Housing & Community Development Plan

St. Joseph County Housing Consortium

2005 through 2009

South Bend CDBG

South Bend ESG

Mishawaka CDBG

St. Joseph County Housing Consortium HOME

ST. JOSEPH COUNTY HOUSING CONSORTIUM

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INTRODUCTION

The Housing & Community Development Plan ("HCD Plan", also sometimes called the Consolidated or "Con" Plan) explains how and why HUD funding will be used. The Housing and Community Development plan requires the community to combine submission of all its HUD-funded grants into one document, to allow for better coordination of various resources. In essence, the HCD Plan is an application for the following HUD grants: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG). In addition, because the Cities of South Bend, Mishawaka and St. Joseph County entered into an Inter-local Government Agreement in 1991 to establish the St. Joseph County Housing Consortium, the three jurisdictions must develop the HCD Plan together. It is a challenge to define a common vision yet maintain our own unique identities, but the jurisdictions are committed to the process and have successfully worked together over the past 12 years.

Years ago, each grant had its own plan. This was confusing to the public, in part, because of the differing requirements of the grants, but also because of the different time schedules for the grants. These numerous plans were also inefficient and duplicative, using portions of the same background information: demographics, statistics, goals, strategies, and resources. Now, all grants operate on the same program year, beginning January 1 and ending December 31 of each year.

The HCD plan requires the community to work together and fosters a "bottom up" planning process that generates citizen involvement. When the community shares resources and plans cooperatively, it can advance their goals more effectively. The consolidated plan provides a comprehensive vision for the whole community with such issues as affordable housing, adequate infrastructure, fair housing, environmental justice, enhancement of civic design, and economic growth coordinated with human development. The HCD Plan helps to ensure the community uses its resources efficiently and allows the community as a whole to determine how HUD funding will be used to meet the community's needs.

The St. Joseph County Housing Consortium receives funding from the Department of Housing & Urban Development in the following three programs: Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and the HOME Program. In general, this funding must be used to help low-income residents and support a variety of programs, such as mortgage subsidies for home buyers, homeowner rehabilitation, constructing new streets, sidewalks, & other infrastructure, elimination of urban blight, and a host of social programs for low-income and special needs populations. Below is the 2004 funding level for each government unit:

- **$3.379 Million** in CDBG funding for the City of South Bend
- **$662,000** in CDBG funding for the City of Mishawaka
- **$124,736** in ESG funding the City of South Bend
- **$1.230 Million** in HOME funding for the St. Joseph County Housing Consortium

In order to develop the best possible plan for St. Joseph County citizens, the Consortium needs community input. Not only will this input help the Consortium to identify the most pressing community needs, but will also assist to ensure HUD funding is used as efficiently as possible. This third plan is expected to build upon the foundation developed under the previous two 5-year plans. In the first plan, staff spent a significant number of hours personally interviewing representatives from affected agencies. For the second plan, we worked with topical committees (Housing, Homeless, Social Services), largely made up of representatives from local not-for-profit agencies. This third plan incorporates the traditional public hearing aspects of the previous two plans, and input has been drawn from all affected agencies (and indeed was solicited throughout the Draft HCD Plan comment period until August 27, 2004 and again from September 27 thru November 1, 2004) but also draws on the information gathered in development of South Bend's City Plan initiative.

The City Plan Initiative began in 2003 with a lecture series featuring prominent speakers in various fields of community development and planning. The series attracted over 250 people to begin the dialogue on what they want the community to look like at the end of 20 years. At the same time; we took nomination of citizens from the entire St. Joseph County community, and then chose 50 individuals to serve on the Civic Alliance. Much care was taken to ensure the make-up of the Civic Alliance would be truly representative of the diversity of the community. The next phase was a series of 18 community outreach meetings (3 in each of the 6 Council Districts). Six additional meetings were scheduled with other targeted constituencies (i.e. businesses, churches, etc.). Over 1,281 people participated in the sessions and actively participated in the identification of items which need to be addressed in our community. A vision statement has now been crafted and the Civic Alliance has broken up into Issue Panels such as: Economic Development, Transportation and Infrastructure, etc. They are continuing their work by meeting with local experts in the issue fields to try to identify the obstacles to meeting the community's vision. While City Plan will not be completed in time for this submission, we have incorporated relevant comments as appropriate. In addition, we intend to revise the South Bend section of the HCD Plan to reflect final recommendations, once City Plan is completed.

The current Mishawaka 2000 Comprehensive Plan was established in 1986 and has since been updated twice for the redevelopment of the former Uniroyal facility the "Rivercenter", and for the development of Capital Avenue in a joint effort with St. Joseph County. The City, in some areas has outgrown the limits of the previous plan. The goals are outdated and in some cases are not pertinent to current trends and issues.

This two-year process is anticipated to start in October of 2004. The planning process will be broken into six steps, with each step building on each other. The process will have multiple opportunities for public input. Unique to this process will be the ability for the public to ask for research or information as part of the education component. It is envisioned that participants will be solicited from business, community organizations, schools, and other leaders of the community. The focus of

this strategic planning effort will be to more fully identify the root of problems, establish meaningful goals, and direct our resources comprehensively to maximize benefits.

The start of this process began with the creation of a Mission Statement for the City. This process involved department heads and all elected officials to provide a basic direction to our effort. Our declared mission is: "*Working together to build the "Best Hometown in America" by delivering exceptional services, promoting safe and clean neighborhoods, elevating the quality of life, and inspiring pride in our community.*"

The City of Mishawaka anticipates that once completed this comprehensive plan effort will have a significant impact on the consolidated plan. At a minimum it has the potential to involve more departments and organizations to some of our common needs identified herein. Police, Fire, Building, Engineering, Planning, and Street Departments all play an integral role in the quality of our neighborhoods. Our problems, issues, and goals are not limited to one department or area but have the potential to be impacted on every level by the services delivered by the City which will no doubt be better organized and directed following this effort. As the Comprehensive Plan effort proceeds the City anticipates that revisions will be made to the portions pertaining to Mishawaka found in the Consolidated Plan.

The City of South Bend, the City of Mishawaka and St. Joseph County joined together to form the St. Joseph County Housing Consortium to assemble the first five year Plan in 1995. Many challenges confront the St. Joseph County Housing Consortium and its member jurisdictions as this third five-year Plan is put together. These governmental units recognize the trends in the Community Profile and want to reverse the problems identified. When governmental units share resources and plan cooperatively, they are more effective in achieving their goals, because these problems cross jurisdictional boundaries. Despite continuing social and economic problems, the Consortium is committed to meeting the challenges ahead.

INSTITUTIONAL STRUCTURE

Coordination and Management of the Consolidated Planning Process

The Housing and Community Development Plan requires consultation with appropriate public and private agencies. The following organizations support current consolidated planning efforts and have significant roles in administering programs covered by this plan:

St. Joseph County Housing Consortium

The St. Joseph County Housing Consortium was established by an Inter-local agreement in 1991 and is comprised of three jurisdictions: the City of South Bend, the City of Mishawaka, and St. Joseph County, with South Bend acting as the lead jurisdiction. The Cities of South Bend and Mishawaka, and St. Joseph County recognize that affordable housing, homeless assistance and supportive service needs extend beyond jurisdictional boundaries. The Consortium as its own entity receives HOME Program funding, which is distributed among the three jurisdictions, approximately as follows: South Bend: 58.1%; Mishawaka: 17.8%; County remainder: 9.1%; and CHDO projects: 15% (as required by HUD).

City of South Bend - Department of Community and Economic Development

The Building Commissioner of South Bend and St. Joseph County as well as the Director of Communications and Special Projects serve as South Bend's representatives on the Consortium Board. The Department of Community and Economic Development provides staff support to the Consortium and serves as the lead agency for the HCD Plan. The Department's Division of Financial & Program Management is responsible for the preparation, coordination, submittal and revision of the HCD Plan and Annual Plans. The City of South Bend is an entitlement community, meaning it receives Community Development Block Grant (CDBG) funds every year -- they are "entitled" to it -- based on a complex formula developed by HUD using age of housing, extent of poverty, size of population, etc. The City of South Bend also receives the Emergency Shelter Grant (ESG) funds, as well, based on a similar formula.

City of Mishawaka - Department of Community & Economic Development

The Mayor and the Director of the Department of Community & Economic Development serve as the Mishawaka representatives on the Consortium Board. The Department also assists in the preparation of the HCD Plan and Annual Plans. The City of Mishawaka also receives Community Development Block Grant (CDBG) funds every year as an entitlement community.

St. Joseph County - County Commissioners

Two county commissioners serve as the County representatives to the Consortium. The county does not receive HUD entitlement funding, but does receive HOME funding as outlined above.

Housing, Homeless, & Social Service Agencies

The HCD Plan was prepared in consultation with community, governmental, public housing authorities, and not-for-profit service and neighborhood organizations. State and local health and child welfare data was examined including the incidence and location of lead based paint hazards and poisonings. We consulted several federal, state and regional sources for information on the economic, health, assisted housing, and social service issues as well as continuing our on-going dialogue with local subgrantees and planning agencies. Local subgrantees include REAL Services which provides services to elderly people within the Northern Indiana region; Madison Center which works primarily with mentally illness issues; AIDS Ministries/AIDS Assist which provides services to HIV/AIDS patients and the Center for the Homeless, Youth Service Bureau and the YWCA which all provide services to homeless persons. Our local Homeless Committee continues to be very active in working together to carryout our Continuum of Care and cooperatively applying for relevant grants as they become available. In addition, we sat down with representatives of each of the community's 3 public housing authorities in the spring of 2004 to discuss issues facing their clients.

The consolidated planning process encounters four barriers. The first barrier is the complexity of the community's housing and social service structure. The complicated structure resulted in questions on coordination efforts. The second barrier is the presence of three jurisdictions, which are represented in the consortium. Each jurisdiction has its own needs, strategies, and goals. The third barrier is that the two entitlement communities retain Community Development Block Grant (CDBG) funding authority. The final barrier is the realization that the HCD Plan would require new methodology to coordinate the community's goals.

