St. Joseph County Housing Consortium

Action Plan for Program Year 2006

to be attached to the

Housing and Community Development Plan for 2005 - 2009

already submitted

Includes proposed projects for program year 2006 in the following programs:

South Bend CDBG

South Bend ESG

Mishawaka CDBG

St. Joseph County Housing Consortium HOME

ST. JOSEPH COUNTY HOUSING CONSORTIUM
HOUSING & COMMUNITY DEVELOPMENT PLAN 2005 - 2009
Action Plan - 2006
Required information for Action Plan as set out in 24CFR91.220:

(a) *Form application* (Standard Form 424) - See attached forms for each program. NOTE: Since this is only the Proposed Plan, available for comment until October 31, 2005, the forms are not yet necessary. These will be completed and submitted when the Final Plan is sent to HUD on or about November 15, 2005.

(b) *Resources* -

(1) *Federal Resources* - See attached "Anticipated Funding Sources - Program Year 2006".

(2) *Other Resources* - Resources necessary to provide match for the HOME and ESG program are outlined on the attached activity descriptions for each project funded under those two programs. At this time, no other funds are yet committed to carry out the plan.

(c) *Activities to be undertaken* - See attached activity descriptions.

(d) *Geographic distribution* - Attached activity descriptions outline the geographic "service area" and/or "location" of each project. The majority of the projects are offered citywide (either South Bend or Mishawaka, depending upon the project). However, some projects (including some partnership center public works projects) are offered only in the low/moderate income neighborhoods of the respective cities. Specifically, intensive work continues in CT 20 and 19 in the West Washington/Chapin neighborhood of South Bend and CT 6 in the Near Northwest neighborhood of South Bend. These areas have been identified as priorities because they represent some of the oldest housing in the City. Much of it has fallen into disrepair over the years. The Block Groups within CT 20 and 19 are all between 20 and 100% minority. Most of the Block Groups within CT 6 are 20-40% minority.

(e) *Homeless and other special needs activities* - For information on addressing the needs of our homeless see attached activity descriptions for the Emergency Shelter Grant program for 2006. See also our Housing & Community Development Plan 2005 - 2009, Continuum of Care (pgs 32-34). For information on our other special needs populations see activity descriptions for REAL Services' Older Adult Crime Victim program; REAL Services Guardianship Program, Indiana Plan Pre-apprenticeship program; and the AIDS Ministries/AIDS Assist St. Juste House program. See also our Housing & Community Development Plan 2005 - 2009, Social Services and Homeless and Strategies (pgs 39-43).

(f) *Other actions* -

(1) *General* -

Address obstacles to meeting underserved needs - The largest obstacle is lack of sufficient time and money. And frankly, every new "hoop" imposed upon us by others reduces both without alleviating those needs.

Foster and maintain affordable housing - Several of our activities funded for this

program year address this issue. See individual activity descriptions.
Remove barriers to affordable housing - See Housing & Community Development Plan 2005 - 2009 (pgs29-31).
Evaluate and reduce lead-based paint hazards - This area will be addressed as required under all applicable housing rehab programs.
Reduce the number of poverty level families - Programs such as Indiana Plan Pre-apprenticeship training and LaCasa de Amistad provide additional education to provide a "hand up" to low/mod clients. In addition, 4Cs Child Care Subsidy and FCC Child Care programs help low/mod families while working or pursuing additional training/education.
Develop institutional structure -For information see Housing & Community Development Plan 2005-2009 (pgs 6-13).
Enhance coordination between public and private housing and social service agencies - Our Homeless Committee and City Plan Civic Alliance structure is made up of representatives of these types of agencies and provides a fine example of developing collaborative linkages.
Foster public housing improvements and resident initiatives - See Housing & Community Development Plan 2005-2009 (pgs. 27-28 and Table 4 on page 85).

(2) *Public housing* - See Housing & Community Development Plan 2005-2009 (pgs. 26-27).

(g) *Program-specific requirements* -

(1) *CDBG*

(i) *Describe activities to use all funds anticipated* - Note all anticipated funds (including our projected program income to be received in 2006) have been allocated to projects in this document.
(ii) *CDBG funds expected to be available during the program year* includes:
(A) Program Income received before the start of next program year - These funds were programmed as part of the 2005 Annual Plan.
(B) Surplus from urban renewal settlements - None anticipated.
(C) Grant funds returned to the line of credit - None anticipated.
(D) Income from float-funded activities - None anticipated.
(iii) *"Urgent needs" activities* - None anticipated.
(iv) S*ufficient detail* - See attached activity descriptions.

(2) *HOME*

(i) *Other forms of investment not described in 24CFR92.205(b)* - All HOME funds will be distributed as forms of investment outlined in 24CFR92.205(b).
(ii) *Guidelines for resale or recapture* - See attached Appendix I.
(iii) *Refinance existing debt* - The St. Joseph County Housing Consortium has no plans to refinance existing debt secured by multifamily housing.
(iv) *Tenant-based Rental Assistance* - The 2006 plan will fund rental assistance for 2 special needs groups: persons with alcohol/other drug addictions and persons with severe mental illness. Please see 2005-09 Housing & Community Development Plan, pages 28-29 and 43, for more information.
(v) *Affirmatively Market Housing containing 5 or more HOME-assisted units* - See attached Appendix III for more information.

(vi) *Minority Outreach* - See attached Appendix II.

(3) American Dream Downpayment Initiative (ADDI)

(i) *Use of ADDI funds* - See Summary chart of 2006 allocations.

(ii) *Plan for targeted outreach to residents of public housing* – The Housing Assistance Office acts as the St. Joseph County Housing Authority and also administers one of our homeownership assistance programs. This provides for a perfect way to reach public housing clients since the staff already knows the clients and vice versa. In addition, we are undertaking actions to strengthen our relationship with all our public housing authorities and communicate freely on all programming available to low/moderate income clients.

(iii) *Actions to ensure ability to maintain homeownership* – For many years, this community has required counseling/training for our clients prior to providing homeownership assistance. We will continue that practice, and are constantly on the lookout for ways to enhance the chances of success for our clients.

(iv) *Estimate the number of minority households to receive homeownership assistance* - Based on past experience, we would expect roughly 30 to 40% of our homeownership clients to be African American and 10 to 20% to be Hispanic. Over the 2005-2009 Plan period, we would estimate those numbers to be 30 - 40 African American households and 10 - 20 Hispanic households.

Required information under 24CFR91.420:

(a) *Form application* (Standard Form 424) - See attached forms for each program.

(b) *Description of resources and activities* - See responses for (b) and (c) above.

Additional Information requested under HUD's Annual Action Plan Completeness Checklist (but not required under 24CFR91.220).

Expenditure Limits

5-7. Compliance with mandated caps - None of the caps are exceeded.

8. CHDO set-aside - Is met, based on the proposed amount of funding.

9. HOPWA cap - Not applicable.

Under Checklist Section Titled "Monitoring (91.230)" (but not necessarily clearly outlined in 24CFR91.230)

1. Standards and procedures to monitor - See Housing & Community Development Plan 2005-2009 (page 16). In addition, we continue to work, on an on-going basis, with all subgrantees to review and analyze their activities. These same subgrantees are required to submit information to us routinely about their minority business outreach efforts, use of minority construction

businesses, etc. as required to stay in compliance with applicable program requirements. The attached Appendix II is made a part of each HOME contract awarded.

2. Actions to monitor performance in meeting goals and objectives - We had developed a spreadsheet to review our compliance with the goals and objectives set out in the strategies in the previous 5 year HCD plan. Now HUD has "required"(or strongly suggested) use of a Logic Model form. How this may help us monitor is yet to be seen. However, we will likely forego use of the spreadsheet as we fear we would become so mired in paperwork, we won't be able to properly perform our duties.

3. Actions to insure compliance with program requirements, including requirements involving the timeliness of expenditures - See Housing & Community Development Plan 2005 - 2009 (page 16). Timeliness of expenditures is watched routinely throughout the year through review of program expenditure reports and other reports designed specifically for that purpose. Our Consortium generally has no problem in this area.

4. Ensure long-term compliance with HOME on-site inspection requirements during program year - In compliance with the regulations, HOME-assisted rental properties are inspected as required. See attached Rental Housing Activity - Inspection Schedule as Appendix IV.

5. Monitoring subrecipients - See Housing & Community Development Plan 2005-2009 (pg 16).

Consistency with NAHA:

Does Plan provide assistance to help families, not owning a home, to save for a downpayment for the purchase of a home? See Activity Descriptions for REWARD; Community Homebuyer's Corporation; Housing Assistance Office 1st Time Homebuyer's Assistance program; South Bend Heritage Foundation Near West Side Mortgage Subsidy program; City of Mishawaka Homeownership Program; and Mishawaka Homebuyer Counseling Program.

Does the Plan provide assistance to retain, where feasible, as housing affordable to low income families, those dwelling units provided for such purpose with federal assistance? See Activity Descriptions for South Bend Home Improvement Program; Mishawaka Residential Rehab Program; and St. Joseph County Owner-Occupied Rehabilitation.

Does the Plan provide assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low and moderate income families? See Activity Descriptions to two above questions.

Does the Plan provide assistance to expand and improve federal rental assistance for very low-income families? See Activity Descriptions for Madison Center Rental Assistance.

Does the Plan provide assistance to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity

and independence? No increased supply of supportive housing was funded in 2006.

Appendix I

ST. JOSEPH COUNTY HOUSING CONSORTIUM
RECAPTURE GUIDELINES

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

1. HOME funds expended for eligible activities in connection with the development of affordable housing, and which are allocable to such unit, will not be recaptured upon the initial sale by the recipient of HOME funds of such Unit.

2. HOME funds will be deemed allocated to a Unit (the Allocation) in accordance with the scope of the project wholly or partially financed by such HOME funds. In the case of a project consisting solely of affordable housing units, HOME funds shall be allocable to each Unit developed by the project in the same proportion the HOME funds bear to the total of all funds expended in completing the project.

3. The total HOME investment in the Unit that is subject to recapture upon sale of the Unit by the Homeowner, and each subsequent sale during the minimum period described in paragraph number 4, herein below (Recapture Amount) (Recapture Period), is that portion of the Allocation that enabled the Homeowner to buy the Unit, which includes that portion of the Allocation (whether in the form of a direct subsidy to the Homeowner or a construction or development subsidy) that reduced the Homeowner's purchase price for the Unit from the fair market value of the Unit (as determined by an independent appraisal of the after-rehabilitation value of the Unit) to an affordable price (determined to be the Homeowners's purchase price for the Unit).

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

A. Five (5) years where the Allocation is less than $15,000.00;
B. Ten (10) years where the Allocation is $15,000.00 to $40,000.00;
C. Fifteen (15) years where the Allocation is greater than $40,000.00.

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

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

DEED RESTRICTIONS

Grantor makes this conveyance subject to the following restrictions reserved to Grantor and which Grantor herein conveys and assigns to the St. Joseph County Housing Consortium, an agency created by agreement of the City of South Bend, Indiana, the City of Mishawaka, Indiana, and the County of St. Joseph, Indiana, pursuant to I.C. 36-1-7:

1. The restriction, which is enforceable by the St. Joseph County Housing Consortium, its successors and assigns, requires the real estate that is the subject of this conveyance to remain affordable as the term is defined at 24 C.F.R. 92.254, as amended from time to time, and shall expire _____ (____) years from the date of execution of this instrument. This restriction shall run with the land, without regard to the term of any mortgage or other instrument, or transfer of ownership.

2. This restriction, which is enforceable by the St. Joseph County Housing Consortium, its successors and assigns, requires and authorizes the recapture by the St. Joseph County Housing Consortium, its successors and assigns, of the HOME investment in the Real Estate that enabled the Grantee, _____, to purchase the Real Estate.

3. Recapture shall be undertaken in accordance with the GUIDELINES OF THE ST. JOSEPH COUNTY HOUSING CONSORTIUM CONCERNING RECAPTURE OF HOME FUNDS, recorded as Document Number _____ in the Office of the St. Joseph County.

4. The total amount subject to recapture upon any subsequent sale of the Real Estate is _____ Dollars ($_____).

5. The recapture provisions herein shall run with the land, without regard to the term of any mortgage or other instrument, or transfer of ownership, and shall be in full force and effect until the sooner of the date on which the full recapture amount is recaptured or _____, _____, after which time they shall be terminated and be of no further affect.

Appendix II

ST. JOSEPH COUNTY HOUSING CONSORTIUM
MINORITY BUSINESS OUTREACH
POLICY AND PROCEDURES

It is the policy of the St. Joseph County Housing Consortium to encourage and support the participation of minority and women owned businesses in the benefits of the HOME program. To ensure the maximum inclusion possible, the Consortium will follow the following procedures for the HOME program:

1. The Consortium will annually publish its policy and solicit, through advertisement in the South Bend Tribune, and contact the Minority Business Office of the local Chamber of Commerce, the names of businesses owned by minorities and women which might reasonably offer services needed under the HOME program activities. Such businesses are envisioned to most likely be in the area of real estate, construction, appraisals, property management, financial and/or investment banking, underwriting, accounting, and legal services, but any minority or women owned business can submit its name and description of its services to the Consortium.

2. The Consortium will forward its current list of all minority and women owned businesses to all successful applicant organizations for HOME funds.

3. The successful applicant organizations will be required to contact all minority businesses, offering services needed by the organization in carrying out the HOME program, with copies of any ads outlining information on where, when and how to submit bids or proposals for such work.

4. Applicant organizations must keep records on contacts made to minority and women businesses and any correspondence (letters, proposals, bids, etc.) received from minority and women businesses for any contracts let through the HOME program. Such information must be relayed to the Consortium at least semi-annually in time for inclusion in the required report of minority and women owned business contracts awarded.

5. The Consortium will review such information annually to determine the success of these efforts as well as any independent actions the organization has taken to solicit and encourage participation of minority and women owned business in the HOME program.

The Consortium Board is made up of the chief elected officials of St. Joseph County, Mishawaka, and South Bend, or their designees.

ST. JOSEPH COUNTY HOUSING CONSORTIUM
AFFIRMATIVE MARKETING PROCEDURES

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

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

1. To inform the public of the St. Joseph Housing Consortium affirmative marketing policy, the Equal Housing Opportunity logo or slogan will be used in media announcements regarding the availability of Draft or Proposed Housing & Community Development Plans, these notices will appear in the South Bend Tribune. The affirmative marketing policy and fair housing laws will be addressed whenever a public meeting is held to describe the general HOME program.
2. The Consortium contracts with individual member jurisdictions, not-for-profit groups, or other eligible agencies to carry out the individual programs. Contracts with "participating HOME organizations" include a copy of this policy and include language requiring the organizations to follow the procedures. These participating organizations then have a responsibility to carry out the Consortium's policy by ensuring:
   - A. Tenants in units to be rehabilitated are to be informed of the fair housing laws at the same time the participating organization informs them of its tenant assistance policy.
   - B. The application for funding form will inform the applicant/owners of the affirmative marketing policy and fair housing laws when applying for funds through HOME.
   - C. Compliance with the conditions of the affirmative marketing procedures will be required by a written agreement between the Consortium and the participating organization and, if necessary, between the participating organization and the owner. Said agreement shall be applicable for a period of 5, 10, 15 or 20 years (in accordance with the requirements set out in 24CFR92.252(a)(5) beginning on the date on which all the units in the project are completed.
   - D. By virtue of the contractual agreements, the applicants/owners must agree to comply with Equal Opportunity requirements applicable to the HOME activities. Specifically, the applicant agrees to comply with:
     - (1) Title VI, Civil Rights Act of 1964, which provides that no person in the United States shall on the grounds of race, color, or national origin be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

(2) Title VIII, Civil Rights Act of 1968, which provides for fair housing throughout the United States. Kinds of discrimination prohibited: refusal to sell, rent, or negotiate, or otherwise to make unavailable; discrimination in terms, conditions and privileges; block-busting; discrimination in financing and discrimination in membership in multi-listing services and real estate brokers organization. Discrimination is prohibited on the grounds of race, color, religion, sex and national origin. The Secretary of HUD (and participating jurisdictions) shall administer programs and activities relating to housing and urban development in a manner affirmatively to further the policies of this Title.

