 program year;
- Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals;
- Timeliness of reimbursement requests/draw requests will be considered for currently or previously funded entities; and,

The City of South Bend has the final decision-making authority on the selection of proposals to be funded.

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

The City is a member of the Regional Planning Council and works closely with them and the agencies involved to ensure that policies and procedures, as well as funding allocations, are in line with the

best practices for those with needs in the community.

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

The Region 2a RPC continues to strive to maintain active participation by a person or persons with lived experience. The RPC has an outreach focus group that is led by the City of South Bend's Homeless Coordinator which meets regularly with persons with lived experience to gain insight into challenges faced by that demographic. Attendees of the group are encouraged to attend RPC meetings.

The outreach groups allow participants to shared their experiences with different programs in South Bend, serving those who have, or are, experiencing housing instability. Feedback has been used to modify how ESG, CoC and other programs and services are administered by participating agencies. Specific efforts have addressed changes to the weather amnesty program and the point-in-time count procedures. Currently, there are discussions with this group and Beacon Memorial to assess the unmet medical needs of the unhoused. This input is helping Beacon Memorial design a street outreach program to address those unmet health needs of persons who would otherwise not seek care. Other efforts of the outreach group have resulted in partnerships with Notre Dame students in assessing needs and recommending best practices in serving the needs of unhoused persons.

The City, along with the Regional Planning Council, has as their combined agenda, the development of a long-term plan to include homeless participation on the Continuum. All sub-grantees are required to involve program participants in the operation of their ESG-funded programs. This involvement can be in the form of a program participant's employment or volunteering in program activities such as construction, renovation, maintenance, general operation of facilities, and provision of services. For example, a shelter might involve participation in ongoing maintenance tasks or other operations of the facility such as staffing the reception desk. This involvement can include paid and/or volunteer work. One formerly homeless individual serves on the St. Joseph County Regional Planning Council.

5. Describe performance standards for evaluating ESG.

The City 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 HMIS 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 in 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.