The HCD Plan has the following strengths and gaps in the delivery system:

Strengths:

- Ability of local not-for-profit agencies to deliver quality services
- Ability of entitlement communities to leverage dollars
- The number of state, local and not-for-profit agencies delivering local services
- Cooperative attitude and dedication by service providers
- Willingness of service providers to accomplish goals in unique ways
- Relationship between government and service providers

Gaps:

- Weak collaborative foundation
- Lack of an acceptable and coordinated plan for priorities
- Difficulty in providing services to rural areas—few neighborhood-based satellite service facilities outside the incorporated areas of South Bend and Mishawaka

NOTE: In preparing the 2005-09 HCD Plan, it was determined that much of this section was still applicable. It should, however, be noted that there has been progress made in closing the gaps outlined above. Specifically:

Collaborative foundation – the continuation of the St. Joseph County Housing Consortium for the past 12 years has certainly helped to foster increased collaboration. There is no obvious animosity between the administrations of the three jurisdictions; conversely they seem to interact quite well, even across political party lines. The biggest barrier appears to be the vast responsibilities each must balance, which literally leaves too little time to interact as frequently as they might like.

Acceptable and coordinated plan for priorities – even though the 3 units of local government are able to work together well, their funding is generally separately received and allocated. The muscle of prioritization is in the allocation of scarce resources, which must continue to be done separately. We have, however, had some recent economic development projects in the two cities which have enjoyed joint funding from the County as well. The expansion of the Robert Bosch facility campus in South Bend has been made possible by assembling over $10million from the company, the City of South Bend, St. Joseph County, and the State of Indiana retained 435 jobs. The recent AM General expansion was a cooperative effort between the City of Mishawaka and St. Joseph County and will provide good paying jobs for the community.

Providing services to rural areas – While a great deal of the HUD funding available goes to the urban areas of South Bend and Mishawaka, the availability of HOME funds has allowed the County to participate in affordable housing projects in other portions of the community, particularly the more rural and small town areas of the County. In addition, the local United Way has established a branch office in Walkerton to bring much needed services to that area.

The Application Process:

The same application and application process is used for agencies seeking CDBG, ESG, and HOME funds. Each year, applications are made available in June and must be submitted by the deadline in early August to the City of South Bend, Department of Community & Economic Development. One copy of each application requesting Mishawaka's CDBG funding are sent to the Department of Community & Economic Development in Mishawaka. All other applications are reviewed by the City of South Bend's Department of Community and Economic Development. Staff ensures that the proposed request constitutes an eligible use of funds, according to the Code of Federal Regulations (CFR). Staff also considers project feasibility, total costs and analyzes each proposed project to ensure all regulations have been taken into consideration by the non-profit agency. In South Bend, the Department Management Team of Community & Economic Development reviews the projects and staff recommendations for the CDBG and ESG grants and makes recommendations on behalf of the department to the Mayor and Common Council. In Mishawaka, the Department of Community & Economic Development makes its CDBG recommendations to the Mayor and the Redevelopment Commission. Consortium staff makes their recommendations to the Consortium Board.

Community Development Block Grant - City of South Bend

For the CDBG Program, the City of South Bend carries out its projects by contracting with two types of entities: other City Departments and non-profit organizations, some of which are community development corporations, or CDC's.

City Departments

The City of South Bend establishes contracts for delivery of specific services with the following City departments for the following programs:

- **Division of Community Development**: The Division directly, or acting as staff for area not-for-profits, uses CDBG funding for a wide variety of housing programs for the South Bend community, including rehabilitating owner-occupied homes, providing mortgage subsidies for new home-buyers, and offering home-buyer education classes with a financial incentive for those who complete the course and buy a home in South Bend. In addition, the Division applies for CDBG funding for infrastructure improvements on behalf of Neighborhood Partnership Centers, which are quasi-independent, non-profit neighborhood groups. The Partnership Centers decide the work they would like done and the neighborhood planners consult with the City's Department of Engineering regarding cost. If the project is approved for funding, Engineering bids the projects and selects the lowest and best contractors. Engineering monitors the project, ensuring the work meets the Department's specifications.
- **Economic Development**: Downtown improvements and other slum/blight projects.
- **Police Department / Crime Prevention**: To strengthen South Bend's Neighborhood Watch Program and pay for overtime for police to patrol troubled areas on foot and bike during the warmer months.
- **Human Rights Commission**: Provide funds to the Human Rights Commission to further fair housing in South Bend and investigate claims of discrimination.

Non-profit Organizations

Non-profit organizations usually have one of two missions: they either provide a particular kind of service (such as day care, home rehabilitation, aid to the elderly, etc.) to any client who meets the eligibility requirements and lives in the jurisdiction; or they concentrate on neighborhood revitalization, where the "client" is, in a very real sense, the neighborhood itself. The first type of mission is fairly straightforward and needs little explanation. The second type of non-profit organizations bid and contract with private companies to carry out the projects. When affordable housing is constructed, the non-profits also qualify low income families for the housing program. The primary areas in South Bend where Community Development Corporations (CDC's) operate are described below.

- **Chapin-Western Redevelopment Area**: The lead agency is South Bend Heritage Foundation, a CDC. SBHF has been working in the Near Westside neighborhood for more than 30 years. They have been instrumental in making significant changes in this

neighborhood. On the residential side, SBHF has rehabilitated owner occupied homes; acquired and rehabilitated vacant houses for resale; rehabilitated rental units; constructed new single-family units as well as apartment complexes. In addition, they have been equally active on commercial structures, as needed to assist the neighborhood.

- **Near Northwest Neighborhood**: The lead non-profit organization is Near Northwest Neighborhood, Inc. This organization sponsors many social programs as part of its neighborhood organizing activities for its target area and also uses CDBG and HOME funds for rehabilitating old homes for resale to new homebuyers. They also will begin construction of new single family houses in 2004.
- **Northeast Neighborhood**: The lead non-profit organization is Near Northeast Revitalization Organization (NNRO), staffed by South Bend Heritage Foundation. NNRO also uses CDBG and HOME funds for rehabilitating old homes and constructing new ones for sale to new homebuyers in the redevelopment area. NNRO is dedicated to increasing homeownership in this area as part of its neighborhood organizing activities.
- **The Southeast Neighborhood**: There is no lead agency or CDC working primarily in this area. Various agencies have invested in this area: South Bend Heritage Foundation used HOME funds to construct 54 affordable rental units, known as Heritage Homes Southeast and Family & Children's Center used CDBG funds to construct a new Boys & Girls Club building. Housing Assistance Office has used CDBG and HOME funds for mortgage subsidies for newly constructed homes on the blocks just south of the Boys & Girls Club, while some CDBG funds for new infrastructure is handled by the Division of Community Development. This area attracted outside investment, such the St. Joseph County Juvenile Center, the Ivy Tech College campus, and the new Y.W.C.A.

Other non-profit organizations have a city-wide scope and offer a variety of services to South Bend residents and Mishawaka. For example, the following organizations offer services to residents in both South Bend and Mishawaka:

- Young Women's Christian Association (YWCA): Counseling to help women achieve self-sufficiency; offer outreach and case management services to women, as well as group sessions for women escaping abusive relationships.
- REAL Services: Area Agency on the Aging, providing Guardianship services in both South Bend and Mishawaka; also offers a counseling service for elderly crime victims to better protect themselves.
- Indiana Plan: Trade training and apprenticeship programs for helping citizens acquire new skills and employment opportunities.
- Community Coordinated Child Care (4 Cs): Day care stipends for families actively involved in either working or attending school.
- Family & Children's Center Services: Offers a variety of programs aimed at preventing and treating victims of child abuse.
- Youth Service Bureau of St. Joseph County: Works primarily with adolescents in crisis. Also offers counseling and support programs for young parents; and provides services at its Runaway Shelter for homeless teens.

Community Development Block Grant - City of Mishawaka

The City of Mishawaka administers its Community Development Block Grant entitlement and HOME funded programs through its combined Department of Redevelopment, Community Development, and Economic Development. In years past the Department has focused its funding on rehabilitation of owner-occupied homes. Recently, however, the Department has developed and divested its funds into multi-faceted neighborhood revitalization strategies by 1) strengthening the community's neighborhoods through expanding affordable home-ownership opportunities for low and moderate income first-time homebuyers; 2) developing housing for senior citizens; 3) upgrading neighborhood infrastructure; 4) removing blighting structures; 5) targeted neighborhood code enforcement and substandard housing inspection; and 6) encouraging existing homeowners to reinvest in improving their homes.

In PY 2002 and 2003, the City utilized a significant amount of its CDBG and HOME allocations to convert a vacant elementary school building, closed by the Mishawaka School Corporation in 1998, into 25 apartments for senior citizens (55 years of age or older). In addition, for this project, the City committed to a private loan that will be paid back over five years with CDBG funds.

Lincoln Park Neighborhood

At the beginning of 2004, the City of Mishawaka initiated their Targeted Neighborhood Investment Strategy. With this strategy, the City will focus its efforts and resources into specific neighborhoods to have the greatest impact for the investment of funds. The City selected the Lincoln Park Neighborhood as the first neighborhood in which the strategy would be implemented. The Lincoln Park Neighborhood is defined as the St. Joseph River on the north, Spring Street on the east, the Grand Trunk railroad tracks to the south, and Logan Street on the west. Lincoln Park Neighborhood is one of the earliest neighborhoods established in the City with some of the oldest housing, dating into the late 1800's.

As a prototype for future revitalization for other neighborhoods throughout Mishawaka, the City will leverage its CDBG funds with other public and private sources of funding to implement infrastructure improvements; curbs sidewalks; owner-occupied housing rehabilitation; neighborhood beautification; targeted code enforcement activities, including substandard housing inspections; and neighborhood organization capacity-building into the Lincoln Park Neighborhood. Examples of "other" public sources include the Northwest and Central Business Tax Incremental Finance (TIF) Districts, both of which overlap portions of the Lincoln Park Neighborhood hood on its northern and eastern edges, respectively. According to State statute, TIF funds can be used to pay for such items as curbs and sidewalks, streets, as well as clearance of land in preparation for development.