(3) Executive Order 11063, which requires equal opportunity in housing and related facilities provided by Federal financial assistance.

(4) The prohibitions against discrimination on the basis of age under the Age Discrimination Act of 1975, 42 U.S.C. 6101-07, and the prohibition against discrimination against handicapped individuals under Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794.

(5) The Fair Housing Amendments Act of 1988, which prohibits discrimination in the sale or rental of housing on the basis of a handicap or because there are children in a family.

E. Applicants/Owners with Five (5) or more HOME assisted units under this contract, are required to use the Equal Housing Opportunity logo type or slogan in all press releases, advertisements, written communications to fair housing and other groups, and any other marketing material advertising the availability of units assisted under the HOME program.

F. Applicant/Owners are required to advertise in the South Bend Tribune. In addition, as well as making appropriate steps to notify neighborhood publications, churches, and neighborhood centers in order to affirmatively market and solicit applications from persons in the market area needing special outreach. They still need also notify the applicable Housing Authority of any units which become available.

G. To determine if good faith efforts have been made by applicant/owners regarding affirmative marketing, the Consortium will require applicant/owners to maintain records of potential tenants with regard to sex, age, race, handicap or familiar status and method by which they were referred. This information will be reviewed on an annual basis at the time of the annual inspection. If the Consortium finds that the required actions have been carried out as specified, it will assume that good faith efforts have been made.

H. To determine the results of affirmative marketing efforts, the Consortium will examine those efforts in relation to whether or not persons from the variety of racial and ethnic groups have become tenants in our HOME assisted units. If the Consortium finds that a variety is represented, it will assume that owners have made good faith efforts to carry out the procedures.

I. Technical assistance will be solicited from the Housing Specialist of the South Bend Human Rights Commission for improvements to these procedures.

J. Any applicant/owner that does not comply with the policies and procedures set forth will have the following corrective action(s) taken against them:

(1) Any forgivable portion of the lien will not be forgiven and will be immediately due and payable.
(2) Landlords charged with complaints will have to appear before the South Bend Human Rights Commission and follow the normal course of actions.
(3) They will be denied future participation in the HOME program.

HOME assisted rental units-Building Inspection Schedule

#of units	Inspection Schedule	HOME Investment	Period of Affordability
1-4 units	Every 3 years	< $15,000	5 years
5-25 units	Every 2 years	$15,000-$40,000	10 years
26+ units	Every year	>$40,000	15 years
TBRA units	# 0F UNITS	New Construction	20 years

PROJECT	ADDRESS	SPONSOR	# 0F UNITS	HOME Funds	Bldg Inspect	Year Complete	Date Certified	Inspection Required	Next Inspection
HDC Properties	611/701 E. South	HDC	3	$111,145	HDC Construc	1994	Dec, 1994	Every three years	2003
	Contract # HO 92-701				Don Fozo, Building Dept		Dec, 1997		
					Don Fozo, Building Dept		Dec, 2000		
Osborne Building	1031 W. Wash, So. Bend	SBHF	8	$181,954	SBHF staff	1995	Mar, 1995	Every two years	2003
					Don Fozo, Building Dept		Dec, 1997		
					Don Fozo, Building Dept		Nov, 1999		
					Don Fozo, Building Dept		Dec, 2001		
LifeHouse	1402 S. Michigan	Life Treatment Center	15	$299,125	Architecture D	1995	Mar, 1995	# 0F UNITS	2002
					Don Fozo, Building Dept		Nov, 1998		
					Don Fozo, Building Dept		Dec, 2000		
HDC Properties	622/624 Rush St	HDC	2	$76,500	HDC Construc	1997		Every three years	2003
	Contract HO 96-901				Don Fozo, Building Dept		Dec, 2000		
HDC Properties	628 Rush St	HDC	2	$48,372	HDC Construc	1995	Nov, 1995	Every three years	2004
	Contract HO 93-709				Don Fozo, Building Dept		Nov, 1998		
					Don Fozo, Building Dept		Dec, 2001		
Prarie Village	700 W. Front St.	HAO	25	$250,000		1998		Every two years	2003
					Don Fozo, Bui	Dec, 2001			
Madison Center Group Home	711 Turnock, South Bend	Madison Center	1	105,000		2006		Every three years-2007	
Near Northwest Neighborhood	911 & 911 1/2 California	NNN	2	$132,000		2005		Every three years-2008	
YWCA Home to Women	1102 S Fellows	YWCA	10	$124,050		2005		Every Two years-2007	
Mary Phillips School	702 Lawrence, Mishawaka	Mish Housing Authority	25	$659,000		2005		Every Two years-2007	
Lakeville School Seniors Apt.	201 W. Jefferson, Lakeville	HAO	8	$323,000		2003		Every two years-2005	

HOUSING AND COMMUNITY DEVELOPMENT PLAN 2005 - 2009
Funding Sources
Program Year 2006

CITY OF SOUTH BEND	CDBG	HOME	ESG	TOTALS
Entitlement Grants	$2,878,552	$0	$123,321	$3,001,873
Reprogrammed Funds	1,194,321	0	0	1,194,321
Program Income - City/Consortium	288,893	0	0	288,893
Program Income - Not-for-profits	14,000	0	0	14,000
Section 108 Loan	0	0	0	0
TOTALS	$4,375,766	$0	$123,321	$4,499,087

CITY OF MISHAWAKA	CDBG	HOME	ESG	TOTALS
Entitlement Grants	$563,237	$0	$0	$563,237
Reprogrammed Funds	49,400	0	0	49,400
Unobligated Funds	113,000	0	0	113,000
Program Income - City/Consortium	75,000	0	0	75,000
Program Income - (Mary Phillips)	25,417	0	0	25,417
Section 108 Loan	0	0	0	0
TOTALS	$826,054	$0	$0	$826,054

ST. JOSEPH COUNTY HOUSING CONSORTIUM	CDBG	HOME	ESG	TOTALS
Entitlement Grants	$0	$1,105,366	$0	$1,105,366
Reprogrammed Funds	0	0	0	0
Program Income - City/Consortium	0	164,892	0	164,892
American Dream Downpayment Initiative	0	20,100	0	20,100
Unprogrammed	0	6,983	0	6,983
TOTALS	$0	$1,297,341	$0	$1,297,341

revised 5/4/06

Neighborhood
DEVELOPMENT
Associates, LLC

October 12, 2005

St. Joseph County Housing Consortium
Room 1200 County City Building
South Bend, IN 46601

Dear Consortium Members:

Please consider this letter and the attachments as a comment on the Annual Action Plan, pursuant to the Citizen Participation Plan as described in the Consolidated Plan.

The Consortium allocation of the 2006 HOME funds appears to be tilted towards funding home ownership projects and to financing projects that serve those with incomes over 50% AMI. Based on an analysis of the housing problems in the Table 2A of the Consolidated Plan and the proposed funding decisions, it appears that:

- Renters have 60% of the total housing problems but receive only 10.58% of the HOME funds.
- Those with incomes under 50% AMI have 80.40% of the total housing problems and receive an estimated 14.16% of the HOME funds allocated by the Consortium.

A chart showing the Housing Problems from Table 2A split by tenure and by income level is attached. Also attached is a chart showing how the income levels of those served was estimated.

I understand the need for balance and the desire to promote home ownership. However, it is critical for the Consortium to address problems with rental housing and with providing housing for those with very low incomes for the following reasons:

- Problems with substandard rental housing and code violations make some South Bend neighborhoods undesirable.
- Limiting funding for those with very low incomes will increase the number of families living in substandard rental housing and could increase the number of homeless families.
- Failing to address the actual housing problems and income levels of the community will result in programs that do not fit the population served and that are difficult to implement.

My hope is that St. Joseph County can achieve a better balance in the allocation of funds. Over the next year, the Consortium could discuss ways to meet the needs of very low income individuals and how to address rental housing issues in a way that preserves neighborhoods. Possibly the Analysis of Impediments to Fair Housing can address this issue. The goal should be that at least 40% of the 2007 HOME funds can be allocated to rental housing and to projects that serve those with very low incomes.

724 W. Washington Street
South Bend, Indiana 46601
(574) 288-4369 ⌐ FAX (574) 288-4373
email: amannix@attglobal.net

I look forward to continuing to work with the Consortium on the proposed Lease Purchase Project. Thank you for your serious consideration of these comments.

Sincerely,

Anne Mannix

cc: Stephen J. Luecke, Mayor
Sharon Kendall
Charlotte Pfeifer

Equity Concerns Regarding Uses of HOME Funds

The housing needs of renters and those with incomes under 50% AMI receive a disproportionately low percentage of HOME Funds compared to the housing needs of the St. Joseph County.

Renters and Home Owners

The following chart shows the numbers of home owners and renters with unmet needs and the housing goals set for the County, according to the Table 2A of the Consolidated Plan. The 2006 HOME fund allocations are also shown.

	Households with Unmet Needs -	Consortium - Goals 2005-2009	2006 HOME Funds Allocations
Renters	9,036 (60.00%)	308 (48.66%)	$ 131,969 (10.58%)
Owners	6,025 (40.00%)	325 (51.34%)	$1,114,886 (89.42%)
Total	15,061	633	$ 1,246,885

* Special needs households were omitted because they are counted in the renter and homeowner figures.

Renters have 60% of the unmet housing needs and receive only 10.58% of the 2006 HOME funds. In addition to being inequitable, the lack of funding for rental housing produces real problems for the county. Low income renters end up living in substandard rental housing, which causes safety and neighborhood problems.

Needs of Those with Incomes Under 50% AMI

There is also a lack of balance regarding the income levels of those served by the program.

	Households with Unmet Needs -	County Goals 2005-2009	2006 HOME Funds Allocations
Under 50% AMI	12,109 (80.40%)	386 (60.98%)	$ 176,519(14.16%)
51- 80% AMI	2,952 (19.60%)	247 (39.02%)	$ 1,070,336 (85.84%)
Total	15,061 (100%)	633 (100%)	$ 1,246,855

Households with incomes under 50% AMI have 80% of the unmet housing needs, according to the Consolidated Plan. Those with incomes under 50% AMI receive an estimated 14.16% of the HOME funds. This is based on the assumption that that the Madison Center, Habitat, Stone Soup and HAO New Carlisle Apartments programs are targeted to those with incomes under 50% AMI. With the exceptions of the Habitat homes, the home ownership programs are targeted to those with incomes between 50% AMI and 80% AMI.

Charts are attached showing a detailed breakdown of the above information.

Housing Needs - Table 2A Consolidated Plan
St. Joseph County

Summary of Table 2A Information

		Cost Burden 50%+ Unmet Need	Goals	Cost Burden 30%+ Unmet Need	Goals	Housing Problems Unmet Need	Goals	Total Unmet Need	Goals
Renters									
Small Related	0 -30%	1035	6	1255	20	20	0	2,310	26
	31 -50%	155	12	745	40	69	15	969	67
	51 - 80%	10	5	220	25	69	15	299	45
Large Related	0-30%	303	5	343	7	30	0	676	12
	31 - 50%	15	3	195	30	50	2	260	35
	51 - 80%	0	0	45	10	109	25	154	35
Elderly	0 - 30%	265	7	420	20	10	0	695	27
	31 - 50%	220	5	390	10	0	0	610	15
	51 - 80%	60	2	270	10	0	0	330	12
All other	0 -30%	685	0	860	2	15	2	1,560	4
	31 - 50%	175	5	590	10	0	0	765	15
	51 -80%	31	4	373	10	4	1	408	15
Owner	0 - 30%	808	20	1221	65	19	5	2,048	90
	31 - 50%	532	20	1644	70	40	5	2,216	95
	51 - 80%	174	20	1343	80	244	40	1,761	140
Special Needs	0 - 80%	105	2	545	5	36	5	686	12
Total		4,468	114	9,914	409	679	110	15,061	633

Housing Problems by Ownership Status

	Cost Burden 50%+ Unmet Need	Goals	Cost Burden 30%+ Unmet Need	Goals	Housing Problems Unmet Need	Goals	Need Total	%	Goal Total	%
Renter Total	2,954	54	5,706	194	376	60	9,036	60.00%	308	48.66%
Homeowner Total	1,514	60	4,208	215	303	50	6,025	40.00%	325	51.34%
Total	4,468	114	9,914	409	679	110	15,061		633	

Housing Problems by Income Level

	Cost Burden 50%+ Unmet Need	Goals	Cost Burden 30%+ Need	Goals	Housing Problems Need	Goals	Need Total	%	Goal Total	%
Under 50% AMI	4,193.00	83.00	7,663.00	274.00	253.00	29.00	12,109	80.40%	386	60.98%
51- 80% AMI	275	31	2251	135	426	81	2,952	19.60%	247	39.02%
Total	4,468	114	9,914	409	679	110	15,061	1	633	1

Allocation of 2006 St. Joseph County Consortium HOME Funds by Estimated Income of Recipients and by Ownership Status

Allocation of Funds by Estimated Income of Recipients

		50% AMI or less	51% - 80-% AMI	Admin. Overall
SBHF - Near Westside	205,821		205,821	
Habitat/SBHF	44,550	44,550		
SBHF NNRO	200,000		200,000	
NNN	110,000		110,000	
NNN	126,000		126,000	
Madison Center	10,000	10,000		
Admin.	22,500			22,500
Unknown	485			485
Mishawaka - 1st Time Homebuyer	255,000		255,000	
Stone Soup	4,000	4,000		
Mishawaka - Madison Center	5,000	5,000		
Consortium - Admin.	11,250			11,250
HAO	112,969	112,969		
Consortium - Admin	11,250			11,250
CHDO - NNN	173,515		173,515	
	1,292,340	176,519	1,070,336	45,485
Total Less Admin. Funds	1,246,855	14.16%	85.84%	

Allocation of Funds by Ownership Status

	Total	Rental	Home Owner
SBHF - Near Westside	205,821		205,821
Habitat/SBHF	44,550		44,550
SBHF NNRO	200,000		200,000
NNN	110,000		110,000
NNN	126,000		126,000
Madison Center	10,000	10,000	
Admin.	22,500		
Unknown	485		
Mishawaka - 1st Time Homebuyer	255,000		255,000
Stone Soup	4,000	4,000	
Mishawaka - Madison Center	5,000	5,000	
Consortium - Admin.	11,250		
HAO	112,969	112,969	
Consortium - Admin (N.A.)	11,250		
CHDO - NNN	173,515		173,515
Total w/out Administration	1,292,340	131,969	1,114,886
Total Less Admin. Funds	1,246,855	10.58%	89.42%

SOUTH BEND HERITAGE FOUNDATION

803 LINCOLNWAY WEST SOUTH BEND, IN 46616
PHONE (574)289-1066 FAX (574)289-4550

October 14, 2005

Ms. Beth Leonard
Director, Financial Management
Department of Community and Economic Development
City of South Bend
County City Building, 12th Floor
227 W. Jefferson Boulevard
South Bend, Indiana 46601

Dear Beth:

Please accept this letter as a follow up to my comments during yesterday's public hearing regarding recommended funding levels for HOME and CDBG for program year 2006. South Bend Heritage Foundation is requesting the following:

- The freedom to use PY 2006 funds allocated to the HOME mortgage subsidy program in the Near West Side neighborhood for our new construction infill program rather than using the subsidy funds in partnership with Habitat for Humanity. Without the ability to transfer these funds, SBHF will essentially see a lag of at least one year in the new construction program in the Near West Side and that is not a desirable situation for us since we believe momentum is on our side at this point in time.
- Consideration by your Department of the possibility of allowing HOME mortgage subsidy funds allocated in prior years to the Northeast neighborhood to be used in the Near West Side neighborhood, should the demand be higher in the Near West Side. It is my understanding that up to $30,000 could be used this way without a formal reallocation process. Please correct me if I am wrong. Also, we would not proceed without approval from the Northeast Neighborhood Revitalization Organization to make such a request since we prepared the initial application on their behalf.
- Consideration by your Department of additional CDBG funds being allocated to SBHF in the event of reprogrammed or unused allocations. As we discussed, without CDBG acquisition and demolition funds available, we are unable to continue to purchase and demolish severely dilapidated houses that come available in the Near West Side neighborhood, which are usually drug houses or houses in the bankruptcy process.

Thank you very much for the opportunity to comment both via this letter and in the public hearing. And, thank you for your support of our work in both the Near West Side and the Northeast neighborhoods through your funding recommendations.

Sincerely,

CHARLOTTE

Charlotte B. Sobel
Director of Development and Special Projects

From: Hallie Rock <hrock@hcisjc.org>
To: "'jrosheck@ci.south-bend.in.us'" <jrosheck@ci.south-bend.in.us>
Date: 10/31/2005 4:03:57 PM
Subject: FW: CDBG comments

> Judy,
>
> Per our conversation, attached please find our comments regarding our CDBG
> application. Please give me a call if you have any questions. My phone
> number is 239-8585, ext. 272.
>
> Kind regards,
> Hallie Rock
>
> <<YDC Appeal 2005.doc>>

The Youth Development Council (YDC) began as a joint effort of youth service professionals, business people, government leaders and the residents of the city interested in opportunities for the youth of our community. The concept of combining resources and creating a synergy among the agencies that provide youth services has been very effective. The YDC facilitates youth leadership opportunities, youth program planning and coordination. It also serves as a monitoring and evaluation facilitator so that there are positive linkages and collaborations among youth and social service providers.

Originally, the work of the YDC focused on the planning and administration of these goals. As a convener of youth serving agencies, the Council encourages dialogue and discussion that brings issues into focus. Speakers and discussions center on reaching out to youth in a comprehensive integrated effort involving the interactions between the youth and the community. In more recent years, however, we have been developing programs that offer direct services to youth in St. Joseph County. Many of our efforts have been focused on youth living in the CDBG development areas in South Bend.

The Youth Development Commission has earned its position as a force that helps to create settings that facilitate positive change. YDC is an agency whose main role is to encourage and facilitate positive, collaborative, cooperative activities for the youth of our community. As part of our mission, we improve communications, information sharing and inter-organizational relationships through neutral forums for dialogue and participation in identified projects of importance.

The Youth Development Council plays a number of roles that impact the lives of youth in both South Bend and Mishawaka. Youth Development Council meetings provide an opportunity for collaboration and program building among youth serving agencies. Recent projects that have been developed as a direct result of the collaborative nature of YDC include the Healthy Communities Youth Service Network and the Youth Summit. Youth who participate in YDC programs often participate in programs coordinated by other agencies that sit on the YDC, such as Boys and Girls Club, Youth Services Bureau, South Bend Parks and Recreation. The opportunity to share information about upcoming projects and discuss where gaps exist and ways to resolve problems is an important function of YDC.

In addressing the specific breakdown of areas of attention in 2005, the YDC developed programs such as VOICE, which leverages CDBG funds in conjunction with our tobacco initiative to teach youth in our community the importance of staying tobacco free. Youth have the opportunity to develop leadership skills. Activities that this program has participated in over the last year has included taking 41 youth (the vast majority of whom were from the CDBG eligible area) to Indianapolis to work as pages at the statehouse. These youth were able to meet their elected officials and to learn how the state government works. Teens who attended returned to South Bend and have participated in a number of YDC and HCI program, including tobacco compliance checks, the Indiana Teen Institute leadership training, Teens Against Tobacco Use and the Youth Summit Planning Committee.

Additionally, new Board-led projects build upon the collaborative foundation laid by YDC to bring together specific sectors of the youth serving population to address needs in our community. One of YDC's newest efforts, the Afterschool Subcommittee, is a great example of this. Recognizing the need for quality after school programs in our community and, based upon the changes that would be caused by local, state and federal budget issues and the No Child Left Behind legislation, the YDC Board created the Afterschool Subcommittee to achieve a number of goals. Some of these goals include: working to raise awareness of the importance of after school programs in the South Bend/Mishawaka area; promoting existing programs; identifying gaps; and identifying how No Child Left Behind has affected after school programs in our community. This subcommittee directly impacts those underserved living in the CDBG areas of our community as this is a group that often lacks the network that supports finding good after school programs. Working with at risk youth and their families to get them into supervised programs decreases their risk of using alcohol, tobacco and other drugs as well as engaging in other kinds of risky behavior. Additionally, this is a program that, through activities such as the After School Directory, has the potential to impact a large number of people in our community.

Another project run by the After School Subcommittee is Lights On Afterschool, which focuses on bringing the importance of After School Programs to the community. For the past three years YDC has hosted the Lights On Afterschool Rally, in Potawatomi Park in 2002 and 2003 and at the South Bend Housing Authority. At this wonderful event, a number of community organizations, local politicians and community leaders join with kids in after school programs to celebrate and show their support. Every year this program is growing. This year we had over 300 youth participate in a rally that offered everything from arts and crafts to face painting to games and other activities. Youth ate hot dogs and enjoyed an opportunity to meet community leaders.

While projects such as the Afterschoool Subcommittee and various asset building efforts are an integral part of YDC, they are board driven and, therefore, only one component of our overall effort. Equally important are the youth led projects such as the Healthy Communities Youth Service Network and The *Voice* Tobacco effort. These projects give youth the opportunity to develop leadership skills, become involved in community service projects and build relationships with youth from other parts of the community that they might not normally meet. It also gives us an opportunity to let the community know about positive activities that youth in our community are doing. These programs are led by Youth Advisory Boards (YABs) that determine projects to be undertaken, how projects will be completed and act as representatives to the media. The Director of the Youth Development acts as an advisor to the YABs, allowing the youth to make decisions and set the tone of the projects. Taking a two pronged approach such as this gives YDC the opportunity to impact the youth of both South Bend and Mishawaka more fully.

The Youth Summit was developed two years ago and has become one of our most popular activities. This event is planned by teens for teens and has grown steadily over

the past two years. By partnering with Twenty first Century Scholars and YMCA Urban Youth Services, we are focused on youth who economically fall within the financial guidelines for CDBG. Moreover, for the past two years, the vast majority of students participating in this program come from South Bend. This annual event gives youth an opportunity to make their voices heard and to talk with one another and share ideas while meeting other students from around the community.

Working through the Youth Development Council, the youth of South Bend are giving back to the community. Over the past three years, teens have given well over three thousand hours in services to the community through projects such as the Healthy Communities Youth Service Network. They volunteer to assemble welcome bags for the YWCA, they do grounds clean up at local community centers, they donate gifts and host a Christmas Party for children and their mothers living at the local Women's Shelter. In this way, we are leveraging the dollars that YDC receives from CDBG to make a difference not only in the lives of the youth living in the CDBG qualified areas but also in the lives of all South Bend residents.

It is difficult to believe that Community Development Block Grant funds would not be designated to youth development. These young people are the future leaders of our community. If we are helping to build a healthy community with a decent quality of life for all its citizens we must support our youth development process.

Housing Assistance Office

Janet L. Ditmire, Executive Director

Housing Assistance Office, Inc.

1138 Lincolnway East
P.O. Box 1558
South Bend, IN 46634-1558
(574) 233-9305
Fax (574) 282-3429

BOARD OF TRUSTEES
Mr. William G. Huys, Chairman
Mr. Greg Annis
Mr. Eugene F. Downhour
Dr. Leda McIntyre Hall
Ms. Mary C. Jaicomo
Mr. Nevin Siqueira

October 12, 2005

John R. Sellers, Project Analyst
St. Joseph County Housing Consortium
227 W. Jefferson Blvd. Suite 1200 S.
South Bend, IN 46601

Dear John,

I received your letter of October 1, 2005, stating that $112,969 had been recommended for funding the Prairie Village Rehab Project. I appreciate the Consortium's consideration in this matter.

I also noticed on the attachment with the letter that $5,000 of the County money was unallocated. All of the 25 units at Prairie Village need to be modernized and renovated, which will take considerably more than the awarded amount will allow after the balconies and parking lot repairs are made.

Therefore, I'm requesting your consideration in awarding us the unallocated $5,000 as well as the $112,969.

Thank you for your consideration in this matter.

Sincerely,

Janet L. Ditmire

Janet L. Ditmire
Executive Director

10/13/05 copies to Board Members - Dalton + Ross

November 14, 2005

Hallie Rock
Youth Development Council
Healthy Communities Initiative, Inc.
401 E. Colfax, Suite 310
South Bend, IN 46617

Re: Your comments on the 2006 Action Plan of the 2005-09 Housing & Community Development Plan

Dear Hallie:

Thank you for your comments about the merits of the Youth Development Commission of the Healthy Communities Initiative. We, too, have long thought the program had merit and therefore have funded it for many years. However, you'll remember we determined the program in 2005 as eligible under the public service portion of the regulations. At the time, we explained that YDC needed to work closely with the City of South Bend to ensure adequate eligibility documentation was obtained and reporting mechanisms would be in place. To that end, City staff tried to schedule many meetings with YDC staff to make sure the process would run smoothly. Time after time, appointments were made and broken. As of October 31st, not only has there been no meeting, but neither claims for reimbursement nor reports of accomplishments and/or assisted persons have been submitted for this program. The comment you made on the Action Plan is the only record we have of any activity in this program for the whole of 2005. Unfortunately, 2005 is not the first year we have experienced reporting problems with HCI. In addition, the application submitted for the 2006 program year was not submitted on the proper form. Apparently YDC staff merely changed the due date on the 2005 program year application and resubmitted that application for 2006. Information requested on the 2006 form (but not on the 2005 form) was therefore omitted.

The combination of the above listed examples of poor communication led us to conclude that either YDC is not able to: 1) document adequately the actual beneficiaries of the YDC program; and/or 2) has no eligible expenses to submit for reimbursement; and/or 3) has adequate funding from other sources and does not need the CDBG funding; and/or 4) isn't interested in submitting information to the City in a timely manner. We have received more applications than we can fund and therefore find it more prudent to fund activities which will provide more timely and verifiable results. Therefore, we are not able to fund the Youth Development Commission from CDBG funds in 2006.

Please feel free to call if you have any questions. Thank you for taking the time to make comments on the 2006 Action Plan.

Sincerely,

Elizabeth Leonard
Administrator

November 14, 2005

Charlotte B. Sobel
Director of Development and Special Projects
South Bend Heritage Foundation
803 Lincolnway West
South Bend, IN 46616

Re: Your comments on the 2006 Action Plan of the 2005-09 Housing & Community Development Plan

Dear Charlotte:

Thank you for your comments made during our recent public comment period. Following are our responses to your comments:

1) We have no problem allowing the use of the PY2006 funds allocated to the NWS mortgage subsidies to be used with Habitat clients or without as long as the subsidies remain in the general area (i.e. NWS) requested in your application. We will revise the activity description and include language to use these subsidies with or without Habitat clients.
2) As outlined, upon documentation of approval of the Northeast Neighborhood Revitalization Organization, we will revise a prior year mortgage subsidy contract to allow up to $30,000 of the mortgage subsidy funds allocated to the Northeast to be spent in the Near West Side neighborhood.
3) We will keep South Bend Heritage's NWS Acquisition/Rehab program in mind if we pursue a reprogramming of new money or unused allocations. As you know, the City provided $221,500 in CDBG funding for the NWS Acquisition/Rehab program and South Bend Heritage Foundation subsequently requested revisions to use those funds, not for the housing acq/rehab program, but for other neighborhood projects. Likewise, we consulted with SBHF on your priority for 2006 funding and the rehab of the Osborne apartments was chosen over the continuation of the NWS Acquisition/Rehab program. Please understand, we will also look at all projects which were not fully funded if additional funds are forthcoming. We

may also conclude there are higher priorities. So, there is no assurance funding for the NWS Acquisition/Rehab program will be increased even if we receive a large influx of unexpected funds.

Thank you again for your continued participation in the public comment process. Let me know if you have any questions.

Sincerely,

Elizabeth Leonard
Administrator

November 14, 2005

Anne Mannix
Neighborhood Development Associates, LLC
724 W. Washington Street
South Bend, IN 46601

Re: Your comments on the 2006 Action Plan of the 2005-09 Housing & Community Development Plan

Dear Anne:

Thank you for your comments made during our public comment period ending October 31, 2005. Your analyses of the allocation of funds by 1) Renters/Owners and; 2) the Projected Income level of Beneficiaries raised some very interesting issues. We, however, respectfully disagree with your methodology and conclusions. Our review of the analyses found the following areas of disagreement:

1. Your "Summary of Table 2A Information" is labeled St. Joseph County but actually uses exclusively South Bend data;
2. Your tabulation of "Housing Problems by Ownership Status" inappropriately adds the unmet needs (and goals) of the population with "Cost Burdens greater than 50%" to the "Cost Burdens greater than 30%" and "Housing Problems" categories. The "Cost Burdens greater than 50%" is a **subset** of "Cost Burdens greater than 30%" and therefore represents a double counting of the former when included in the total.
3. Your review of funding allocations showed only HOME funded projects, not including CDBG funding which is also governed by the Housing & Community Development Plan. In addition, it is more appropriate to include review of funding for 2005 and 2006 projects when looking to see how the Consortium is thus far allocating funds against the needs and goals outlined in the 2005-09 Plan.
4. We strongly disagree with your contention that programs designed to help current renters become homeowners should be viewed as assisting owners. As you know, most of the mortgage subsidy and acquisition/rehab projects assist people in purchasing their first home. These are people who, for all intents and purposes, were likely counted in the RENTER category when the

2000 census was performed. We believe we are often helping alleviate some of the cost burden situations our renters have experienced if we can help get them into a modestly priced home of their own as the monthly payments can be lower to own in this community. In fact, the lease/purchase program you proposed to fund for 2006 funding is designed to help people become homeowners, yet I surmise you would expect us to count it as a renter program for purposes of your analysis.

5. Your analysis presupposes it is the Consortium's responsibility alone to serve the needs of all populations. Please remember this Plan is also used to help provide the basis for funding for all 3 local Public Housing Authorities yet funding for their programming was not included in your analysis. They exclusively serve renters and I know that the South Bend PHA expects $1.55M each year during 2005-09 for rehab of units alone. This does not include their rental subsidy program funding. In general, the PHAs assist the lower income populations.

We have performed our own analysis by ownership category, looking at St. Joseph County as a whole and have attached our figures for your information. You'll note we find that 52.77% of the unmet needs are for renters, yet 77.81% of our 2005-06 funding has gone to assist renters.