In order to measure the impact and the success this strategy has upon the neighborhood, the City will establish criteria including, but not limited, such outcomes as increases in property values based upon

sales data; calls for service related to police activity; and, reported code and substandard house violations.

To augment the strategies described above, the City of Mishawaka also allocates a portion of its CDBG dollars to City of South Bend-staffed programs that provide credit counseling, down payment assistance, low-interest mortgages and forgivable loans for eligible first-time homebuyers, and fair housing initiatives.

In addition, the City of Mishawaka also funds non-profit agencies to provide social services to the City's neighborhoods. Working with the City of Mishawaka and funded in part by the City's CDBG entitlement, these agencies have strategically targeted their service centers in neighborhoods of documented need that are accessible to residents in other neighborhoods throughout the community as well. Programs that are provided by these agencies include a variety of social services including after school programming, family counseling; classes in parenting skills; literacy programs; food distribution; and other advocacy services.

Examples of agencies that the City of Mishawaka has or is currently funding include*:*

- **Boys & Girls School – After school program**
- **Family & Children's Center – Family Counseling program**
- **Salvation Army – After school tutoring and computer literacy program**
- **Women's Care Center – Parenting classes**
- **Real Services – Adult Guardianship Program and the Elderly Crime Victims Program**
- **Food Bank of Northern Indiana – Satellite food distribution program**

Emergency Shelter Grant

The Emergency Shelter Grant is used for homeless shelter operations, essential services, homeless prevention, and shelter renovation. The City has traditionally funded four homeless providers, which are the Center for the Homeless, YWCA Women's Crisis Shelter, Youth Services Bureau's Runaway Shelter, and AIDS Ministries/AIDS Assist's St. Juste House. The department is using ESG dollars to maximize the number of homeless clients who will be served and also the widest scope of homeless people. Each shelter specializes in which type of homeless people are served. AIDS Ministries concentrates on HIV-positive homeless people, Youth Service Bureau concentrates on youths, YWCA concentrates on homeless women escaping spousal abuse, and the Center for the Homeless concentrates on general homelessness.

The Department of Housing & Urban Development does have some specific ESG submission requirements. The homeless provider that receives ESG funding, must match Federal funds dollar for dollar. Matching funds generally come from sources such as:

- Donations and non-federal grants
- United Way Contribution
- Volunteer Labor

The HOME Program

As outlined before, the HOME funding is allocated among the three participating jurisdictions by formula. In South Bend and Mishawaka, the HOME funds are generally used to increase and complement the affordable housing activities undertaken with CDBG funds. In the remaining portion of the County however, the availability of HOME dollars allows the County to participate in affordable housing projects as well. In recent years, a good deal of the County's money has been used to help revitalize the West York neighborhood in the Town of Walkerton. Originally built as temporary housing for a local munitions plant, the two unit structures had not stood well the test of time. Narrow streets made the small community hazardous for the residents as emergency vehicles cannot safely use the original streets. A comprehensive plan has been developed with the town and the Housing Assistance Office to make significant improvements in the neighborhood. Much has been done to date, but it was recognized at the onset that the full project would take many years to complete. While there is no specific commitment to fund the project every year, it is anticipated that future HOME funds will be requested from time to time, until the entire neighborhood has turned around. Other projects are funded occasionally as well, such as apartments in Lakeville and a new YWCA transitional housing facility.

Three agencies have been designated as Community Housing Development Organizations (CHDO) in St. Joseph County, they are: Housing Assistance Office, Near Northwest Neighborhood, Inc., and South Bend Heritage Foundation. As mandated by HUD, at least 15% of each year's funding must be used by CHDOs for certain CHDO-eligible projects.

In recent years, the City of Mishawaka has invested its HOME fund allocation in providing housing for senior citizens and new home construction for first time homebuyers. As previously mentioned, the City its HOME allocation to convert a vacant elementary school building, closed by the Mishawaka School Corporation in 1998, into 25 apartments for senior citizens (55 years of age or older). The City also received an Affordable Housing Program grant from the Federal Home Loan Bank of Indianapolis to enhance the significant HOME and CDBG contributions.

The purpose of the second initiative, the First-time Homebuyer Program, is to strengthen and improve neighborhoods through the construction of single-family homes on cleared lots in the City's inner city neighborhoods. HOME funds are utilized to provide down payment and closing cost assistance as well as infrastructure improvements.

Monitoring

In order to properly monitor the use of funds by sub-grantees, the community has implemented the following system:

- Executing specific contracts outlining services to be provided; the dollar amount; specific targeted goals and the timetable for achieving those goals. In addition, the contract outlines applicable federal rules and regulations which must be followed for the applicable federal

program (i.e. CDBG, HOME, and ESG).

- Monthly progress reports are expected for each contract to show funds committed to specific activities, monies spent to date, progress toward goals outlined in the contract, information on the beneficiaries of the activity and any problems or additional comments which affect the project. Reports are reviewed by staff trained to understand HUD requirements to ensure compliance. Claims for reimbursement are not processed unless reports are current and have withstood the scrutiny of review. In addition, we are requiring all acquisition/rehab projects submit an estimated budget for each property at the time the property is purchased. Staff will not reimburse for the acquisition until such budget has been obtained. The intent is not to micromanage the rehab of these units but to help the agency and City understand the expected costs and ensure there are sufficient resources to cover the full rehab component and move the unit toward completion, and ultimately occupancy, within the shortest timeframe possible.
- On-site monitoring visits are conducted at least every two years on sub-grantees to review their internal systems and ensure compliance with applicable requirements. Two members of the staff (one financial person and one compliance person) meet with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. For those sub-grantees which are allocated large amounts of CDBG/HOME/ESG monies in one year, annual monitoring will be the norm, but the focus may be limited to specific areas (income verification, acquisition procedures, relocation, etc.) during those meetings.
- In furtherance of their neighborhood revitalization efforts, subgrantees are finding it necessary to acquire vacant lots and/or buildings beyond repair which need to be demolished. In either case, the agencies are then in a position of owning a concentration of vacant lots in their neighborhood. While this "land-banking" can provide crucial blocks of raw land upon which new development can occur, it can also present challenges to monitoring as we need to ensure all applicable requirements are met into the future. For this reason, monitoring staff will work closely with subgrantees to keep up-to-date maps and other records on the status of such property.
- The St. Joseph Housing Consortium uses the St. Joseph County Building Department annually to inspect HOME funded multi-family rental in compliance with HOME program requirements.
- The City of South Bend's Division of Financial Management monitors overall progress of CDBG expenditures to ensure compliance with timeliness of expenditures monthly.

CITIZEN PARTICIPATION PLAN

An effective citizen participation process is crucial to development of a comprehensive, realistic plan. To implement an effective process for the compilation of this Housing & Community Development Plan, the St. Joseph County Housing Consortium jurisdictions adopt the following plan:

(1) **General Process** - At the beginning of each annual review and funding cycle, notice of the spring public hearings, along with an application form and the schedule for the year's process, is sent to all organizations on the HCD mailing list. The mailing list includes all current agencies receiving CDBG, HOME or ESG funds as well as anyone else indicating an interest in being on the mailing list.
In the spring of 2003 the City of South Bend began a process to develop a civic alliance to formulate a new strategy named City Plan. The City Plan, once it is completed (anticipated at December 2004), is expected to become part of 2005-2009 HCD plan.

The City of South Bend's Department of Community and Economic Development staff, the St. Joseph County Commissioners and the City of Mishawaka Community and Economic Development staff work together to prepare the draft HCD Action Plan which analyzes the needs and outlines strategies appropriate to meet those needs. As the draft HCD Plan is made available, at least two public hearings will be held (one in Mishawaka and one in South Bend) and proposals are solicited from local agencies interested in working to implement the strategies for the following year. These proposals are due in early August. Please check with the St. Joseph County Housing Consortium (at 235-5837 or 235-5841) for the exact due date for each year. The same staff and the Mishawaka Department of Community & Economic Development (258-1668) will provide assistance to 501(c)(3) non profit organizations, upon request, in developing proposals that benefit low, very low and poverty income groups. During the summer, while the Plan is in draft stage, the Consortium will make presentations on the contents of the Plan and the opportunity to submit proposals for program funding to neighborhood and/or not-for-profit groups as requested.

In the spring of 2003 the City of South Bend began a process to develop a civic alliance to formulate a new strategy named City Plan. The City Plan, once completed (anticipated at December 2004), is expected to become part of the 2005-2009 HCD Plan. Likewise, the City of Mishawaka's comprehensive plan, the process for which started in the October of 2004, will be completed in 2006. As with the South Bend's City Plan, the Mishawaka Comprehensive Plan will become part of the HCD Plan as well.

The proposed HCD Plan will incorporate recommendations for funding of proposals received above (Annual Action Plan) as well as considering any public comments received on the draft HCD Plan. The funding recommendations are made by the local jurisdictions. The proposed Plan will be available for review on or about October 1st (again, check with staff for exact dates each year). Comments will

be taken for at least thirty days, and will be considered when developing the Final HCD Action Plan. Two public hearings (one in Mishawaka and one in South Bend) will be held during the public comment period.

The Final HCD Action Plan is submitted to HUD by November 15th and copies made available to the public. A summary of comments received on the proposed plan will be included. Amendments to the Plan, particularly the Annual Action Plan will only be made after adequate opportunity for public comment has occurred as outlined in (6) below.

(2) **Notification** - Notices of all public hearings and public comment periods and the availability of specific documents will be published in the local newspaper of greatest circulation, the South Bend Tribune, as a display ad in the news section. Such notices will be published at least ten days, and no sooner than 14 days prior to any hearings, and on or before the first day of any public comment period and the availability of documents. All public comment periods will last at least fifteen days, but no longer than thirty-five days. In addition, such notices will be sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

Arrangements will be made to try to identify anyone interested in additional information, or needing translation of any materials into another medium or language. Such assistance will be made, to the extent possible, once the Consortium is notified of the need. Hearing impaired citizens wishing to communicate via TDD should do so at (574) 235-5567 and reference the HCD Plan.