We therefore, do not see a need to set a goal of 40% of the 2007 HOME funds for rental projects at this point. However, we also recognize a legitimate difference of opinion may continue to exist on the issue of how to count programs which assist people in becoming homeowners. In addition, we have not yet performed an analysis of the targeted incomes of the HOME and CDBG allocations so do not know whether our results would match yours or not. We do believe the expected allocations of the local public housing authorities should be included in that analysis as well however. We would be happy to discuss this issue further at your convenience.

Thank you again for your comments. Please call me with any questions.

Sincerely,

Elizabeth Leonard
Administrator

November 14, 2005

Janet Ditmire
Executive Director
Housing Assistance Office, Inc.
1138 Lincolnway East
P.O. Box 1558
South Bend, IN 46634-1558

Re: Your comments on the 2006 Action Plan of the 2005-09 Housing & Community Development Plan

Dear Janet:

Thank you for your comments made during our public comment period ending October 31, 2005. You requested the allocation for the Prairie Village Rehab Project be increased by $5,000, for a total of $117,969 to be available in 2006.

As you know, we took this request to the November 2, 2005 Consortium meeting and the increase was not recommended by the Consortium. While we understand your desire for additional funds, the Consortium chooses not to allocate the remaining $5,000 of County funds to any project at this time.

Thank you for your participation in the public comment process. Let me know if you have any questions.

Sincerely,

Elizabeth Leonard
Administrator

Agency
South Bend Heritage

29-Aug-06

HCD Applications for Program Year 2006

St. Joseph County Housing Consortium

South Bend CDBG	
Yr 2006 CDBG Entitlement amount	$2,885,445
Reprogrammable funds	1,194,321
Section 108 Loan	0
Program income	296,000
Total available for yr 2006	$4,375,766

Admin subject to 20% cap: **$636,289.00**

Public Services subject to 15% cap: *$492,816.75*

Application #	Agency	Project	24 CFR	Benefit	Requests for		2005	2006	
	South Bend CDBG		**Eligibility**		**2006**		**Allocations**	**Recommendations**	
27	**South Bend Heritage Foundation/NWS**	**General Admin**	**570.206**	**Presumed**	**$200,000**		**$150,000**	**$137,300**	
	~~Division of Community Development~~	**~~Community Development Admin~~**	**570.205**	**Presumed**	**$0**		**$216,601**	**$0**	
24	**Near Northwest Neighborhood, Inc**	**NNN Admin**	**570.206**	**Presumed**	**$125,000**		**$90,000**	**$82,400**	
6	**Department of Community & Economic Development**	**General Admin CD and E & CD**	**570.205**	**Presumed**	**$421,600**		**$204,999**	**$385,800**	
52	**Healthy Communities Initiative YDC**	**Building Better Neighborhoods**	**570.206**	**Presumed**	**$10,000**		**$0**	**$0**	
51	**Healthy Communities Initiative YDC**	**CommUnity Religious Effort/Community of Difference**	**570.206**	**Presumed**	**$10,000**		**$0**	**$0**	
5	**South Bend Human Rights Commission**	**Affirmative Fair Housing Activities**	**570.206(c)**	**Presumed**	**$50,000**		**$13,000**	**$13,000**	**Admin**
N/A	**Downtown South Bend, Inc.**	**Parking Lot Program Income**	**570.205**	**Presumed**	**$0**	**$816,600**	**$0**	**$14,000**	**$632,500**
25	*La Casa De Amistad*	*LaCasa de Amistad: Community Outreach Services*	*570.201(e)*	*Low/mod Limited clientele*	*$40,000*		$20,000	*$20,000*	
53	*Youth Development Commission*	*Developing Community with Youth*	*570.201(e)*	*Low/mod Limited clientele*	*$15,000*		$10,000	*$0*	
49	*YWCA*	*Educational Support Services*	*570.201(e)*	*Low/mod Limited clientele*	*$68,000*		$68,000	*$68,000*	
47	*United Religious Community of St. Joseph County*	*Advocacy Centers of St. Joseph County*	*570.201(e)*	*Low/mod Limited clientele*	*$15,444*		$0	*$0*	
57	*Ark Angels, Inc.*	*Transforming education & character*	*570.201(e)*	*Low/mod Area Benefit*	*$70,040*		$30,000	*$30,000*	
26	*REAL Services*	*Older Adult Crime Victim Program*	*570.201(e)*	*Low/mod Limited clientele*	*$18,291*		$12,000	*$12,000*	
36	*REAL Services*	*Adult Guardianship Program*	*570.201(e)*	*Low/mod Limited clientele*	*$20,300*		$0	*$12,000*	
9	*North Central IN Food Bank, Inc. DBA:Food Bank of N. In*	*Expansion of Food Bank Mobile Food Pantry in South Bend*	*570.201(e)*	*Low/mod Limited clientele*	*$12,500*		$0	*$0*	
61	*LOGAN Community Resources, Inc.*	*The Regional Autism Center at LOGAN*	*570.201(e)*	*Low/mod Limited clientele*	*$20,000*		$0	*$0*	
39	*Stone Soup Community*	*Another Neighborhood, Another Kettle of soup*	*570.201(e)*	*Low/mod Limited clientele*	*$2,000*		$0	*$0*	
42	*Youth Service Bureau of St. Joseph County*	*Support for Homeless young Adults*	*570.201(e)*	*Low/mod Limited clientele*	*$25,000*		$0	*$0*	
2	*South Bend Police Department*	*Neighborhood Watch Program*	*570.201(e)*	*Low/mod Area Benefit*	*$40,000*		$40,000	*$40,000*	
4	*South Bend Police Department*	*Neighborhood Action Reclamation Patrols // Foot-Bike Patrols*	*570.201(e)*	*Low/mod Area Benefit*	*$90,000*		$90,000	*$90,000*	
37	*Dismas of Michiana-Dismas House*	*Residential Program for reentering prisoners*	*570.201(e)*	*Low/mod Limited clientele*	*$9,000*		$0	*$0*	
54	*FCC Counseling & Development Services*	*FCC Therapeutic Services (formerly NorthStar)*	*570.201(e)*	*Low/mod Limited clientele*	*$45,000*		$45,000	*$45,000*	
55	*FCC Counseling & Development Services*	*Home Support Services for the Disabled & Elderly*	*570.201(e)*	*Low/mod Limited clientele*	*$20,000*		$0	*$0*	
56	*Boys & Girls Club*	*Youth Development*	*570.201(e)*	*Low/mod Limited clientele*	*$50,000*		$40,000	*$40,000*	
44	*Community Coordinated Child Care (4Cs)*	*Child Care Subsidy Program*	*570.201(e)*	*Low/mod Limited clientele*	*$73,400*		$62,000	*$62,000*	
48	*Robinson Community Learning Center of ND*	*Youth Justice Project*	*570.210(e)*	*Low/mod Limited clientele*	*$10,000*		$0	*$0*	
43	*Indiana Plan South Bend*	*Pre-Apprenticeship training*	*570.201(e)*	*Low/mod Limited clientele*	*$53,000*		*$39,750*	*$39,750*	
						Pub Serv requests:			**Pub. Serv.**
						$696,975			**$458,750**
N/A	Housing Development Corporation	Use of program income	570.201	Low/mod Housing	$0			$0	
6	Division of Community Development	Community Development Housing Counseling* (incl w/Act. Del.)	570.201(e)	Low/mod Housing	$0		$0	$0	
22	Housing Development Corporation	REWARD Program	570.201(n)	Low/mod Housing	$40,000		$40,000	$40,000	
12	Rebuilding Together	Rebuilding Together // West Side - LaSalle Park	570.202(b)(2)	Low/mod Housing	$100,000		$80,000	$80,000	
39	Stone Soup Community	Another Neighborhood, Another Kettle of soup - Relocation	570.201(c)	Low/mod Limited clientele	$8,000		$0	$0	
14	Division of Community Development	Near West side NPC 2003 Public Works 200-300 blks Huey	570.201(c)	Low/mod Area Benefit	$148,000		$0	$148,000	
13	Division of Community Development	LaSalle Area Neighborhood Public Works Imp//Humbolt.	570.201(c)	Low/mod Area Benefit	$170,000		$0	$170,000	
11	Division of Community Development	Public Works Improvements-Kenmore St. Model Blk Program	570.201(c)	Low/mod Area Benefit	$262,874		$208,410	$262,874	
19	Division of Community Development	Rum Village NPC Service Area Public Works-2100-2000 Blk.Oliver	570.201(c)	Low/mod Area Benefit	$106,459		$136,000	$0	
15	Housing Development Corporation	LaSalle Park Neighborhood Model Blk. Pro. Housing Acq.	570.202(b)(1)	Low/mod Area Benefit	$60,000		$50,000	$60,000	
18	Division of Community Development	Westside NPC Public Works Improvements // 1600-1900 Ford	570.201(c)	Low/mod Area Benefit	$146,000		$199,000	$0	
16	Division of Community Development	LaSalle Park Neighborhood Model Block Program: Public Works	570.201(c)	Low/mod Area Benefit	$198,000		$202,750	$198,000	
17	Division of Community Development	St. Casimir Neighborhood/Oliver Gateway//800 Blk. Walnut	570.201 (c)	Low/mod Area Benefit	$104,000		$98,000	$95,541	
38	Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(a)	Low/mod Housing	$300,000		$300,000	$300,000	
9	North Central IN Food Bank, Inc. DBA:Food Bank of N. In	Vision 2007 (Food Bank Expansion Plan)	570.201(d)	Low/mod Limited clientele	$185,000		$0	$185,000	
28	South Bend Heritage Foundation/NWS	Near West Side Neighborhood CDBGAcquisition & Demolition	570.201(a)(d)	Low/mod Housing	$248,600		$221,500	$0	
29	South Bend Heritage Foundation/NWS	Osborne Building Acquisition & Rehabilitation	570.201(c)	Low/mod Housing	$353,100		$0	$361,125	
30	South Bend Heritage Foundation/NNRO	Northeast Neighborhood CDBG Acquisition & Demolition	570.201(a)(d)	Low/mod Housing	$213,400		$350,000	$218,250	
20	Division of Community Development - Housing	SB Housing Repair and Improvement Program	570.202(b)(2)	Low/mod Housing	$425,000		$425,000	$425,000	
6	Division of Community Development	Activity Delivery costs (includes Housing Counseling)	570.202(b)(9)	Low/mod Housing	$261,255		$261,255	$261,255	
23	Near Northwest Neighborhood, Inc	Revitalization Program	570.201(a)(d)(i)	Low/mod Housing	$739,100	**All Others**	$340,243	$479,471	**All Others**
						$4,068,789	$4,043,508	$0	**$3,284,516**
			Total South Bend CDBG		**$5,582,364**		**Total**	**$4,375,766**	
							Bal. to allocate	**($0)**	**$0**

HCD Applications for Program Year 2006

St. Joseph County Housing Consortium

	Agency				Requested		Allocations	Recomendations	
	ESG				**2006**		**2005**	**2006**	
50	YWCA	Women's Shelter for Domestic Violence			$45,900		44,944	44,944	3
	Youth Service Bureau	Safe Station			$39,232		19,804	19,804	
1	AIDS Ministries / AIDS Assist	Comprehensive Housing Assistance for People with AIDS/HIV			$43,500		8,894	8,894	
41	The Center for the Homeless	Center operations			$72,500		44,944	44,944	
6	Department of Community & Economic Development	General Admin			$5,000		5,000	5,000	
			Total South Bend ESG		**$206,132**		**$123,586**	**$123,586**	
	HOME								**Jurisdiction**
33	South Bend Heritage Foundation/NWS	Near West Side Acquisition and Substantial Rehabilitation Project			$438,900		$250,000	205,821	South Bend
32	South Bend Heritage Foundation/NWS	Near West Side Neighborhood New Construction /Habitat Project		Will use ADDI funds	$59,400		$41,250	44,550	South Bend
31	South Bend Heritage Foundation/NWS	Near West Side Neighborhood New Construction Mortgage Subsidies		Will use ADDI funds	$123,750		$66,000	0	South Bend
34	South Bend Heritage Foundation/NNRO	Northeast Neighborhood New Construction Mortgage Subsidies			$123,750	???	$0	0	South Bend
35	South Bend Heritage Foundation/NNRO	Northeast Acquisition and Substantial Rehabilitation Project			$438,900		$221,977	200,000	South Bend
7	Near Northwest Neighborhood, Inc	NNN HOME Revitalization Program			$450,000		$230,000	300,000	South Bend/CHDO
8	Near Northwest Neighborhood, Inc	HOME Ownership Program			$110,000		$70,000	110,000	South Bend
40	Stone Soup Community	Creating Cooperative Community Connection ect.			$4,000	????	$0	4,000	Mishawaka
39	Stone Soup Community	Another Neighborhood, Another Kettle of Soup			$5,000		$0	0	South Bend
21	Madison Center	Rental Assistance			$20,000		$19,000	15,000	South Bend/Mish
45	Housing Assistance Office	Prairie Village Rehab			$250,000		$0	112,969	County
46	Housing Assistance Office	Oak Street Lease with Option Homes			$275,000		$0	0	South Bend
6	Department of Community & Economic Development	General Admin			$45,000		$40,000	45,000	County/SB/Mish
70	City of Mishawaka	City of Mishawaka First Time Homebuyer Program			$255,000		$257,500	255,000	Mishawaka
10	Grandview Estates/United Religious Community	GAP/Grandparents as Parents			$416,565		$0	0	South Bend
	City of Mishawaka	Unallocated			$0		$0	0	
	St. Joseph County	Unallocated			$0		$0	5,000	County
	City of South Bend	Unallocated			$0		$0	0	
			Total HOME		**$3,015,265**		**$1,195,727**	**$1,297,340**	

Mishawaka CDBG

Yr 2006 CDBG Entitlement amount	$662,000.00
Unprogrammed 2005 Funds	$100,000.00
Section 108 Loan	$0.00
Program income	$105,500.00
Total available for yr 2005	$867,500.00

Admin subject to 20% cap:	153,500
Public Services subject to 15% cap:	115,125

	Mishawaka CDBG								
66	**City of Mishawaka**	**Administration**	**570.205(a)(2) & 570.206(a)**	**Presumed**	**$ 90,000**		**$ 162,000**	**$ 90,000**	**Admin. Alloc.**
51	**Healthy Communities Initiative**	**CommUnity Religious Effort (CURE)**			**$ 10,000**				
68	**South Bend Human Rights Commission**	**Affirmative Fair Housing Activities**			**$ 2,000**	**Total Admin**	**$ -**	**$ 2,000**	
52	**Healthy Communities Initiative**	**Building Better Neighborhoods**			**$ 10,000**	**applications**			**Admin. Alloc.**
6	**Dept. of Community & Economic Development**	**South Bend Planning and Support**	**570.205(a)(6)**	**Presumed**	**$ 10,000**	**$ 122,000**	**$ 10,000**	**$ 10,000**	**$ 102,000**
47	*United Religious Community*	*Advocacy Center*	*570.201(e)*	*Low-Mod - limited clientele*	*$ 10,296*		*$ 2,500*	*$ 1,500*	
49	*YWCA*	*Educational Support Srvc*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 5,000*		*$ -*	*$ -*	
58	*FCC Counseling & Development Services*	*Family & Children's Center Mishawaka Services*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 60,000*		*$ 12,000*	*$ 10,000*	
40	*Stone Soup Community/Mishawaka Alliance of Care*	*Public Services*			*$ 1,000*				
26	*Real Services*	*Older Adult Crime Vistim Program*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 12,696*		*$ 5,000*	*$ 5,000*	
36	*Real Services*	*Adult Guardianship Program*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 12,203*		*$ 5,000*	*$ 5,000*	
42	*Youth Service Bureau of St. Joseph County*	*Support Service for Homeless Young Adults*			*$ 16,267*				
53	*Youth Development Commission*	*Developing Community with Youth*			*$ 15,000*				
62	*Home Management Resources, Inc.*	*Family Life Seminar for 1st time homebuyers*	*570.201 (e)*	*low-mod income households*	*$ 5,000*		*$ -*	*$ 5,000*	
59	*Boys and Girls Clubs*	*Youth Development Services*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 20,000*		*$ 15,000*	*$ 20,000*	
*60**	*Inter Faith Church of God in Christ*	*Community Education Program & Food Pantry*			*?*				
61	*LOGAN Community Resources, Inc.*	*The Regional Autism Center at LOGAN*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 20,000*		*$ -*	*$ 20,000*	
9	*North Central Indiana Food Bank*	*Mobile Food Pantry Service Project*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 5,000.00*	*Total Public Ser.*	*$ 5,000*	*$ 4,500*	
63	*Womens Care Center*	*Womens Care Center*	*570.201 (e)*	*Low-Mod - limited clientele*	*$ 5,000.00*	*applications*	*$ 3,000*	*$ 2,000*	*Pub. Serv. Alloc.*
43	*Indiana Plan- South Bend*	*Pre-Apprenticeship Training*	*570.201(e)*	*Low-Mod - limited clientele*	*$ 10,600*	*$198,062*	*$ -*	*$ -*	*$ 73,000*
40	Stone Soup Community/Mishawaka Alliance of Care	Relocation	570.201(e)	Low-Mod - limited clientele	$ 7,000		$ -	$ -	
67	City of Mishawaka Department of Comm Development	Mishawaka Group Worksamps Program	570.202	Low-Mod income persons	$ 28,000		$ -	$ 28,000	
64	City of Mishawaka	Spot Blight Elimination Program	570.201 (d)	Low-Mod - limited clientele	$ 120,000		$ 237,000	$ 120,000	
71	City of Mishawaka, Department of Redevelopment	Lead hazard Control Matching Grant	570.208	Low-Mod income persons	$ 10,000		$ -	$ 10,000	
69	City of Mishawaka - Redev	Public Infrastructure (curbs, sidewalks)	570.202(e)	Low-Mod - limited clientele	$ 315,500		$ 404,000	$ 315,500	
38	Community Homebuyers Corporation	Downpayment Assistance	570.201 (n)(1)	Low-Mod - limited clientele	$ 57,000		$ 36,000	$ 36,000	
22	Housing Development Corporation	REWARD	570.201 (n)	Low-Mod - limited clientele	$ 3,000	Total others	$ 3,000	$ 3,000	
65	City of Mishawaka	Owner-Occupied Rehabilitation Program	570.202 (a) (1)	Low-Mod - limited clientele	$ 180,000		$ 254,000	$ 180,000	All Others
					$ -	$ 720,500	$ -	$ -	$ 692,500
			Total Mishawaka CDBG		$1,040,562			**$ 867,500**	

60* No dollar amount specified.

EMERGENCY SHELTER GRANT
2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 1

APPLICANT: AIDS Ministries/AIDS Assist of North Indiana, Inc.
222 S. William Street
South Bend, IN 46601 PH: 234-2870

PROJECT TITLE: Comprehensive Housing Assistance for People with HIV/AIDS

DESCRIPTION: The primary purpose is to provide the area HIV+ individuals, and their families, with a complete package of housing options based on a continuum of care approach. 2006 ESG funds are requested to provide homeless prevention, essential services, and operations expenses.

2006 Funds Recommended $8,894.00
2005 Funds Allocated $9,131.00
2004 Funds Allocated: $9,131.00
2003 Funds Allocated: $9,131.00

TIMETABLE: Program will be ongoing, and all funds are expected to be used in 2006.

ELIGIBILITY:

24 CFR 576.21(a)(2)
"Provision of essential services to the homeless, subject to the limitations in paragraph (b) of this section,"

24 CFR 576.21(b)(1)
"Grant amounts provided by HUD to units of general local government...may be used to provide an essential service under paragraph (a)(2) of this section only if the service is a new service, or is a quantifiable increase in the level of a service above that which the unit of general local government (or...), as applicable, provided with local funds during the 12 calendar months immediately before the grantee...received initial grant amounts."

24 CFR 576.21(a)(3)
"Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff."

SERVICE AREA: City of South Bend/Mishawaka
GOALS OF PROJECT: The goal of this project is to provide homeless, HIV disabled individuals, and their families, the critical supportive housing and services based on a continuum of care. 20 HIV+ individuals and 10 children will receive benefits.
CONSISTENCY WITH HCD PLAN: Section "C" Homelessness", strategy #4 & #6.
MATCH FUNDING: State ESG & HOPWA funds, ESG program desk guide, 2.3-other public & privates sources
PROGRAM INCOME: No program income will be generated by these funds.

ENVIRONMENTAL REVIEW: Exempt
OTHER REVIEWS:

Davis-Bacon:	N/A
Relocation:	N/A
Job Creation:	N/A
One-for-One Replacement:	N/A

Activity Description
(2006 Program year)
Application #2

Submitting Organization: South Bend Police Department

Subject Title: Neighborhood Watch Program

Description: To reduce incidents of crime by educating neighborhood residents and promoting community involvement through the Neighborhood Watch Program.

Budget: 2006 requested: $40,000 Staff recommendation: $40,000
2005 approved: $40,000

Timetable: Ongoing throughout the year.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...crime prevention...."

Benefit: 24 CFR 570.208 (a) (1) *Area benefit activities*. (I)."An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons....."

Compatibility with HDC Plan: B. Social Services Strategy #7: Increase public safety/awareness.

Service Area: NRA

Goals of Project: 1.) To reduce incidents of crime 2.) To decrease the level of fear among residents within the NRA, 3) to increase the number of Neighborhood Watch groups, 4) to increase the number of participating watch captains to 1300, 5) to increase the number of neighborhood watch residents to 4200 homes, 6) to increase personal safety and home security awareness, 7) to provide residential security assessments, 8) to promote community policing philosophy by example.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)
Other Reviews:
- **Davis Bacon:** No
- **Relocation:** No
- **One for One Replacement Hsg**: No
- **Job Creation:** No

EMERGENCY SHELTER GRANT
2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO# 3

APPLICANT: Youth Service Bureau of St. Joseph County, Inc.
2222 Lincolnway West
South Bend, IN 46628 PH: 235-9231

PROJECT TITLE: Safe Station

DESCRIPTION: The primary purpose of the Safe Station program is to provide a safe place for runaway and homeless youth, to reunite families where possible, and to find safe living arrangements for youth who cannot return home. 2006 ESG funds are requested for operational costs-utilities, food, repairs, and office supplies.

2006 FUNDS RECOMMENDED; $19,804.00

2005 FUNDS ALLOCATED: $19,804.00
2004 FUNDS REQUESTED: $20,250.00

TIMETABLE: Program is ongoing and entering into its 26th year of operation. All funds expected to be used in 2006.

ELIGIBILITY:
24 CFR 576.21(a)(2)
"Provision of essential services to the homeless, subject to the limitations in paragraph (b) of this section,"
24 CFR 576.21(b)(1)
"Grant amounts provided by HUD to units of general local government...may be used to provide an essential service under paragraph (a)(2) of this section only if the service is a new service, or is a quantifiable increase in the level of a service above that which the unit of general local government (or...), as applicable, provided with local funds during the 12 calendar months immediately before the grantee...received initial grant amounts."
24 CFR 576.21(a)(3)
"Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff."

SERVICE AREA: City of South Bend

GOALS OF PROJECT, with measurable objectives:

1. Runaway and homeless youth have a safe, off the street environment. 140 clients will receive intake into the Safe Station program
2. 3,800 youth will receive outreach intervention services through presentation to local schools
3. 250 youth will receive information/referral services.

CONSISTENCY WITH HCD PLAN: HOMELESSNESS, STRATEGY #4 Emergency Shelter.
MATCH FUNDING: The United Way - $39,232.00
PROGRAM INCOME: No
ENVIRONMENTAL REVIEW: Exempt
OTHER REVIEWS:

- Davis-Bacon: N/A
- Relocation: N/A
- Job Creation: N/A
- One-for-One Replacement: N/A

Activity Description
2006 Program year
Application #4

Submitting Organization: South Bend Police Department

Subject Title: Neighborhood Action Reclamation Patrols

Description: To continue to provide additional police presence in depressed areas of the NRA. Uniformed officers on foot or bikes patrol small assigned areas in an effort to reduce crime, disorderly behaviors and other problems which reduce the quality of life for the neighborhood residents. The proposed project will pay for approximately 3,500 hours of overtime.

Budget: 2006 requested: $90,000 Staff recommendation:$90,000
2005 approved: $90,000

Timetable: from May to November, or until the weather becomes to harsh for walking.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...crime prevention...."

Benefit: 24 CFR 570.208 (a) (1) *Area benefit activities*. (I). "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons....."

Compatibility with HDC Plan: B. Social Services, Strategy #7 Increase public safety/Awareness.

Service Area: Neighborhood Revitalization Area (NRA)

Goals of Project: 1.) To reduce incidents of crime and the level of fear among residents within the NRA, 2) to provide an atmosphere of order and safety, 3) to make officers easily assessable to residents, 4) to deter and displace criminal presence and activity in NRA neighborhoods, 5) to increase communication between police officers and City residents, 6) to provide information and complaint referrals to other City agencies.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)
Other Reviews:
- **Davis Bacon:** No
- **Relocation:** No
- **One for One Replacement Hsg**: No
- **Job Creation:** No

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 5

SUBMITTING ORGANIZATION: South Bend human Rights Commission

PROJECT TITLE: Affirmative Fair housing Activities

DESCRIPTION: To further fair housing in South Bend through proactive education and to identify and eliminate barriers to fair housing.

BUDGET: 2006 requested: $50,000 Staff recommended: $13,000
2005 approved: $13,000

TIMETABLE: Ongoing throughout the year.

ELIGIBILITY: **24 CFR 570.205 Eligible planning, urban environmental design and policy-planning-management-capacity building activities** (a) "Planning activities which consist of all costs of data gathering, studies, analysis.....including...." (4) (vii)" Analysis of impediments to fair housing choice".

BENEFIT: **24 CFR 570.200 (a)** (3) (i) Cost of administration and planning eligible under 570.205 and 570.206 will be assumed to benefit low and moderate income persons . . ."

COMPATIBILITY with HDC Plan: D "Other" Needs, Strategy #3: Administration and Planning.

SERVICE AREA: City of South Bend

GOALS OF PROJECT:
1. Provide 10- 12 fair housing workshops, public forums, panel discussions, etc.
2. Make public service announcements, radio programs, disseminate brochures and pamphlets throughout the County.
3. Work toward eliminating barriers and impediments to ensure suitable housing for all.
4. Investigate complaints of housing discrimination; mediate and conciliate cases.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34(a)(1)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

The Human Rights Commission has not drawn any funds from their 2005 CDBG program and have submitted no monthly reports.

Activity Description
(2006 Program year)
Application #6

Submitting Organization: City of South Bend, Department of Community & Economic Development

Subject Title: Department of Community & Economic Development Administration

Description: *Planning Function*: Provides staff services needed to carry out various planning and neighborhood development programs.

Budget: 2006 requested: $682,855.00 Total staff recommendation: $647,055
2005 approved: :$682,855
:
2006 requested: $421,600 admin, $201,255 for activity delivery; $60,000 for housing counseling
2006 recommended: $385,800 admin, $261,255 program delivery and housing counseling

Timetable: Ongoing throughout the year.

Planning function:
Eligibility: 24 CFR 570.205 Eligible Planning, urban environmental design and policy-planning-management-capacity building activities. (a) (6) "Policy - planning - management capacity building activities which will enable the recipient to 91) determine its needs; (2) Set long-term goals and short-term objectives,..."

Benefit: 24 CFR 570.200 (a) (1) Cost of administration and planning eligible under 570.205 and 570.206 will be assumed to benefit low and moderate income persons."

Housing function:
Eligibility: 24 CFR 570.202 Eligible rehabilitation and preservation activities. (b) *Types of assistance.* "CDBG funds may be used to finance the following types of rehabilitation activities...(9) Rehab services, such as ....preparation of work specifications...inspections...." And **570.201 (o)(1)(iii)** "…..counseling……""

Benefit: 24 CFR 570.208 (a) *Activities benefitting low and moderate income persons.* (3) *Housing activities.* "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

Compatibility with HDC Plan: - D "Other Needs" Strategy #4 Administration and Planning support.
Housing A.1.1-4 and A.2.1-4

Service Area: City Wide

Goals of Project *Planning function:* Personnel and non-personnel costs associated with planning and neighborhood development programs.
Housing function: See individual programs.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)
Other Reviews:
Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 7

APPLICANT: Near Northwest Neighborhood. Inc.
1007 Portage Ave
PO Box 1132
South Bend, IN 46624 PH: 232-9182

PROJECT TITLE: N.N.N. Revitalization Program
DESCRIPTION: The primary purpose is to purchase and renovate structures in the Near Northwest Neighborhood preserving housing stock, increasing homeownership and eliminating blight.

2006 Funds Requested: **$300,000.00**
2005 FUNDS Allocated: $230,000.00
2004 FUNDS ALLOCATED: $154,000.00

TIMETABLE: ALL FUNDS ARE EXPECTED TO BE SPENT IN 2006
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206-209."

SERVICE AREA: City of South Bend, Near Northwest Neighborhood
GOALS OF PROJECT: To renovate six structures and to provide the opportunity for six low-to-moderate income families to purchase a home.
CONSISTENCY WITH HCD PLAN: Housing section "A", strategy #2
MATCH FUNDING: residential tax abatements, property donations, private donations, volunteer labor
PROGRAM INCOME: This project will not produce any direct income.
ENVIRONMENTAL REVIEW: Needs Statutory checklist & release of funds

OTHER REVIEWS: Davis-Bacon: N/A
Relocation: N/A
Job Creation: N/A
One-for-One Replacement: N/A

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 8

APPLICANT: Near Northwest Neighborhood. Inc.
1007 Portage Ave.
PO Box 1132
South Bend, IN 46624 PH: 232-9182

PROJECT TITLE: Near Northwest Neighborhood Homeownership Program
DESCRIPTION: The primary purpose is to provide homeownership opportunities by offering down payment and closing cost assistance for newly constructed single family homes.

2006 FUNDS RECOMMENDED: $110,000.00
2005 FUNDS ALLOCATED: $0.00
2004 FUNDS ALLOCATED: $50,000.00

TIMETABLE: ALL FUNDS ARE EXPECTED TO BE SPENT IN 2006
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206-209."

SERVICE AREA: Near Northwest Neighborhood, City of South Bend
GOALS OF PROJECT: To increase the rate of homeownership in the neighborhood, provide the opportunity for five low-to-moderate income families to purchase a home.

MATCH FUNDING: From residential tax abatement.
PROGRAM INCOME: This project will not produce any direct income.
ENVIRONMENTAL REVIEW: Needs statutory checklist and release of funds

OTHER REVIEWS: Davis-Bacon: N/A
Relocation: N/A
Job Creation: N/A
One-for-One Replacement: N/A

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 9

SUBMITTING ORGANIZATION: North Central Indiana Food Bank, Inc.