(3) **Public Hearings/Access to Meetings** - Public hearings are held to offer information to citizens and solicit comments and suggestions on the HCD Plan process as well as the various documents. All public hearings will be held in buildings and rooms which are handicapped accessible.

Two public meetings are held in June to discuss housing and community development needs, review program performance, the availability of federal funding (CDBG, HOME and ESG), and to solicit proposals for funding. The two meetings will have the same agenda but be held at different locations and at different times of the day, to allow participation of people with a variety of schedules. Another two formal public hearings will be held in October at least ten days after the Proposed HCD Plan is made available to the public. Again, the same agenda will be used, but held at different locations and at different times of the day. The second public hearing will address the Proposed HCD Action Plan (including the proposed use of CDBG, ESG, and HOME funds), as well as other identified federal funds and the portion of such funding to benefit low/moderate income persons.

(4) **Access to Information/Opportunity to Comment** - Copies of the draft, proposed & final Housing and Community Development Plans (including the Citizen Participation Plan), draft and final Comprehensive Annual Performance & Evaluation Reports (CAPER) and all other appropriate supporting documents will be available in the following offices during regular business hours:

- Mishawaka Department of Redevelopment - 600 E. Third St., Mishawaka

- South Bend Department of Community & Economic Development - 1200 County-City Building, South Bend
- South Bend Division of Planning and Neighborhood Development - 205 W. Jefferson, Suite 416, South Bend
- St. Joseph County Public Library branches
- Mishawaka-Penn Public Library branches
- Walkerton Library
- New Carlisle Olive Township Library

The approximate dates of the availability of documents in any given year are:

- Draft Comprehensive Annual Performance & Evaluation Report - March 5th; public comments taken for at least 15 days
- Final Comprehensive Annual Performance & Evaluation Report - April 1st
- Draft Housing and Community Development Plan - June 20th; public comments taken for at least 60 days
- Proposed Housing and Community Development Plan - October 1st; public comments taken for at least 30 days
- Final Housing and Community Development Plan - November 15th
- Other documents as may be requested or required - As needed

All comments received will be considered before the document is finalized and submitted to HUD. In addition, public hearings, as outlined above, will give citizens an opportunity to obtain information, ask questions, and make comments. Exact dates for each year will be available from the St. Joseph County Housing Consortium (235-5837 or 235-5841) and notification will be published as outlined in (2) above.

(5) **Timely Response -** Written complaints or comments on the HOME Program, Emergency Shelter Grant or South Bend Community Development Block Grant program should be directed to: Division of Financial & Program Management, 1200 County-City Building, 227 W. Jefferson, South Bend, IN 46601. Written complaints or comments about the Mishawaka Community Development Block Grant program should be directed to: Department of Community& Economic Development, 600 E. Third St., Mishawaka, IN 46544. All such items will be answered, in writing, within 15 days, where practical. Comments received during public comment periods will be answered as if they were received on the last day of the comment period to allow consideration of all comments together.

(6) **Changes to Plan/Annual Action Plan** - This Citizen Participation Plan will be reviewed annually for updating and possible revision. All comments received are considered for implementation for the current year's Plan. Written comments should be directed to: St. Joseph County Housing Consortium, 1200 County-City Building, and South Bend, IN 46601.

Any substantial changes (changes in funding of more than $30,000, cancellation or addition of any program, substantial change in the location of any program or project) in the Annual Action Plan of the Final HCD Plan will be made only after proposed revisions to the HCD Plan and proposed ordinances are made available to the public; a public hearing is held; and a 30 day public comment period is offered to allow citizens to comment on the changes.

(7) **Minimizing Displacement** - The St. Joseph County Housing Consortium makes every effort to

minimize the number of people displaced by its projects. In the event displacement does occur under federally funded projects, the Consortium (or its subgrantees) will assist those displaced as required under the Uniform Relocation Act. A copy of our plan to minimize displacement made part of this document (see Table of Contents for page number).

(8) **Summary of Comments on Investment Portion of 2005-2009 HCD Plan (2005 Annual Action Plan)** – See Item #11 for comments on 2005 program year allocations. For comments made on subsequent Annual Action Plans (for years 2006-2009) see the Annual Action Plan sections for those years attached as Appendices when they are developed (see also Table of Contents).

(9) **Summary of Comments on Amendment(s) to 2005-2009 HCD Plan** – See Amendments as attached to this Plan.

(10) **Summary of Comments on Draft 2005-2009 Housing & Community Development Plan** – The Draft Plan was available for comment from June 17 through August 27, 2004. This is a summary of the comments received during that time period.

A) We received several comments from South Bend Heritage Foundation staff. In summary:

1) Requested we include a strategy to allow for demolition in neighborhoods which may not result in affordable housing (i.e. elimination of slum/blight, etc.). This item was included under the "Other" Needs category.
2) Noted concern with the monitoring requirement that not-for-profits supply rehab cost estimate at the time they request reimbursement for an acquisition. SBHF staff is concerned that City staff will "nit-pick" each line item and not recognize it is only an estimate and that some line items will go over and others will go under. City staff appreciates SBHF's concern, but believes the benefits to this requirement far exceed any negatives. City staff does understand the cost schedule will be an estimate and will fluctuate. We do not believe City staff will be onerous in their review of these budgets or the subsequent expenses as the rehab progresses.
3) Provided some general clarification on some of South Bend Heritage's programs, etc. as well as pointing out general format and typing mistakes.

B) We also received, from the City of Mishawaka staff:

1) Same comment as a) above.
2) Provided many language changes to beef up the Plan's presentation of material on the City of Mishawaka. These items were included throughout the Proposed Plan.

(11) **Summary of Comments on Proposed 2005-2009 HCD Plan** – The Proposed Plan, incorporated the comments made on the Draft (see #10 above) and other staff changes, and was available for public review and comment from September 27 through November 1, 2004. Comments received during that time period fell into two distinct categories: First, comments on the narrative sections of the HCD Plan and second, comments on the recommended funding levels for 2005 programming. Specifics follow:

Narrative Comments

A) We again received several comments from South Bend Heritage Foundation staff

1) Reiterated concern as outlined in b) above. Noted appreciation of including language stating it was not the City's intention to micromanage, but is still concerned there will be negative repercussions on subgrantees. We continue to be sensitive to the potential to micromanage, but strongly believe implementation of this rule will not only help the City/Consortium to better monitor progress, but also prove helpful to the subgrantees as well.
2) Expressed concern with the language included in the "Monitoring" section of the plan which indicates "monitoring staff will work closely with subgrantees to keep up-to-date maps and other records on the status of each property". The views again seemed to be concerned the City/Consortium would exercise micro-management of subgrantee activities and indicated the fact that this issue was outlined in the plan was seen as "pejorative and onerous". Again, we are only trying to be good stewards of the funds entrusted to us. If all subgrantees do indeed keep accurate, detailed, up-to-date records on property acquired, this should be a non-issue to the agencies. We believe this issue to indicate a possible weakness in our current oversight. In addition, it appears to be an area where a little work now will avoid potential problems later, so it is well worth the clarification.
3) Clarifies that a portion of the comment expressed under the draft (10a) was addressing the belief that "neighborhood revitalization" should itself be a strategy under the HCD Plan. The current plan shows "neighborhood revitalization" to be a goal/outcome to be measured to indicate performance progress on the plan. We believe the strategies we employ (i.e. rehab housing units, construct new low/mod housing, providing street improvements) help us to achieve neighborhood revitalization. To say neighborhood revitalization is a strategy, begs the question on what we are trying to achieve. We recognize this issue in some ways is solely one of semantics and do not think the current language will harm the process of revitalizing neighborhoods.
4) Continues concern on the language indicating that some taxpayers find assistance programs excessive. We will make changes to ensure the sentiment is less judgmental.
5) Indicates concern that the thresholds we set for ourselves under "Measuring Performance" may be too high and would be extremely difficult to achieve. While we want to ensure the thresholds are a "stretch" for us, we do not want to set unreasonable expectations on the part of the public. In addition, the performance measurement section proscribed by HUD is in a new format so we do not yet have experience in setting goals. We have made modifications to accommodate this comment.

B) We also received comments from Madison Center suggesting specific language changes to clarify the Tenant-based Rental Assistance programs offered through the Consortium are necessary to close gaps in the delivery system for clients at-risk of becoming homeless. These were generally incorporated.

C) Comments on typos, grammar preferences, and missing performance measurement information were submitted by the City of Mishawaka. These changes were incorporated as appropriate.

D) The Center for the Homeless submitted comments suggesting the plan be changed to:

1) Plan to end, rather than manage, homelessness;
2) Work together to bring in new funding to support the plan;
3) Make the Consortium's planning process highly inclusive and carefully structured to develop consensus and active support.

In addition, comments were made suggesting we need:

a) a plan to implement the plan;
b) to review the City of Indianapolis' "Blueprint to End Homelessness"

These ideas are interesting but are not necessarily very specific, and unfortunately came too late in the process and need much more discussion before deciding to make changes. While homelessness is a significant component of the plan currently, the comments seem to suggest that homelessness prevention be the entire focus of the plan. This would be a major change in focus and may not be well-received by all parties. We also believe the Consortium's planning process is "highly inclusive" at the present time and, in particular, the additional planning efforts of South Bend's City Plan and Mishawaka's current initiatives are "carefully structured to develop consensus and active support".

<u>Funding Comments</u>

A) LaCasa de Amistad requested consideration for more than the $20,000 allocated in the 2005 recommendations. While we know LaCasa provides worthwhile services to low/moderate income clients in our community, we have traditionally funded them at the $20,000 level. We made an exception for 2004 when we allocated an additional $20,000 to help through a particularly difficult year. It was not our intention that such funding level would be permanent. Indeed, we have generally not allowed increases in public service funding because we are traditionally very close to our 15% statutory cap for expenditures. In 2003, HUD changed the way it counted housing counseling activities, no longer requiring them to be counted only as a public service. This and the anticipated closing of a neighborhood center have opened a "window of opportunity" to fund additional worthy public service programs. We intend to look at this issue comprehensively if funding levels for 2005 are higher than anticipated. There is not enough money to increase funding for this program in 2005.

B) South Bend Heritage Foundation requested consideration of additional funding for the Near West Side Acquisition/Rehab or Demolition program if more monies are available. At this point, an increase is not possible because we do not have enough money.

C) Ark Angels requested reconsideration of their funding request of approximately $70,000 to take over the youth programming at Grace Community Center. The CDBG program has traditionally funded the program at Grace at the amount of $30,000 per year. Staff was initially a little concerned about the financial capacity of Ark Angels to carry the programming through the early months of 2005 before HUD issues the Consortium's grant. We have worked extensively with Ark Angels to

allay our concerns and are now prepared to grant $30,000 for the 2005 Grace Community Center youth program. We will continue to work closely with Ark Angels to ensure services are provided without interruption and to monitor their financial situation. We have identified $30,000 in neighborhood public works funding from 2004 which can be reprogrammed to fund this program.

COMMUNITY PROFILE

The American phenomenon of suburban sprawl can clearly be seen in the population movements and housing markets in South Bend, Mishawaka and St. Joseph County since World War II. These patterns are similar to other counties in the Northeast and Midwest where older, industrial, central cities were surrounded by rural, agricultural, and/or suburban areas. While the City of South Bend has experienced the first positive growth in the last Decennial Census in thirty years, historic census information demonstrates a reduction of the number of upper and middle-income white residents of South Bend that has resulted growing population of minorities and islands of concentrated poverty, within South Bend's inner-city neighborhoods. Mishawaka has enjoyed steady increase of population over the past thirty years, experiencing a 9.76% growth in its population between 1990 and 2000. Much of Mishawaka's increase has come from people moving to newly developed subdivisions and apartment communities that have been voluntarily annexed into the city in return for the City of Mishawaka providing sewer, water, electric utility, and other typical municipal services. The white population of the unincorporated area of St. Joseph County increased from 95,409 to 104,400 residents between 1990 and 2000, as the non-white population, while experiencing a larger rate increase (52.13%), increased remained numerically a minority population, increasing from 3,524 to 5,361 residents.

The loss of population in South Bend began in the 1960s with the closing of several significant manufacturing plants. As was the case in much of the Midwest, this marked the beginning of an inevitable transformation of the local economy from industrial to post-industrial. At about the same time, the demand for newer housing and limited available land within South Bend caused a dramatic increase in the number of housing units in Mishawaka and the remaining portions of the County. From 1960 to 2000, the number of housing units in South Bend has increased by 8.5%, but the increase in Mishawaka is 93.6% and in the remaining portion of the County the increase is 102.4%! In 1970, almost 45% of all the real property net assessed valuation in St. Joseph County was located in South Bend, with 44% located in the County remainder. By 1990, South Bend's share had dropped to 27% while the County remainder's portion had increased to 60%.

The characteristics of the community's history, housing stock, population flows and development patterns are similar to other "rust-belt" cities in the Midwest. The two factors of race and poverty have each shaped the county-wide perception of the City leaving South Bend, within the local, "Michiana," housing market, at a relative disadvantage. The future of St. Joseph County, the City of South Bend, and the City of Mishawaka cannot be separated: the three are intimately entwined despite economic and social forces which continue to exacerbate long-standing divisions. A prosperous future for each jurisdiction independently will not be possible unless all work together to ensure prosperity for all.

The ripple effect of the significant plant closings in the 1960s continues. Where manufacturing jobs

once created a blue-collar middle class, the service and information economy brings either lower wages, with little or no health insurance, or high paying professional/technical employment, thus widening the wage gap between low income and high income workers. One study from Indiana University South Bend indicated that "average real earnings rose nationally during 1956 to 1984, but they fell 8% in South Bend." As income widens between St. Joseph County's richest and poorest residents, the community segregates into separate neighborhoods. The "whites" fleeing to Mishawaka and the suburbs outside of South Bend, leaving behind minorities, the elderly, and the poor in South Bend.

The minority concentration has increased significantly in South Bend between 1960 and 2000 (from 10.2% to 28%) while Mishawaka and the County remainder are still overwhelmingly white (Mishawaka went from 99% white in 1960 to 90% in 2000; the County Remainder changed from 98.9% Caucasian in 1960 to 93.5% Caucasian in 2000). Seventy-eight percent of the minority population of St. Joseph County lives in South Bend: 87% of the African-American population and 73% of the Hispanic population. While overt segregation is not practiced and some segregation may be self-selected by minority groups themselves, the concentration of race and poverty creates additional social problems and tensions because it is perceived by some as a more sophisticated form of racism.

All three jurisdictions have seen a triple digit growth rate between 1970 and 2000 in single female-parent families, but it appears this trend has peaked, and is reversing in the last decade. Even so, the number of households headed by a single parent has more than doubled since 1980. The Census report indicates households headed by two persons have a 7% chance of living in poverty, while single headed households experience a 46% chance of living in poverty. The 2000 Census indicates the presence of 7,865 single female headed families (with children under the age of 18) and 2,730 single male headed families in St. Joseph County. The majority of these households reside in South Bend.

As poverty increases in South Bend, so do other detrimental effects. South Bend has the oldest housing stock in the county. Nearly 60% of St. Joseph County's housing stock was built before 1960 and 74% of these units are located in South Bend. Based upon information provided by the 2000 Census, approximately forty-three percent (43%) of all housing units counted in Mishawaka were built before 1960. Fifty-nine percent (59%) of all single-family structures were built before 1960, while fifty-six percent (56%) of the owner-occupied homes in Mishawaka were built before 1960. The median year in which housing unit was built for all housing units, again based upon the 2000 Census, was 1966.

These old homes have outdated electrical / mechanical systems and lack modern conveniences desired by many home buyers. Many of these older homes also contain lead-based paint hazards. The rate of lead poisoning cases in St. Joseph County is higher than the state average with the majority of cases coming from South Bend's west side, southeast and near northwest neighborhoods. From 1994 to 1998, a total number of 1,222 lead poisoning cases were recorded with blood lead

levels of 10ug/dL or greater. The largest concentrations of blood lead poisoning are found in the southeast, near northwest and westside neighborhoods of South Bend. While it is estimated that lead will be found in 90% of the homes built prior to 1960, our recent experience has found very few of our rehabilitation jobs include actual lead hazards. Census information no longer identifies homes built prior to 1960, so our best estimate is that approximately 30,000 of South Bend's housing units are more than 40 years old. Ninety percent of that figure would mean up to 27,000 units may have lead-based paint issues. It is estimated that 10% (2,700) are unoccupied; 30% (8,100) are occupied by extremely low income; 20% (5,400) by low income; 20% (5,400) by moderate income and 30% (8,100) by high income households.

The growing concentration of low income households has produced a depressed housing market in the central cities of South Bend and Mishawaka for many years. In South Bend, this has led to an increase in the number of single family units being converted into rentals let out to poorly screened tenants by absentee landlords. Between 1960 and 2000, the rate of home ownership in South Bend dropped from 73.3% to 63.1%, partially due to these conversions. In Mishawaka the rate of homeownership has dropped and rental increased. One of the reasons for this is the number of large apartment complexes built since the mid-1970's primarily in the northern part of the City. The 2000 Census indicated that there were 8,740 rental units in Mishawaka. Information provided by a survey completed by the City of Mishawaka Planning Department in 2000, showed that 6,371 (72.9%) of these units were in apartment complexes of twelve or more units, a large portion of which had been built within the last ten (10) years. If the percentage of rental properties is figured based upon the total number rental units as reported by the 2000 Census, minus the rental units identified by the Planning Department survey, and divided by the total number of residential units reported by 2000 Census, the percent of rental properties City-wide, results percentage eleven percent (11%). This percentage represents the number of units in apartment complexes of less than twelve units, a large proportion of which will be single-family, two-unit, and three-unit buildings located in the City's older, well established neighborhoods

As is the case for most, if not all urban areas in the nation, aging housing stock is being converted to rental property. This is particularly so in the well established neighborhoods with large, older homes. Historic census data shows that the number of rentals in this category has increased and tends to be concentrated in Mishawaka's oldest neighborhoods that are mostly comprised of residents of low and moderate income. If these rental properties are poorly maintained, particularly in areas where the public infrastructure is aging and in disrepair, the end result are blight and a diminished quality of life for everyone in the neighborhood.

From 1960-1990 the home ownership rate in the County remainder has stayed roughly constant, at approximately 87%, with a small increase to 89.5% from 1990 to 2000.

In 2000, in all income categories, 37% of renters report housing problems while only 17% of owners do. But it is interesting to note that percentage of renters has reduced slightly from 1990 when 39% of renters reported housing problems. The percentage of owners with problems in 1990 was 14%.

Housing problems are defined as any one of the following: cost burden (paying more that 30% of income for housing), severe cost burden (paying more than 50%), overcrowding and substandard conditions. Generally, renting is more expensive than owning, when only the base, monthly cost is considered. The lower the tenant's income the greater the likelihood this tenant will report a housing problem. There are problems with overcrowding as well. Of the Large Related Renter households in South Bend, 34% live in overcrowded conditions, while in Mishawaka and the County the percentages are 23% and 31% respectively.

The elderly population is also increasing in St. Joseph County. From 1960 to 2000, the elderly (65 years or older) increased by 81%. The numbers for those 75 years or older has increased 181% over the same 40 year period and 23% in from 1990 to 2000 (roughly the same for all 3 jurisdictions). The elderly are considered to be "asset" rich, but "income" poor as they most likely own their own home and car, but receive little income to maintain these assets. Interestingly, the geographic distribution of the 65+ group is shifting, with fewer of these individuals in South Bend, which experienced a 9.55% decrease from 1990 to 2000.