PROJECT TITLE: Vision 2007 (Food Bank Expansion Plan)

DESCRIPTION: Requested funding for Building and HVAC improvements ($117,250), resurfacing the parking lot.($67,750) and for the expansion of the Food Bank's Mobile Food Pantry ($12,500).

BUDGET: 2006 requested: $185,000 (rehab) Staff recommended: $185,000
$12,500 (Public Services) Staff recommended: $ 0
2005 approved -0-

TIMETABLE:
Rehabilitation work and resurfacing the parking lot will be completed during the period of May - August, 2006. The Food Assistance funding will support an ongoing program throughout the year.

ELIGIBILITY: **24 CFR 570.201 (c)** *Public facilities and improvements.* ".....rehabilitation or installation of public facilities and improvements,....."
ELIGIBILITY: **24 CFR 570.201 (e)** *Public services.* "Provision of public services including...health,..counseling...welfare....."

BENEFIT: **24 CFR 570.208** (a) *Activities benefiting low and moderate income persons*. (2) Limited Clientele Activities (i) "An activity which benefits a limited clientele, where at least 51 percent of the residents are low and moderate income persons....."

COMPATIBILITY with HDC Plan: B: Social Services - Strategy #t5: Furnish adequate health care/nutrition services and D: "Other" Needs – Strategy #6: Public Facilities – Provide assistance to not-for-profit and/or governmental agencies to improve facilities for the provision of important community services.

SERVICE AREA: City wide

GOALS OF PROJECT: Replacing the 26 individual furnaces with 3 centralized HVAC systems will save an estimated $5,000 annually in utility costs is their first priority. Building repairs will be completed such as roof repair, painting, etc. Resurfacing the parking lot will enhance the look of the Food Bank, remove hazards, create a safer environment and allow for proper slope to remove standing water. ~~The public service portion will add an additional South Bend route which will add nutritional services to an additional 1000 low-income households.~~

ENVIRONMENTAL ASSESSMENT: Building repairs and parking lot is Categorically excluded, 24 CFR 58.35 (a) (3)(ii)(B). The public services is Exempt, 24 CFR 58.34 (a)(4).

OTHER REVIEWS:
Davis-Bacon: Yes (For the building repairs and parking lot)
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

The Public Service portion has not been recommended for funding because of limited funding for this category.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 11

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: Kenmore Street Model Block Program

DESCRIPTION: Installation of 3,219 lineal feet of curb, & 1,852 sq. yds. of sidewalk in the 700 to 800 blocks of Kenmore Street. Remove 7 trees at $900 per tree and plant 22 new trees at $350.00 per tree.

BUDGET: 2006 requested: $262,874.48 Staff recommended: $262,874
2005 approved: $208,410

TIMETABLE:

Jan 2006:	Proposed start date
Sept-Oct.	public works.
December 2006:	proposed completion date.

ELIGIBILITY: **570.201 (c)** *Public facilities and improvements*. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefiting low and moderate income persons*. **(1)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons."

COMPATIBILITY with HDC Plan: D. "Other" Needs – Strategy #1 Public Works.

SERVICE AREA: CT24 BG 2 - 66.62% low/mod

GOALS OF PROJECT: Replace deteriorated infrastructure in the 700 to 800 block of Kenmore Street

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:

Davis-Bacon: Yes.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

Removal of 7 trees is proposed at a cost of $6,300. All but one tree is in the block between Dunham and Sample. There are other trees in the front lawns of these homes.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 12

SUBMITTING ORGANIZATION: Rebuilding Together, St. Joseph County

PROJECT TITLE: Rebuilding Together, St. Joseph County

DESCRIPTION: Provides funds for the purchase of materials for this volunteer-based rehab program for low and moderate income, especially elderly and handicapped residents of South Bend. RT focuses on one neighborhood each year, depending on need and rate of homeownership. In 2006, RT will be operating in the West Side, LaSalle Park Neighborhood. This site is an irregular area. Roughly the area is located south of Linden Avenue, west of Lake Street, north of Sample Street, and east of a line following Sheridan Street and Gladstone Avenue.

BUDGET: 2006 requested: $100,000 Staff recommended: $80,000
2005 approved: $80,000

TIMETABLE:

July - Oct 2005:	Solicit applicants; process applications; inspect homes; prepare material lists
Nov 01 - March 06:	finalize applicants and preparations
April 06:	Implement project
May 06:	Project follow-up: monitor successful completion of work performed

ELIGIBILITY:**24 CFR 570.202 Eligible rehabilitation and preservation activities**. (b) *Types of assistance*. "CDBG funds may be used to finance the following types of rehabilitation activities . . . (2) Labor, materials, and other costs of rehabilitation of properties . . ."

BENEFIT: **24 CFR 570.208** (a) *Activities benefiting low and moderate income persons*. (3) *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

COMPATIBILITY with HDC Plan: A. Housing – Strategy #1: supporting existing homeowners.

SERVICE AREA: West Side, LaSalle Park (See boundaries in top paragraph.)

GOALS OF PROJECT: Target 25-30 homes to be rehabbed.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #13

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: LaSalle Area Neighborhood Partnership Center Public Works

DESCRIPTION: 1800 - 2100 blks Humbolt Street - To remove 1,980 LF of curbs and 1,100 sq.yd of sidewalk. To install 1,100 sq.yd. of new sidewalk and 1,980 LF of curb, remove one tree and plant 18 new trees.

BUDGET: 2006 requested: $170,000 Staff recommendation: $170,000
2005 approved: $ 0

TIMETABLE:
Jan 2006: Proposed start date
June. – August public works.
September 2006 proposed completion date.

ELIGIBILITY: **570.201 (c)** *Public facilities and improvements*. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefitting low and moderate income persons*. **(3)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons."

COMPATIBILITY with HDC Plan: D. "Other" needs, Strategy #1: Public Works

SERVICE AREA: CT4, BG1 -0.5% low/mod, BG3 – 62.5% low/mod.

GOALS OF PROJECT: Replace deteriorated curbs & sidewalks in the 1800 to 2100 blocks of Humbolt Street. There is only 1 tree in these blocks. Eighteen new trees will be planted.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:
Davis-Bacon: Yes.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

Comments: This is a continuation of the Humbolt Street project. There are no curbs in most of this 2 block area.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 14

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: Near Westside Neighborhood Partnership Center 2006 Public Works Improvements

DESCRIPTION: To install 2,396 lineal feet of curb and 1,332 square yards of sidewalks in the 200-300 blocks of North Huey Street.

BUDGET: 2006 requested: $148,000 Staff recommendation: $148,000
2005 approved: $0

TIMETABLE:

Jan 2006:	Proposed start date
June. - Oct.	public works.
December 2006	proposed completion date.

ELIGIBILITY: **570.201 (c)** *Public facilities and improvements*. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefiting low and moderate income persons*. **(3)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons."

COMPATIBILITY with HDC Plan: D. "Other" Needs, Strategy #1: Public Works.

SERVICE AREA: CT21, BG3 - 78.6% low/mod

GOALS OF PROJECT: Replace deteriorated curbs & sidewalks in the 200 and 300 blocks of Huey Street.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:

Davis-Bacon: Yes.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 15

SUBMITTING ORGANIZATION: The Housing Development Corporation, Inc.

PROJECT TITLE: LaSalle Park Neighborhood Model Block Program Housing Acquisition and Redevelopment.

DESCRIPTION: To purchase and rehabilitate one or two problem vacant homes on Wellington Street in the LaSalle Park Neighborhood. HDC is working with the City on this project to maximize the impact of revitalization. The City will install new curbs and sidewalks in the same block and homeowners will be offered low interest rehab loans through the SBHIP program.

BUDGET: 2006 requested: $60,000 Staff recommendation: $60,000
2005 approved: $50,000

TIMETABLE:
October - December 2005 Identify resident partners and site for acquisition. January - February, 2006 Obtain acquisition and rehabilitation costs for house projects and conduct block meetings. March, April and May, 2005, Acquire homes, conduct block meetings, May, June and July, complete home repairs. August - November, sell homes, evaluate Model Block Program. Consider two year program.

ELIGIBILITY: **570.201** *(a) Acquisition, (b) disposition,* **570.202 (b)** *(1) Eligible rehabilitation and preservation activities*.."....to rehabilitate properties, for use or resale for residential purposes"

BENEFIT: **570.208 (a)** *Activities benefitting low and moderate income persons*. **(1)** *Area Benefit activities*. **"**An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons." And **(3)** *Housing Activities*. An eligible activity carried out for the purpose of providing or improving permanent residential structures which upon completion, will be occupied by low/moderate income households.

COMPATIBILITY with HDC Plan: A. Housing – Strategy #2-D Rehabilitation to resale to homebuyers.

SERVICE AREA: CT24, BG2 - 66.6% low/mod

GOALS OF PROJECT: Acquisition/Rehabilitation of one to two houses

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:
Davis-Bacon: No
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 16

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: LaSalle Park Neighborhood Model Block Public Works Improvements

DESCRIPTION: The removal of 2,400 lineal feet of curb & 1,067 sq. yd. of sidewalk in the 100 to 200 blocks of N. Wellington Street. Remove 10 trees and plant up to 12 new trees.

BUDGET: 2006 requested: $198,000 Staff recommendation: $198,000
2005 approved: $202,750 (Washington Street)

TIMETABLE:
Jan 2006: Proposed start date
Sept. - Oct. public works construction.
December 2006: proposed completion date.

ELIGIBILITY: **570.201 (c)** *Public facilities and improvements*. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefitting low and moderate income persons*. **(3)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons."

COMPATIBILITY with HDC Plan: D. "Other" Needs – Strategy 1, Public Works

SERVICE AREA: CT23, BG1 (77.0% L/M) BG2 (64.4% L/M)

GOALS OF PROJECT: Replace deteriorated curbs & sidewalks in the 100 and 200 blks of N. Wellington Street. Remove all but 1 tree in the tree lawn and plant up to 12 new trees.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:
Davis-Bacon: Yes.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

Comments: If all proposed trees are cut there will be 1 remaining tree in the tree lawn and there are only 3 or 4 trees in the front lawns of the homes in this neighborhood. The cost to remove the trees will potentially be $8,130 and to plant 12 new trees the cost will be $4,200.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 17

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: St. Casimir Neighborhood Model Block Public Works (Walnut St.)

DESCRIPTION: Installation of 1,080 lineal feet of curb, & 600 sq. yds. of sidewalk in the 800 block of Walnut Street. Remove up to 6 trees at a cost of $800 per tree and plant 15 new trees at a cost of $350 per tree.

BUDGET: 2006 requested: $104,000 Staff recommended: $95,541
2005 approved: $98,000

TIMETABLE:

Start date 1-1 2006, project estimates by 6-2006, bids awarded by 8-2006, construction 9 & 10, 2006 and completion date by 12-31-2006.

ELIGIBILITY: **570.201 (c)** *Public facilities and improvements*. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefiting low and moderate income persons*. **(1)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons."

COMPATIBILITY with HDC Plan: D. "Other" needs – Strategy 1, Public Works.

SERVICE AREA: CT27, BG2 66.2% low/mod

GOALS OF PROJECT: Replace deteriorated infrastructure in the 800 block of Walnut Street

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (1).

OTHER REVIEWS:
Davis-Bacon: Yes.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

This block has only 6 trees in the tree lawn, 1 large tree that has been trimmed by the utility company, 3 medium size trees and 2 small trees.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 20

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: South Bend Home Improvement Program

DESCRIPTION: Provides safe housing for low/moderate income clients, improves and maintains the housing stock in the City of South Bend, maintains affordability with the housing stock and assists in the revitalization of neighborhoods. The 2006 program will be focused in the neighborhoods currently served through the City of South Bend's Neighborhood Partnership Center program. However the program is open to residents throughout the City. In addition, a portion of these funds requested are for targeting the Model Block Neighborhoods.

BUDGET: 2006 requested: $425,000 Staff recommendation: $425,000
2005 approved: $425,000

TIMETABLE: Ongoing throughout 2006

ELIGIBILITY:**24 CFR 570.202 Eligible rehabilitation and preservation activities**. (b) *Types of assistance*. "CDBG funds may be used to finance the following types of rehabilitation activities . . . (2) Labor, materials, and other costs of rehabilitation of properties . . ."

BENEFIT: **24 CFR 570.208** (a) *Activities benefitting low and moderate income persons*. (3) *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

COMPATIBILITY with HDC Plan: A Housing, Strategy #1 – Supporting existing homeowners.

SERVICE AREA: City wide, but focused in the Model Block neighborhoods and the Neighborhood Partnership Center Neighborhoods.

GOALS OF PROJECT:
To assist clients with home repairs that improve the safety of their living quarters and helps improve the stability of the neighborhood.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (4); environmental checklist required all properties.

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 21

APPLICANT: Madison Center
403 E. Madison
South Bend, IN 46617 PH: 283-2108

PROJECT TITLE: Rental Assistance
DESCRIPTION: The primary purpose is to provide rental subsidies to the mentally ill who can live semi-independently with case management, psychiatric, occupational therapy and treatment. Madison Center will operate the program and submit all requests for funding with payments being made to the landlords.

2006 FUNDS RECOMMENDED: $15,000.00
2005 FUNDS Allocated: $19,000.00

TIMETABLE: all funds expected to be used in 2006
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206-209."

SERVICE AREA: St. Joseph County
GOALS OF PROJECT: To provide safe, community based housing for six persons with serious mental illness.
CONSISTENCY WITH HCD PLAN: Homelessness section " C" strategy #6
MATCH FUNDING: Madison Center-the value of services provided, CFR24 92.220 (a)(10).
PROGRAM INCOME: This project will not produce direct income.
ENVIRONMENTAL REVIEW: Environmental Assessment required

OTHER REVIEWS:

Davis-Bacon:	NO
Relocation:	N/A
Job Creation:	N/A
One-for-One Replacement:	N/A

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 22

SUBMITTING ORGANIZATION: Housing Development Corporation

PROJECT TITLE: REWARD Program

DESCRIPTION: Provides classroom training on general home purchase topics, combined with individual financial counseling, mentoring and grants to help with down payment / closing costs.

BUDGET: 2006 requested: $40,000 Staff recommended: $40,000
2005 approved: $40,000

TIMETABLE: January 1, 2006 through June 30, 2007.

ELIGIBILITY: **24 CFR 570.201 (n)** *Homeownership assistance*. "....CDBG funds may be used to provide direct homeownership assistance to low and moderate income households..."

BENEFIT: **24 CFR 570.208** (a) *Activities benefiting low and moderate income persons*. (3) *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

COMPATIBILITY with HDC Plan: A Housing, Strategy #2 – Helping renters become and remain homeowners.

SERVICE AREA: City wide

GOALS OF PROJECT: Provide 40 grants to help pay for downpayment / closing costs for 40 low and moderate income homebuyers.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (5)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006PROGRAM YEAR)
APPLICATION # 23

SUBMITTING ORGANIZATION: Near Northwest Neighborhood, Inc

PROJECT TITLE: Near Northwest Neighborhood, Inc. Revitalization Program - CDBG

DESCRIPTION: Revitalization of the Near Northwest Neighborhood. The NNN proposes to purchase and rehabilitate 5 deteriorated properties then sell them to low/mod income buyers. Two substandard homes will be demolished and 4 homeowners will be offered a forgivable loan to improve their properties. Installation of new curbs and sidewalks in conjunction with property development.