Mishawaka experienced a decrease in its 65 years and older age group over the same period of time. In 1990 the 65+ age group represented about 8 percent of the City's total population. In 2000, the 65+ age group represented a little over 6 percent of the City's population.

Among homeowners in the extremely low income category, 62.4% in St. Joseph County pay more than 30% of their monthly income on housing costs, while 40.9% pay more than half.

HOUSING: HISTORY, INVENTORY, & NEEDS

Introduction

The American phenomenon of suburban sprawl can clearly be seen in the population movements and housing markets in South Bend, Mishawaka and St. Joseph County since World War II. These patterns are similar to other counties in the northeast and mid-west where older, industrial, central cities were surrounded by rural, agricultural, and/or suburban areas. Census data indicates middle class, "white flight" from the older inner city neighborhoods of South Bend to the unincorporated areas of the County and Mishawaka, leaving in its wake a growing population of minorities and increasingly isolated islands of concentrated poverty. In 1970, six of South Bend's census tracts had 20% or more of the residents with incomes below the poverty level; in 1990 that number had more than doubled to 13 census tracts with poverty levels over 20%. In 1940, only 2 of South Bend's census tracts had greater than 30% poverty, while in 1990 that number had jumped to 8. In fact, only four of South Bend's census tracts saw a reduction in the poverty rate between 1970 and 1990; in all the rest, the percentage living in poverty increased, albeit in some tracts the increase was minimal. These two factors—race and poverty—shaped the county-wide perception of the city, leaving South Bend, within the local, "Michiana", housing market, at a relative disadvantage.

The loss of population in South Bend was largely precipitated by two things. The first was the closing of large manufacturing employers in the 1960s, beginning a transformation of the local economy from industrial to post-industrial. The second is the fact that South Bend and Mishawaka were, in David Rusk's terminology, "inelastic" cities, meaning their ability to annex surrounding areas of new development was seriously limited by State law until that law was declared unconstitutional in 2003.

These various factors resulted in a shift in the distribution of the County's owner-occupied housing units. While Mishawaka's share of the housing units in St. Joseph County remained constant at 15% from 1960 to 2000, South Bend has gone from having 59% of the housing units in 1960 to only 39% in 2000. Obviously, the majority of the new housing has been built in the County remainder over the last 40 years, experiencing a 132% increase in that time frame.

Description of Housing Stock

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

The distribution of housing is causing some new problems for the community. The tremendous residential growth outside of the two cities has generally been put in on septic systems. There is concern that the soils will not be able to adequately accommodate much more housing construction. Connecting to City water and sewer will be expensive. Much of the growth is on the northeast portion of the County, which is closer to Mishawaka than South Bend. South Bend's system has more capacity to add users, but the lines would need to be longer. Mishawaka on the other hand, could have shorter lines, and in the fall of 2004 will begin a massive expansion of their facility. In addition, most of the new housing has been built in subdivisions without sidewalks, street lights, libraries and other typical "City" services, usually funded from City taxes. County Remainder residents have begun requesting these additional amenities and expect the County to supply them. Unfortunately, the County taxes are paid by all residents (both City and County Remainder) yet the County does not provide these services for all residents. Tax fairness is becoming an issue.

Affordable Housing

In general, housing in St. Joseph County is fairly reasonably priced. To many other communities, our housing costs are downright cheap! A recent article published by the South Bend Tribune, based upon information provided by the National Realtor Association, states that according to second-quarter statistics recently released by the National Association of Realtors, the South Bend-Mishawaka area had the lowest resale value of 128 metro areas the association tracks across the nation South Bend-Mishawaka metro area has the lowest (B1, August 22, 2004). With low interest rates, it is often much easier to pay a mortgage payment than even mid-level rents in this area. Qualifying for that mortgage, however, may not be easy for those with short work histories, low income, and poor credit. That said, we still have an unacceptably high percentage of our residents within the extremely low-income category (62.4%) which pay more than 30% of their income for housing.

In the distant past this community concentrated its resources to rehabilitation of older existing units (with or without acquisition). While we continue a strong effort in this area, in recent years we have seen increased activity in building new units both as an additional supply of affordable housing and as a complement to rehabilitation in achieving our neighborhood revitalization goals. Rental assistance is a rarely used tool in our arsenal, but we do consider this alternative in assisting our citizens with special needs as appropriate.

Public and Assisted Housing – There are 1,127 public housing units in St. Joseph County: 828 in South Bend and 299 in Mishawaka. This represents a decrease of 2% (27 units) in the number of units available at the time of 2000-2004 HCD Plan. We are very fortunate that the physical condition of our units is generally found to very good to excellent. Even so, restoration and revitalization needs are continual. Upgrading of mechanical systems, appliance replacement, as well as "curb appeal" types of projects, such as landscaping and gutters consume a great deal of money (up to $1.5 million) on an annual basis.

Both housing authorities have very favorable results from their respective section 504 (handicap accessibility) needs assessment of public housing units. Neither agency has any additional items to address at this time. In contrast, efforts have been made to increase the supply of accessible units beyond the minimum current need to be able to respond to potential increases as the population ages.

The County is unique in that we have 2 separate Housing Authorities offering public housing units. In addition, we have 3 Housing Authorities which offer subsidy vouchers in the County (South Bend Housing Authority, Mishawaka Housing Authority, and the Housing Assistance Office which offers vouchers generally outside of the two cities). Board members of the South Bend and Mishawaka Housing Authorities are appointed by their respective Mayors. The Housing Assistance Office has a self-appointed board. Other than such appointments, the city administrations play no additional oversight role. The cities are not involved in issues of hiring, contracting and procurement or provision of services. In general, the Housing Authorities are not funded through the CDBG or HOME programs for normal public housing services. The exception is funding for homeownership programs through the Housing Assistance Office. Review of capital expenditures are limited to review and signature on HUD required "Certification of Consistency with the HCD Plan".

The Section 8 programs provide rental subsidies to eligible clients. While we are fortunate to have over 2,000 vouchers available in the County, there continues to be an even greater need in the community. The 3 housing authorities currently have 1,920 families on their waiting list. The fact that these households qualify for assistance but must live without that help, indicates the continuing need for some type of subsidy for very low income renters in all three jurisdictions.

All 3 of our housing authorities are staffed with creative, intelligent and caring individuals committed to serve the needs of their clients. They are vigilant in trying to develop and implement a variety of strategies designed to fit the unique needs of each individual client. Assistance such as a simple referral to another agency or tailoring specific training opportunities in the areas of homeownership, basic and higher education, employment, and personal development are continually offered to assist citizens in becoming self-sufficient. In addition, the Housing Authority of South Bend and the Housing Assistance Office have both been selected as participants in the Indiana Department of Commerce's Individual Development Account program and therefore are able to offer monetary assistance to successful program participants for homeownership and education efforts. The housing authorities will continue to strive to establish and strengthen long-term and effective partnerships to grow and enhance these services.

Housing Needs of Special Needs Populations – Our special needs populations include people with disabilities, the frail elderly, clients with HIV/AIDS and their families. As stated before, the local community generally has an adequate supply of affordable housing. Some of our citizens with special needs, however, may require physical alterations be made to the units to make them accessible to those with special needs. In addition, clients with mental disabilities appear to benefit from a group home environment which may occasionally require some physical alteration as well. These alterations are generally considered to be minor. In some cases, we would expect to build new facilities.

We occasionally encounter individuals who do not fit HUD's definition of homeless, but do require housing assistance, with or without supportive services, in order to provide for the changing needs of the client. For example, a mentally challenged client could be living at home with their elderly parents who are getting close to needing to move into assisted living for health reasons. The client is not actually homeless as the parent(s) won't take care of their own needs until their child is properly housed. It would be traumatic for the client, and the parent, to "kick the child out" and into a homeless shelter for a few days just so the client qualifies for housing assistance. We can imagine similar situations with the frail elderly, clients with AIDS, substance abusers, etc. We need to find a way to assist these clients in a compassionate manner.

For some of these clients, placement in a group home, with a structured case management system in place would be an ideal solution. Some may be able to move into an individual rental situation, again with adequate case management.

Barriers to Affordable Housing

Property Tax Rate – Tax codes have traditionally restricted housing development in St. Joseph County as homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. In addition, the County Property Tax Rate for St. Joseph County is the second highest in the State. The tax rates for South Bend and Mishawaka put both cities at a disadvantage relative to the rest of the county, particularly in attracting new development. To address this problem, South Bend has developed a tax abatement program which may account for a portion of the rise in housing building permits in the City.

Impact of Design Standards – Requirements, such as streets and sidewalks, right-of-way dedication, and drainage improvements differ among jurisdictions. South Bend and Mishawaka require these design improvements. The areas within the unincorporated county do not require these infrastructure improvements, however minimum lot sizes in the "more desirable" unincorporated areas are bigger than those required within Mishawaka and South Bend and since land values in those areas are also higher, the actual cost of developing a new single-family unit is comparable in the three jurisdictions.

Since 1994, South Bend has been using CDBG funds to help pay for new public improvements, new curbs and sidewalks, that encourage and support the development of new affordable housing in both unimproved and designated redevelopment areas of the city. Mishawaka began a limited infrastructure program in 2004 utilizing CDBG funds as part of the City's "Targeted Neighborhood Investment Strategy" replacing aging, broken, or missing curbs and sidewalks in designated neighborhoods. In addition, the City has used a portion of their HOME allocation to provide infrastructure improvements including curbs, sidewalks, and sewer and water connections in the construction of the new homes being built as part of the City's First-time Homebuyer Program. Without some kind of continuing subsidy in both jurisdictions, the high cost of infrastructure requirements can be a barrier to the development of affordable housing.

Impact of Building Codes and Local Historic Districts- Local building codes are not considered restrictive and pose no barrier to the development of safe, sanitary, affordable housing. Structural requirements for conditions such as earthquakes, high winds, or soil erosion are not applicable. However, there are local requirements for structures located in flood hazard areas. Codes related to construction and development allow no special provision waivers for the construction of new, or rehab of existing, affordable housing. The lack of provision waivers for affordable housing could be considered a barrier to the development of affordable housing. However, it could also be argued that it is a way to maintain a single, minimum code of standards which applies to all housing units and all classes. Whether these standards are enforced consistently across the board or not, may be a point of contention for some.

South Bend's nine historic districts are located in established neighborhoods of large, owner-occupied homes. Local regulations patterned on Department of Interior standards and then expanded bases on input from residents in each district require exterior compatibility at the time of renovation or rehabilitation, imposing costs which could make the development of affordable housing within those districts prohibitively expensive, depending on the nature and extent of the project.

The City of Mishawaka has 10 individual local historic district sites, and one multiple site historic District (Riviera Place). The City Historic Preservation Commission is currently developing interest and soliciting property owners to designate West Mishawaka Avenue as another multiple site district.

Administrative Procedures and Fees -The St. Joseph County and South Bend Building Department merged in 1992 to create a more efficient permit process. Mishawaka maintains its own Building Department. Local approvals for plats generally take up to three weeks and building permits for residential structures can usually be obtained within one day. Existing fees for plat approvals/construction permits pose no barrier due to their low cost. The State of Indiana has passed impact fee legislation but the St. Joseph County Housing Consortium member jurisdictions have not required such fees.

Manufactured/Modular Homes - Manufactured homes are built in factories according to HUD standards. Local codes require that these units be placed on a permanent foundation, have a pitched roof, and have siding compatible with site built units. Modular homes are also assembled in a factory, according to the same standards as conventional, stick-built homes. No additional local standards apply. Local zoning allows both manufactured and modular units in the same zoning districts as conventional homes.

Publicly Owned Land and Property - The City of South Bend continues to purchase vacant lots which revert to public (County) ownership due to non-payment of taxes. Some of these lots are then given to housing agencies, such as Habitat for Humanity, for construction of new affordable units. Because of the strong housing demand in Mishawaka, historically there have been few vacant lots of sufficient width and depth (build able lots) for new home construction. Using a variety of means,

such as finding excess City-owned property, donations of property, slum and blight clearance, and formal purchase, the City of Mishawaka has had to be very deliberate and creative, in order to acquire vacant lots for new home construction as part of their First-time Homebuyer Program.

Regulatory Barriers in the Rural and Suburban Areas Strategy - Roughly sixty percent of the land in the unincorporated areas of St. Joseph County is zoned agricultural. This district is regulated by a large-lot zoning standard, meaning any home built in the district must have a minimum of a twenty acre lot. This requirement clearly limits the development of affordable housing in areas zoned agricultural. However, at the time this change was instituted in 1979, large areas surrounding the cities and town in the county were rezoned residential and it is in these areas where much of the new development has in fact occurred.

Consortium jurisdictions do not subscribe to growth control techniques to inhibit the location or number of housing units. Restrictive and/or exclusive zoning practices are not a matter of policy or regulation. Lot development standards are not considered restrictive as lot sizes and setback is established at minimum requirements to construct conventional housing without imposing on adjacent properties. Minimum lot sizes in unincorporated areas are larger to accommodate septic systems and private wells.

Regulatory Barriers in Urban Areas - There are no restrictions on urban rehabilitation or in-fill projects. In most instances recorded city lots can be built upon following current zoning codes. Lots located in redevelopment areas require additional site plan review, thus potentially increasing a developer's staff costs, however minimally. Zoning regulations in South Bend and Mishawaka provide for mixed use in certain zoning districts.

Rent Control and Landlord Licensing - There are no rent control ordinances in the three jurisdictions, or are there any ordinances requiring that landlords be licensed. There is general agreement within the Affordable Housing Committee that landlord licensing would benefit both renters and the neighborhoods where rental properties are located. However, it appears that landlord licensing is a politically controversial issue in the community at large and so is unlikely to be pursued unless a coalition can be built to promote the idea and local politicians come out in favor of it.

ADDRESSING HOMELESSNESS IN ST. JOSEPH COUNTY

According to the 2000 U.S. Census of Population and Housing Report, St. Joseph County consists of approximately 266,000 persons, 26,200 of whom live below the poverty level. Ethnically, the county population is 80% White, 11% African Americans, 5% Hispanic, 1% Asian, and 2% Native American and other origins. The family median income is $57,400 for a family of four. Unemployment is close to an all-time low of 3%. However, statistics show that a disproportionate number of persons living in poverty are minorities (approximately 9,000 below the poverty level) and/or minority families (approximately 2,000 below the poverty level). These demographic trends closely parallel those of the homeless population, of which families are the fastest growing segment.
Major participants in the CoC Planning Committee are representatives of organizations serving the area's homeless housing needs. They are The Center for the Homeless, Madison Center, the YWCA of St. Joseph County, Life Treatment Centers, Hope Rescue Mission, AIDS Ministries/AIDS Assist, the United Religious Community and Family and Children's Center. Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supported Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services.

The CoC Planning Committee also offers a forum to share information. For example, if various homeless service organizations are having similar difficulties working with an entitlement provider, plans are made to meet with Social Security or Medicaid officials to try to expedite the enrollment process. The Committee also serves as a meeting place where inter-agency problems regarding referrals, miscommunications or perceived service breakdown can be discussed. Since most of the members of the CoC Planning Committee are high-level administrators of their respective organizations, problem-solving can take place in an efficacious manner.

The Development of the Community's Continuum of Care System

St. Joseph County has a long history of providing services to the homeless population dating back to the time of the First World War when the City Rescue Mission was established. By the 1950's the City Rescue Mission had become a youth services organization and was replaced as a shelter by Hope Rescue Mission founded in 1954 by the Mennonite Church. (Over fifty years later, Hope Rescue Mission continues to playa leading role as a homeless services provider in the county.) Also providing temporary, low cost housing during the first two thirds of the century were several privately run

Single Room Occupancies (SROs); however, the major providers of SROs closed down in the 1970's and 1980's. The loss of the SRO units helped created the situation that led the United Religious Community to open an emergency shelter in 1984 to house homeless persons. This emergency shelter evolved into the Center for the Homeless in 1988.

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- *To serve as a forum for communication among homeless service and housing providers.*
- *To identify needs of the homeless population.*
- *To provide opportunities to foster interagency collaboration.*
- *To identify service gaps and obstacles.*
- *To provide an opportunity for problem-solving and resolution.*
- *To advocate for the needs of homeless individuals and families.*
- *To explore opportunities for funding homeless service programs.*

The process used is the following ...

1. *Needs analysis*: Annually, each organization serving the homeless assesses the need for services based on internal organization occupancy reports, waiting lists, inquiry calls, anticipated program changes, etc. For the first time last year, an actual street count to determine the extent of unsheltered homeless was conducted on June 11, 2003.
2. *This information is aggregated at the Committee level*; so that an overall community needs level is established. A need that has surfaced is one of better aggregating data on homeless needs. The Committee hopes that implementation of an HMIS will alleviate this need.
3. *A Gaps Analysis is performed*, comparing the needs identified in step one with the resources available in the community.
4. *Resources, including HUD and other funds, are identified* to determine feasibility of new project development.
5. *New projects are discussed and then prioritized* by the Committee for funding and implementation.
6. *Evaluation* of the effectiveness of new projects (ongoing).
7. *Involvement of the City*, through the Mayor's office, to align the CoC plan with the City's long-term strategy and vision. The City of South Bend has undertaken an ambitious long-term planning process, called City Plan. The homeless service providers intend to assure enfranchisement of their clients into this process, through the CoC Planning Committee.

A Description of the Continuum of Care

The St. Joseph County Continuum of Care has a three-stage plan to end chronic homelessness. The first stage of this plan is to enact a prevention strategy targeted at decreasing the number of people who become homeless. The second stage is to provide interventions to assist those individuals who become homeless in dealing with the issues that caused them to become homeless. The final stage is to re-integrate these individuals back into the community by providing financial and clinical support, job training, counseling, and education.

Key elements of the first stage (decreasing the number of people who become homeless) involve addressing issues such as addiction, education, job skills, and mental illness that are risk factors for becoming homeless. Preventing individuals and families from becoming homeless involves linking service providers in the community to form a "safety net" for low-income persons. This safety net can be utilized to provide interventions (financially, socially, etc.) to persons at risk of becoming homeless. Identifying those persons who become homeless or are on the verge of becoming homeless is critical. We know anecdotally that there are a certain number of individuals who use the revolving doors of hospital emergency rooms, mental health facilities and homeless shelters, utilizing resources provided through Township Trustees, the URC Advocacy Center and faith-based organizations, but avoiding commitment to treatment programs and other supports that might help to end the cycle. Quantifying and identifying these people would be helped greatly by the implementation of an HMIS, so that information could be shared among service providers. The HMIS would also help insure continuity of services as well as the coordination of homeless services with mainstream resources. Identifying disabilities, through assessments completed at the time a person uses one of these emergency facilities, is also a major factor in preventing homelessness. If a person enrolls in addictions treatment, mental health treatment, or receives medical care, that person may be able to receive assistance for housing as well.

Perhaps the greatest protection from becoming homeless is education. Research shows an inverse relationship between educational achievement and levels of addiction, income level, teen pregnancy, home ownership, etc. Communities with strong educational systems lay a strong foundation for homeless prevention. Although we have excellent higher educational institutions in this community, and several agencies provide tutoring and GED classes, most of our undereducated s need affordable, short-term certificate-based vocational education. Existing programs are beyond their means.

The second stage involves a continuation of the strategy that has been enacted by this community over the last seven years. This strategy has involved broad-based cooperation among service providers in identifying and addressing the causes of homelessness on an individual basis, including elements such as emergency housing, case management, education, job readiness training, counseling, addictions treatment, transitional housing, financial assistance and rental subsidy.