BUDGET: 2006 requested: $739,100 Staff recommendation: $479,471
2005 approved : $340,243

TIMETABLE:
Throughout 2006 -

ELIGIBILITY: **24 CFR 570.201 (a)** *Acquisition***.** "Acquisition in whole or in part by the recipient, or other public or private nonprofit entity, . . . for any public purpose, subject to the limitations of 570.207.", **(d)** *clearance activities* and **(i)** *Relocation*. "Relocation payments and other assistance for permanently and temporarily relocated individuals, families, . . ." **570.202** *Eligible rehabilitation and preservation activities*. (b) *Types of assistance*. "CDBG funds may be used to finance the following types of rehabilitation activities . . . (2) Labor, materials, and other costs of rehabilitation of properties .." **570.201** (c) Public facilities and improvements. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, . . ."

BENEFIT: **570.208 (a)** *Activities benefiting low and moderate income persons*. **(1)** *Area benefit activities*. "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons (Public Works Activity) **(3)** *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

COMPATIBILITY WITH HCD PLAN: A. Housing Strategy #2, Helping renters become and remain homeowners and D "Other" Needs #1, Public Works.

SERVICE AREA: CT 6 BG1(61.2% L/M) CT6 BG2(72.7% L/M) and CT 6 BG 3 (91.1% L/M).

GOALS OF PROJECT: To continue to strengthen the NNN neighborhood. Purchase, rehabilitation of 5 homes and the demolition of 2 homes the resale of 5 renovated homes to low/mod income families, the rehabilitation of 4 owner-occupied homes and installation of new curbs and sidewalks in conjunction with the rehab of homes.

ENVIRONMENTAL ASSESSMENT: Categorically excluded, 24 CFR 58.35 (a) (4)

OTHER REVIEWS:
Davis-Bacon: Yes (Curbs & sidewalks)
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

Activity Description
(2006 Program year)
Application #24

Submitting Organization: Near Northwest Neighborhood, Inc.

Subject Title: General Administration

Description: Funding to be used for general administrative support of Near Northwest Neighborhood, Inc.

Budget: 2006 requested: $125,000 Staff recommendation: $82,400
2005 approved: $90,000

Timetable: Ongoing throughout the year.

Eligibility: 24 CFR 570.205 Eligible Planning, urban environmental design and policy-planning-management-capacity building activities. (a) (6) "Policy - planning - management capacity building activities which will enable the recipient to (1) determine its needs; (2) Set long-term goals and short-term objectives,..."

Benefit: 24 CFR 570.200 (a) (1) Cost of administration and planning eligible under 570.205 and 570.206 will be assumed to benefit low and moderate income persons."

Compatibility with HDC Plan: D "Other" Needs, Strategy #3: Administration and Planning.

Service Area: Near Northwest Neighborhood (CT 6 and 7)

Goals of Project:
1) Oversee housing development projects
2.) Manage 3-5 units of affordable rental housing and commercial space at 1005 Portage.
3.) Continue development and support of community organizing activities.
4.) Develop capacity building for the residents of the Near N.W. Neighborhood, Inc. including support for home purchase and ownership.
5.) Provide day to day operational support of the Near Northwest Neighborhood, Inc. including financial accounting, grants, administration, and organizational record keeping.
6.) Maintain network of city agencies involved in implementation of strategies for designated target areas.
7.) Continue work in conjunction with the Portage Avenue Commercial Corridor.
8.) Work with area partners to insure communication and potential sources for funding.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)

Other Reviews:
Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

Activity Description
(2006 Program year)
Application #25

Submitting Organization: La Casa De Amistad, Inc.

Subject Title: LaCasa de Amistad Community Outreach Services

Description: This proposal is to help fund the Community Outreach Program. The primary service under this program is the Information and Referral Service. Additional programs are Emergency Food Pantry, after school and summer youth programs, computer training classes and child care for classes and meetings held in the building.

Budget: 2006 requested: $40,000 Staff recommendation: $20,000
2005 approved: $20,000

Timetable: Programs will continue throughout the year.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...education..."

Benefit: 24 CFR 570.208 (a) (2) Limited clientele activities. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit;"

Compatibility with HDC Plan: B. Social Services, Strategy #4: Give family advocacy and support.

Service Area: Primarily the West Side neighborhood, CT22, BG3. (70.08% L/M)

Goals of Project:
4. Service at least 200 clients through information and referral annually.
5. Continue the partnership with other non-profits & government agencies to provide accurate information and referrals.
6. Continue to provide emergency food to at least 150 families per month through the food pantry.
7. Continue to provide a safe and educational place for children of clients through the after School (capacity=30) and Summer Youth (capacity=40) programs.
8. Continue to provide child care for all of the classes and meetings held at LaCasa deAmistad so that families and mothers may attend.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)

Other Reviews:
Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

Activity Description
(2006 Program year)
Application #26

Submitting Organization: Real Services, Inc.

Subject Title: Older Adult Crime Victim Program

Description: To provide one on one support to senior residents who have become crime victims. Also, provides information and education on crime prevention. Services provided include the coordination of social services, crisis intervention and criminal justice support.

Budget: 2006 requested: $18,921 Staff recommendation: $12,000
2005 approved: $12,000

Timetable: Ongoing throughout the year.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...counseling...crime prevention..."

Benefit: 24 CFR 570.208 (a) (2) Limited clientele activities. (A) "Benefit a clientele who are generally presumed to be principally low and moderate income persons. Activity that exclusively serve a group of persons in any one or a combination of persons in any one or a combination of the following categories may be presumed to benefit persons, 51 percent of whom are low- and moderate income: elderly persons....

Compatibility with HDC Plan: B. Social Services, Strategy 3 Provide Financial/Physical Assistance for the elderly and Strategy 7 – Increase Public Safety Awareness.

Service Area: City wide.

Goals of Project: Establish contact with 800 victims, Provide presentations on senior crime prevention. Complete home security assessments, and distribute written materials at community centers. Coordinate with Adult Protective Services to insure greater safety of at risk adults and coordinate with South Bend Police Crime Prevention Unit in efforts to strengthen and stabilize neighborhoods.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)

Other Reviews:

Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

Activity Description
(2006 Program year)
Application #27

Submitting Organization: South Bend Heritage Foundation

Subject Title: General Administration Support

Description: Funding to be used for general administrative support of South Bend Heritage Foundation.

Budget: 2006requested: $200,000.00 Staff recommendation: $137,300
2005 approved: $150,000.00

Timetable: Ongoing throughout the year.

Eligibility: 24 CFR 570.205 Eligible Planning, urban environmental design and policy-planning-management-capacity building activities. (a) (6) "Policy - planning - management capacity building activities which will enable the recipient to 91) determine its needs; (2) Set long-term goals and short-term objectives,..."

Benefit: 24 CFR 570.200 (a) (1) Cost of administration and planning eligible under 570.205 and 570.206 will be assumed to benefit low and moderate income persons."

Compatibility with HDC Plan: D. "Other" Needs. Strategy #3, Administration and Planning Support.

Service Area: Near Westside Neighborhood (CT 19 and 20)

Goals of Project:
1.) Professional & Technical assistance to LaCasa and the Continued Planning and development of the new Fire Station #2 at LWW and Chapin.
2.) Provide professional & technical assistance to the Near Westside Neighborhood Association and other Near West Side neighborhood organizations.
3.) Provide professional and technical assistance to Downtown South Bend, Inc. through membership on both the Executive Committee and the Design and Land Use Subcommittee as well as participation with Downtown Urban Design Studio of the University of Notre Dame.
4.) Provide professional and technical assistance for the Lincolnway West Commercial Corridor committee, including meting facilitation, property acquisition, project development, reporting, budget analysis, grant applications and fiscal management; in the acquisition/demolition and future redevelopment of certain properties in the West Washington Redevelopment Area, Oil Express, Basic Machine, and the old Clark O'Neal Funeral Home; for the continued planning and predevelopment of market rate housing on the Near West Side neighborhood's downtown edge; to the Studebaker national Museum in the construction of its new facilities, the Studebaker national Museum and the Studebaker Archives Center, at Chapin and Thomas Streets; in the substantial rehabilitation of the Engman Natatorium into the Indiana University South Bend Civil Rights Heritage Center and Museum; to the Northeast Neighborhood Revitalization Organization, including serving as the master developer of the "Triangle"; and to various other City and civic initiatives that expand opportunities for low and moderate income families throughout the City of South Bend.

5.) Continue to market and sell single-family homes to low and moderate income families in the near West Side neighborhood and in the Near Northeast neighborhood.
6.) Operate the Colfax Campus, consisting of the Colfax Cultural Center, Charles Martin Youth Center, Blume's Community Development Center and Studio 815.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)
Other Reviews:
Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 29

SUBMITTING ORGANIZATION: South Bend Heritage Foundation, Inc.

PROJECT TITLE: Osborne Building Acquisition and Rehabilitation

DESCRIPTION: This application is to acquire and rehabilitate the Osborne Building located at 1029 - 1031 W. Washington Street. This is an eight unit apartment building located in the area of SBHF revitalization efforts.

BUDGET: 2006 requested: $353,100 Staff recommended: $361,125
2005 approved $ 0

TIMETABLE: The acquisition process will begin once SBHF has been notified of funding availability and the contract between the City and SBHF has been signed. Building specifications will then be developed and the project let out for bid. SBHF anticipates that all work will be able to be completed in the contract year.

ELIGIBILITY: **24 CFR 570.201 (a) "Acquisition.** ....and **24 CFR.570.202 Rehabilitation.**...(a) (1) Privately owned buildings and improvements for residential purposes.

BENEFIT: **24 CFR 570.208** (a) Activities benefiting low and moderate income persons (3) Housing Activities

COMPATIBILITY with HDC Plan: A. "Housing" , Strategy #3: Promote Quality Rental Property

SERVICE AREA: CT 19 – BG 2 - 71.7% low/mod

GOALS OF PROJECT: To acquire and rehabilitate the Osborne Building so that it can become quality, affordable housing. The rehabilitation of the Osborne Building will ensure that a property beginning to suffer from neglect will not be allowed to deteriorate any further.

ENVIRONMENTAL ASSESSMENT: Categorical exclusion 24 CFR 58.35(a)(3)(ii)

OTHER REVIEWS:
- **Davis-Bacon**: Yes
- **Relocation**: If tenants are displaced - yes
- **One for One Replacement Hsg**: No.
- **Job Creation**: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 30

SUBMITTING ORGANIZATION: South Bend Heritage Foundation on behalf of the Northeast Neighborhood Revitalization Organization

PROJECT TITLE: Northeast Neighborhood CDBG Acquisition and Demolition

DESCRIPTION: Purchase and demolition of up to 4 single family homes to make the land available for new construction. If required, SBHF will also relocate residents of the acquired homes.

BUDGET: 2006 requested: $213,400 Staff Recommendation: $218,250
2005 approved: $350,000

TIMETABLE:
Acquisition of previously identified properties will begin immediately after the CDBG funds have been released. Relocation benefits will then be negotiated with the property owners, once the properties are vacant demolition will take place. SBHF anticipates that it will be able to utilize all funds during the contact year.

ELIGIBILITY: **24 CFR 570.201** Basic eligible activities. (a) "Acquisition….of real property….for any public purpose. **570.201** (d) clearance activities…"clearance, demolition, and removal of buildings and improvements….." **570.202 Eligible rehabilitation and preservation activities.** (b) *Types of assistance.* "CDBG funds may be used to finance the following types of rehabilitation activities…(2) labor, materials, and other costs of rehabilitation of properties…."

BENEFIT: **570.208 (a)** *Activities benefiting low and moderate income persons*. **(3)** *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low-and moderate income households....." **This is the end use for this project. All properties will need to be tracked until new construction and final sale to low/mod income families is completed.**

COMPATIBILITY WITH HCD PLAN: A. Housing Strategy #2, Helping renters become and remain homeowners.

SERVICE AREA: Northeast Neighborhood, the area bounded by Napoleon Street on the north, South Bend Avenue on the south, east to Duey Street and west to Hill Street.

GOALS OF PROJECT: to increase the availability of land in the Northeast Neighborhood for the new construction of affordable single-family homes. The blighting influences in the Neighborhood will have been removed.

ENVIRONMENTAL ASSESSMENT: Assessed, 24 CFR 58.40

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 32

APPLICANT: South Bend Heritage Foundation, Inc.
803 Lincolnway West
South Bend, IN 46616 PH: 289-1066

PROJECT TITLE: Near West Side Mortgage Subsidies Project/Habitat for Humanity

DESCRIPTION: To provide mortgage subsidies for construction of single family homes and provide affordable homeownership opportunities to low-to-moderate income families.

2006 FUNDS RECOMMENDED: **$44,550**
2005 FUNDS Allocated: $41,250

TIMETABLE: All funds expected to be used in 2006.
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206 through 209."

SERVICE AREA: Near Westside Neighborhood, City of South Bend
GOALS OF PROJECT: To increase the number of owner occupied houses by constructing four new houses.
CONSISTENCY WITH HCD PLAN: Housing section "A" strategy #2
MATCH FUNDING: from real estate tax abatement
PROGRAM INCOME: The funds from this program will not produce direct income.
ENVIRONMENTAL REVIEW: Environmental Checklist

OTHER REVIEWS:

Davis-Bacon:	N/A
Relocation:	N/A
Job Creation:	N/A
One-for-One Replacement:	N/A

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 33

APPLICANT: South Bend Heritage Foundation
803 Lincolnway West
South Bend, IN 46616 PH: 289-1066

PROJECT TITLE: Near West Side Neighborhood Acquisition & Rehab
DESCRIPTION: This is a continuation of a neighborhood stabilization program to acquire and substantially rehabilitate substandard and/or abandoned single family homes, and sell them to low-to-moderate income home buyers.

2006 FUNDS Recommended: **$205,821.00**
2005 FUNDS ALLOCATED: $250,000.00
2004 FUNDS ALLOCATED: $308,358.00

TIMETABLE: All funds are expected to be used in 2006
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206 through 209."

SERVICE AREA: Near Westside Neighborhood, City of South Bend
GOALS OF PROJECT: To continue removing blighting influences on the neighborhood through the purchase of substandard properties and to create viable homeownership opportunities for four (4) low-to-moderate income families.
CONSISTENCY WITH HCD PLAN: Housing section "A", strategy #2
MATCH FUNDING: Banked match
PROGRAM INCOME: The funds from this project will not produce direct income.
ENVIRONMENTAL REVIEW: ENVIRONMENTAL ASSESSMENT
OTHER REVIEWS:

Davis-Bacon: N/A
Relocation: N/A
Job Creation: N/A
One-for-One Replacement: N/A

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 35

APPLICANT: South Bend Heritage Foundation on behalf of NNRO
813 Lincoln Way West
South Bend, IN 46616 PH: 289-1066

PROJECT TITLE: Northeast Neighborhood Acquisition and Rehabilitation
DESCRIPTION: To acquire and rehab substandard structures in the Near Northeast Neighborhood assisting in the revitalization of the neighborhood by adding new homeowners.

2006 Funds Recommended: $200,000.00
2005 Funds Allocated: $221,977.00
2004 Funds Allocated: $385,000.00

TIMETABLE: All funds expected to be used in 2006
ELIGIBILITY: 24 CFR 92.205(a)(1)

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206 through 209."

SERVICE AREA: Near Northeast Neighborhood
GOALS OF PROJECT: To add owner occupied newly rehabbed houses
CONSISTENCY WITH HCD PLAN: Housing section "A", strategy #2
MATCH FUNDING: banked match
PROGRAM INCOME: The funds from this program will not produce direct income.
ENVIRONMENTAL REVIEW: Environmental Checklist

OTHER REVIEWS:

Davis-Bacon:	N/A
Relocation:	N/A
Job Creation:	N/A
One-for-One Replacement:	N/A

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 36

SUBMITTING ORGANIZATION: REAL Services, Inc.

PROJECT TITLE: Guardianship Program

DESCRIPTION: To assist individuals 60 yrs and older who have no family or friends willing or capable of serving as the legal guardian and have been found at risk because of physical, psychological or emotional incapacities through providing legal guardianship over these individuals.

BUDGET: 2006 requested: $20,300 Staff recommended: $12,000
2005 approved: $ 0

TIMETABLE: Ongoing throughout 2006.

ELIGIBILITY: **24 CFR 570.201** (e) *Public services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning . . . health. . . welfare."

BENEFIT: **24 CFR 570.208** (a) (2) *Limited clientele acitivites*. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit;"

COMPATIBILITY with HCD Plan: B. Social Services, Strategy #3, Provide financial/physical assistance for the elderly.

SERVICE AREA: City wide

GOALS OF PROJECT: provide guardianship services to 20 new clients and continue providing service to current clients.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 38

SUBMITTING ORGANIZATION: Community Homebuyers Corporation

PROJECT TITLE: Forgivable Second Mortgage Program

DESCRIPTION: To provide homeownership opportunities for low/mod income homebuyers through offering a forgivable second mortgage from 5% to 20% of the purchase price of the home.

BUDGET: 2006 requested: $300,000 Staff recommended: $300,000
2005 approved: $300,000

TIMETABLE: Ongoing throughout 2006

ELIGIBILITY: **24 CFR 570.201 (n)** *Homeownership Assistance***.** "....CDBG funds may be used to provide direct homeownership assistance to low-moderate income households....."

BENEFIT: **24 CFR 570.208** (a) *Activities benefitting low and moderate income persons*. (3) *Housing activities*. "An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low and moderate income households."

COMPATIBILITY with HDC Plan: A.Housing Strategy #2 – Helping Renters become and remain homeowners.

SERVICE AREA: City of South Bend.

GOALS OF PROJECT: Move 25 households from renters to homeowners.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

EMERGENCY SHELTER GRANT
2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO#41

APPLICANT: The Center for the Homeless, Inc.
813 S. Michigan Street
South Bend, IN 46601 PH: 282-8700

PROJECT TITLE: The Center for the Homeless Operations/Emergency Services

DESCRIPTION: The purpose of the program is to assist people in breaking the cycles of poverty, addiction, violence, and isolation that lead to homelessness. 2006 ESG funds are requested for utilities and insurance costs.

2006 FUNDS RECOMMENDED; $44,944.00

2005 FUNDS ALLOCATED: $44,944.00
2004 FUNDS ALLOCATED: $45,800.00

TIMETABLE: PROGRAMS OPERATE CONTINUOUSLY THRUOUT THE YEAR

ELIGIBILITY:

24 CFR 576.21(b)(1)
"Grant amounts provided by HUD to units of general local government...may be used to provide an essential service under paragraph (a)(2) of this section only if the service is a new service, or is a quantifiable increase in the level of a service above that which the unit of general local government (or...), as applicable, provided with local funds during the 12 calendar months immediately before the grantee...received initial grant amounts."

24 CFR 576.21(a)(3)
"Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff."

SERVICE AREA: The City of South Bend & City of Mishawaka

GOALS OF PROJECT, with measurable objectives: Helping people meet basic needs and providing them an opportunity to break the cycle of homelessness, addiction, violence, and hopelessness to achieve the maximum degree possible of long term self sufficiency. 1,000+ homeless men, women & children will receive services.

CONSISTENCY WITH HCD PLAN: Section "C" Homelessness, strategy #4-Emergency Shelter
MATCH FUNDING: 14,500 volunteer hours
PROGRAM INCOME: The funds will not produce income.
ENVIRONMENTAL REVIEW: Exempt
OTHER REVIEWS:

- Davis-Bacon: N/A
- Relocation: N/A
- Job Creation: N/A
- One-for-One Replacement: N/A

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 43

SUBMITTING ORGANIZATION: Indiana Plan-South Bend

PROJECT TITLE: Pre-Apprenticeship Training

DESCRIPTION: To provide pre-apprenticeship training to individuals then help place them, in trades in the construction industry.

BUDGET: 2006 requested: $53,000 Staff Recommendation: $39,750
2005 approved: $39,750

TIMETABLE: Ongoing throughout the year.

ELIGIBILITY: **24 CFR 570.201** (e) *Public services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning . . . employment, education, . . . welfare . . ."

BENEFIT: **24 CFR 570.208** (a) *Activities benefitting low- and moderate-income persons* (2) *Limited clientele activities*. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit;"

COMPATIBILITY with HDC Plan: B. Social Services, Strategy #1 Support Adult Education Services.

SERVICE AREA: City wide

GOALS OF PROJECT: To provide pre-apprenticeship training to 20 individuals and place them in apprenticeship positions where 70% will be retained after 13 weeks of employment.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #44

SUBMITTING ORGANIZATION: Community Coordinated Child Care, Inc.

PROJECT TITLE: Child Care Subsidy

DESCRIPTION: Provide child care subsidies so parents can stay employed, go to school, and stay off welfare

BUDGET: 2006 requested: $73,400 Staff Recommended: $62,000
2005 approved: $62,000

TIMETABLE:
Ongoing throughout year.

ELIGIBILITY: **24 CFR 570.201** (e) *Public services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning . . . child care, . . ."

BENEFIT:**24 CFR 570.208** (a) (2) *Limited clientele activities*. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit; . . ."

COMPATIBILITY with HDC Plan: B. Social Services, Strategy #2: Assist low/mod households in securing child care.

SERVICE AREA: Day Care Centers involved:
1) Children's Center, 333 West Colfax
2) Circle of Mercy, 120 South Taylor
3) El Campito Day Care, 1024 West Thomas

GOALS OF PROJECT:
Provide 11 children with 2,640 days of child care.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a)(9)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 45

APPLICANT: Housing Assistance Office, Inc.
1138 Lincolnway East, P.O. Box 1558
South Bend, IN 46634 PH: 233-9305

PROJECT TITLE: Prairie Village Apartments Rehabilitation
DESCRIPTION Renovation of Prairie Village Apartments in New Carlisle. Work to include replacement of all wooden decking and balconies with composite decking. Repave the parking lot, improve drainage at stairwells, install new doors and sidelights at shared stairwells, install exterior lighting in parking lot, update individual units by replacing cabinets, counters, sinks, front doors, interior doors, woodwork, carpet and vinyl. Convert two first floor apartments to wheelchair accessible units by widening bathroom doors, installing entrance ramps, and grab bars.

2006 FUNDS RECOMMENDED: $112,969.00
2005 FUNDS ALLOCATED: $0.00

TIMETABLE: all funds expected to be used in 2005
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206-209."

SERVICE AREA: St. Joseph County
GOALS OF PROJECT: To prevent health and safety hazards, improve the interiors, make two units handicap accessible.
CONSISTENCY WITH HCD PLAN: Housing section "A" strategy #3-Promote Quality Rental Property
MATCH FUNDING: $62,500.00 of banked match
PROGRAM INCOME: This project will not produce any direct income.
ENVIRONMENTAL REVIEW: Environmental Checklist

OTHER REVIEWS:

Davis-Bacon:	N/A
Relocation:	N/A
Job Creation:	N/A
One-for-One Replacement:	N/A

Activity Description
(2006 Program year)
Application #49

Submitting Organization: YWCA of St. Joseph County

Subject Title: Educational Support Services

Description: To provide community based educational groups. The majority of these groups will take place at the YWCA's main facility, 1102 S. Fellows St. South Bend with outside groups being provided at the Juvenile Justice Center and the St. Joseph County Jail and St. Margaret's House..

Budget: 2006 requested: $68,000 Staff recommendation: $68,000
2005 approved: $68,000

Timetable: Ongoing throughout the year.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...health..drug abuse..welfare..."

Benefit: 24 CFR 570.208 (a) (2) Limited clientele activities. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit;"

Compatibility with HDC Plan: C. Homelessness, Strategy #2: Supportive Services

Service Area: City of South Bend.

Goals of Project: Five Hundred women and 300 youth will receive education and services.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)

Other Reviews:

Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

EMERGENCY SHELTER GRANT
2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO#50

APPLICANT: YWCA of St. Joseph County
1102 S. Fellows
South Bend, IN 46601 PH: 233-9491

PROJECT TITLE: Women's Shelter for Domestic Violence

DESCRIPTION: The Women's Shelter provides emergency shelter for women and their children fleeing domestic violence. In addition, the shelter provides counseling, domestic violence education, case management, support groups, and advocacy services. 2006 ESG funds are requested for operations expenses.

2006 Funds RECOMMENDED $44,944.00

2005 FUNDS ALLOCATED: $44,944.00
2004 FUNDS ALLOCATED: $45,900.00
2003 FUNDS ALLOCATED: $45,900.00

TIMETABLE: All funds expected to be used in 2006

ELIGIBILITY: 24 CFR 576.21(b)(1)
Grant amounts provided by HUD to units of general local government...may be used to provide an essential service under paragraph (a)(2) of this section only if the service is a new service, or is a quantifiable increase in the level of a service above that which the unit of general local government (or...), as applicable, provided with local funds during the 12 calendar months immediately before the grantee...received initial grant amounts."

24 CFR 576.21(a)(3)
Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff."

SERVICE AREA: City of South Bend

GOALS OF PROJECT: Women and children will obtain emergency shelter and provisions in a safe, supportive environment. 600 women and children will be served

CONSISTENCY WITH HCD PLAN: Section "C" Homelessness, strategy #4 Emergency Shelter

MATCH FUNDING: $45,900.00 United Way, Fundraising.

PROGRAM INCOME: No
ENVIRONMENTAL REVIEW: Exempt
OTHER REVIEWS:

- Davis-Bacon: N/A
- Relocation: N/A
- Job Creation: N/A
- One-for-One Replacement: N/A

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION # 54

SUBMITTING ORGANIZATION: Family & Children's Center Counseling & Development Services, Inc.

PROJECT TITLE: Family & Children's Center Therapeutic Services

DESCRIPTION: To offer supportive services to families and individuals of South Bend, including individual and family counseling and support services such as parenting groups and case management assistance..

BUDGET: 2006 requested: $45,000 Staff recommended: $45,000
2005 approved: $45,000

TIMETABLE: Ongoing throughout the year.

ELIGIBILITY: **24 CFR 570.201** (e) *Public services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning ..... education, . .counseling".

BENEFIT: **24 CFR 570.208** (a) (2) *Limited clientele activities*. (B) "Require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit;"

COMPATIBILITY with the HDC Plan: B. Social Services, Strategy #6: Provide needed Mental Health Care.

SERVICE AREA: City of South Bend

GOALS OF PROJECT: To provide counseling services for adults and children throughout the year. To offer specialized counseling groups in response to identified needs. To offer parenting groups in several categories.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation:No.
One for One Replacement Hsg: No.
Job Creation: No.

ACTIVITY DESCRIPTION
(2006 PROGRAM YEAR)
APPLICATION #: 56

SUBMITTING ORGANIZATION: Boy's & Girl's Club of St Joseph County

PROJECT TITLE: Youth Development

DESCRIPTION: To provide youth development programming in the areas of education, environmental studies, health, fine arts, careers, tobacco/alcohol/drug and pregnancy prevention, gang prevention, character development and athletics.

BUDGET: 2006 requested: $50,000 Staff recommendation: $40,000
2005 approved: $40,000

TIMETABLE: Ongoing throughout 2006: during winter, spring and fall, club hours are 2:30pm to 8pm; during summer, hours are 7:30am to 6pm..

ELIGIBILITY: **24 CFR 570.201** (e) *Public services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning . . . education . . . recreational needs."

BENEFIT: **24 CFR 570.208** (a) (1) *Area Benefit activities*. (i) "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons.

COMPATIBILITY with HDC Plan: B. Social Services, Strategy #9: Expand Youth Services.

SERVICE AREA: Daily programming takes place at three sites in South Bend , 502 E. Sample St. located in CT 29 (75.48% L/M), 740 N. Eddy Street, and 56660 Oak Road. The Wilson Primary Center located at 56660 Oak Road has about 75 out of the 2500 kids participating. This is approximately 3% which keeps the Boys and Girls Club well above the 51% benefit to low/moderate income, City of South Bend families. The $40,000 awarded from the City of South Bend's CDBG program is well below the total 2004 budget of $1,002,902. From this information we can assume the City's CDBG funds are benefiting low/moderate income City children.

GOALS OF PROJECT: Provide youth development programs for 800 City of South Bend youth in 2006.

ENVIRONMENTAL ASSESSMENT: Exempt, 24 CFR 58.34 (a) (4)

OTHER REVIEWS:
Davis-Bacon: No.
Relocation: No.
One for One Replacement Hsg: No.
Job Creation: No.

Activity Description
(2006 Program year)
Application #57

Submitting Organization: Ark Angels, Inc.

Subject Title: Transforming Education & Character Project

Description: To provide empowerment, leadership development and training services to inner city and other youth at risk of minimum development of their potential as learners in schools, as competent employees in the work place and responsible citizens as adults.

Budget: 2006 requested: $70,040 Staff recommendation: $30,000
2005 approved: $30,000

Timetable: On going throughout the year.

Eligibility: 24 CFR 570.201 (e) *Public Services*. "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...education.... welfare.... recreational needs.

24 CFR 570.208 (a) (1) *Area benefit activities*. (I)."An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons....."

Compatibility with HDC Plan: B. Social Services, Strategy #9 Expand Youth Services.

Service Area: Near Northwest Neighborhood CT 6 (71.51% L/M) The center is located at 749 Harrison Avenue.

Goals of Project: Assist 275 Inner City at risk youth to make better choices relative to their actions, attitudes and lifestyles.

Environmental Assessment: Exempt, 24 CFR 58.34(a)(4)
Other Reviews:
Davis Bacon: No
Relocation: No
One for One Replacement Hsg: No
Job Creation: No

HOME 2006 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 70

APPLICANT: City of Mishawaka
600 E. Third St.
Mishawaka, IN 46644 PH: 258-1668

PROJECT TITLE: Mishawaka First Time Homebuyer Program
DESCRIPTION: Mortgage subsidy program to provide homeownership opportunities to income eligible families.

2006 FUNDS RECOMMENDED: $255,000.00
2005 FUNDS ALLOCATED: $257,500.00
2004 FUNDS ALLOCATED: $250,000.00

TIMETABLE: all funds expected to be used in 2006.
ELIGIBILITY: **24 CFR 92.205(a)(1)**

"Home funds may be used by participating jurisdiction to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition (including assistance to home buyers), new construction, reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations, to provide tenant-based rental assistance, including security deposits; to provide for the payment of reasonable administrative and planning costs; and to provide for the payment of operating expenses of CHDOs. The housing must be permanent or transitional housing, and includes permanent housing for disabled homeless persons, and single-room occupancy housing. The specific eligible costs for these activities are set forth in 24 CFR 92.206-209."

SERVICE AREA: City of Mishawaka
GOALS OF PROJECT: To strengthen neighborhoods by adding 5 new structures and provide homeownership opportunities to five families .
CONSISTENCY WITH HCD PLAN: Housing section "A" strategy #2
MATCH FUNDING: Difference between appraised value and the sales price.
PROGRAM INCOME: This project will not produce direct income.
ENVIRONMENTAL REVIEW: Environmental checklist

OTHER REVIEWS:
Davis-Bacon: NO
Relocation: N/A
Job Creation: N/A
One-for-One Replacement: N/A