Future Goals: Chronic Homelessness

Goal: End Chronic Homelessness *("What" are you trying to accomplish)*	**Action Steps** *("How" are you to go about accomplishing it*	**Responsible Person/Organization** *("Who" is responsible for accomplishing it)*	**Target Dates** *(mo/yr it will be accomplished)*
Goal 1: Develop a strategy for Homelessness Prevention that includes identification and quantification of the chronic homeless population; needs assessment for services and housing, based on disability and functioning level; and supporting the provision of services and supports to prevent homelessness.	1a. Conduct annual counts of sheltered and unsheltered chronic homeless population	1a. All housing and service providers; law enforcement Personnel.	1a. Counts conducted in January & June of each year by the Center for the Homeless.
	1b. Assessments conducted at all emergency shelters, jail, etc.	1b. Madison Center; Life Treatment Center, AIDS ministries, VA, Health Centers.	1b. Ongoing
	1c. Support job training and development programs; supplemental education, addictions treatment, mental health, AIDS counseling.	1c CFH Landscape Crew; Madison Center, YWCA, LTC, AIDS Ministries.	1c. Ongoing
	1d. Plan for development of a Mental Health Court.	1d. Judicial system, law enforcement, Madison Center.	1d. Had hoped to begin in July 2004 but changes in judicial system make achieving this goal doubtful at this time.
Goal 2: Increase access to safe, affordable transitional and permanent supportive housing for homeless persons, and persons with special needs.	2a. Make available permanent supportive housing through the provision of rental assistance through SHP, S+C, and other sources.	2a. AIDS Ministries, Madison Center, YWCA, and the Center for the Homeless, Life Treatment Centers.	2a. Ongoing and new group home for Madison Center to be built in 2005.
	2b. Support a community-wide housing rental subsidy program aimed toward chronic homeless population.	2b. The Center for the Homeless, Madison Center, AIDS Ministries/ AIDS Assist	2b. Ongoing
	2c. Assure application	2c. CoC Steering	2c. Ongoing

	for entitlement programs for all eligible homeless as part of housing process.	Committee to develop process; implementation by all homeless service providers.	
	2d. Meet with entitlement agencies to streamline application process.	2d. CoC Steering Committee	2d. Ongoing
	2e. Meet with Housing Authority to improve access to units by homeless.	2e. CoC Steering Committee	2e. Ongoing
Goal 3: Maintain and expand programs for ongoing support of homeless persons in permanent housing. a. Case management and treatment services.	3a. Maintain capacity and quality of supportive services that are available to homeless individuals through counseling, case management, occupational therapy assessment, medical treatment.	3a. AIDS Ministries/ AIDS Assist, the Center for the Homeless, Madison Center, YWCA, public health clinics	3a. 2003 (and beyond)
b. Job training and development.	3b. Expand job development programs.	3b. Center for the Homeless, Madison Center, Goodwill, Ivy Tech State College	3b. December 2004
c. Continuing education.	3c. Work to enroll eligible participants in GED and other continuing education programs.	3c. South Bend School Corp., Ivy Tech	3c. Ongoing
d. Maintain and expand S+C and SHP programs for seriously disabled homeless.	3d. Maintain Shelter Plus Care programs for seriously mentally ill persons and people diagnosed with HIV/AIDS. Maintain a supportive housing program for persons with	3d. AIDS Ministries/ AIDS Assist, the Center for the Homeless, Madison Center, YWCA	3d. July 2003 (and ongoing)

	severe disabilities.		
Goal 4: Coordinate homeless planning activities through the City of South Bend's planning program, "City Plan."	4a. Represent concerns of homeless individuals at meetings of City Plan committees.	4a. CoC Planning Committee	4a. December 2003

STRATEGIES TO PROMOTE STRONG NEIGHBORHOODS AND ECONOMIC VIABILITY IN ST. JOSEPH COUNTY

It sounds obvious, but we must remember that neighborhoods are where people live. The individual house, with its various configurations, is important, but by itself cannot entice someone to buy, or encourage a current resident to stay, unless the surrounding neighborhood is also a pleasant place to be. At the same time, the neighborhoods cannot expect to be clean, vibrant and healthy if the households living within them are struggling financially. Attacking the problems of neighborhoods, therefore, must address both their physical nature and the social issues of the residents within their boundaries. The St. Joseph County Housing Consortium's Housing & Community Development Plan supports programming in four major categories to enhance the concepts of strong neighborhoods and economic stability in this community: Housing; Social Services; Homelessness; and "Other" Needs. (For information on goals, see Tables and Logic Models at the end of this document.) In depth descriptions of these categories and concomitant strategies follows:

A. HOUSING

In an effort to prevent further deterioration of the housing stock, increase the rate of home ownership and revitalize neighborhoods, the Consortium supports the strategies outlined below. To obtain the greatest neighborhood impact, it is expected that, to the extent possible, programs outlined below will also: incorporate formal neighborhood plans into the implementation of HCD strategies; stem transitional neighborhood decline; promote neighborhood revitalization; eliminate the lead-based paint threat; and further fair housing in St. Joseph County.

Strategy #1 - Supporting Existing Homeowners - The age of the housing stock in the inner cities creates certain challenges for these neighborhoods particularly if the houses within it have not been properly maintained. This sometimes occurs because of a concentration of low income homeowners without sufficient means to keep up with the maintenance requirements of an older home. To assist these residents, the Consortium supports the inclusion of the following activities:

A. Loans/Grants to Owner-Occupants for Home Rehabilitation/Repair/Purchase
B. Home Modification for Handicapped Homeowners
C. Delinquency & Foreclosure Resolution for Existing Homeowners

Strategy #2 - Helping Renters Become and Remain Homeowners - The Consortium strongly believes that homeownership helps stabilize a neighborhood. When a neighborhood changes from a majority of owner-occupied homes to rental property owned by absentee landlords, social problems eventually crop up and the housing stock tends to deteriorate more quickly than time would require. Specific activities the Consortium supports to implement this strategy include:

A. Home Buyer Training

B. Home Buyer Subsidies/Downpayment Assistance
C. Lease/Purchase Programs
D. Rehab for Resale to Home Buyers
E. In-Fill Single Family Home Construction (includes demolition for future development)

Strategy #3 - Promote Quality Rental Property - The Consortium recognizes that not everyone will become, or even want to become, a homeowner. There will always be a segment of the population which will rent, and a large percentage of that population will consist of households below 80% of median income. Therefore, activities will be put in place to support and develop well-run, quality rental units to serve our renter citizens.

A. Develop & Implement Strategies Dealing with Problem Rental Properties
B. Create Additional and Upgrade Single-Family and Multi-Family Rental Units

B. SOCIAL SERVICES

The St. Joseph County Housing Consortium recommends the following strategies for our community over the next five years. The order does not necessarily suggest priority.

Strategy #1: Support Adult Education Services - Persons able to obtain and retain employment are positive contributors to the community's economic well-being. In addition, a workforce with the necessary skills to enable businesses to compete in today's environment will attract more businesses to the community, thereby resulting in a positive economic environment.

Strategy #2: Assist Low/Mod Households in Securing Child Care -Safe and affordable child care is essential, not only for the immediate well-being of low/moderate income children, but also for the well-being of a child's family and ultimately the community.

Strategy #3: Provide Financial/Physical Assistance for the Elderly - Our community's older adults are increasingly neglected, abandoned, or abused, either financially or physically. Due to their frailty, they find it difficult to remain in their homes and to participate in and contribute to community life.

Strategy #4: Give Family Advocacy and Support - To be economically independent, a contributor to the community and to improve the quality of family and community life, all families must have basic survival needs met such as freedom from physical abuse, adequate shelter, food and medical care. They also need wages above the poverty level and support systems and connections to enhance both family and community life.

Strategy #5: Furnish Adequate Health Care/Nutrition Services - Individuals require access to adequate health care and a sufficient amount of healthy food to live successful a*n*d productive lives. They also require a knowledge base to make good decisions about their health care needs

and food choices.

Strategy #6: Provide Needed Mental Health Care - Children and adults, as well as families, are under increasing stress due to economic pressures, the decline in community support systems and changes in family make-up (increased divorce, single-parent families, increased geographic spread). Poor mental health contributes to decreased economic output, increased crime and diminished quality of life. Consequently, the need for mental health services continues to grow.

Strategy #7: Increase Public Safety/Awareness - While crime statistics reveal a slight decrease in the level of most crimes, many residents perceive themselves in greater danger. Efforts to reduce actual crime while at the same time increasing peoples sense of safety is necessary.

Strategy #8: Create an Inclusive Transportation System -Needs assessments indicate that parents lack resources for adequate transportation for unaccompanied children, people who work, special needs children, the very young, during vacations and the rural and urban poor. There is a need for creation of a neighborhood-based, rationalized transportation system that links services and utilizes a true voucher program which allows parents to choose the location and time of travel. Expansion of Current voucher program needs to be more inclusive. In addition, models in other communities should be studied to craft a more responsive communication network to better serve rural families by providing access to more concentrated urban resources.

Strategy # 9: Expand Youth Services -The goal of youth services should be to assist youth in growing up healthy, happy and competently skilled for a productive adult life. Fundamental changes in American family life have undermined the healthy growth for all youth and placed new demands on youth services. A decline of 10-15% is projected within the 5-17 age group over the next 10 years. However, future youth programming will face both a shrinking youth population and the growing population of youth of color. Community organizations struggle to deliver adequate programs to address today's complex youth issues in a period of diminishing resources. Most changes are entrenched in neighborhoods of concentrated poverty. Expanding opportunities for youth involvement in community-wide planning endeavors is necessary to offer opportunities for youth to be understood and involved.

C. HOMELESSNESS

By developing this strong network of service and housing providers, a comprehensive Continuum of Care system has been established. Regular planning and rigorous evaluation, however, has enabled these agencies and the Continuum of Care committee to identify the following gaps in housing and services.

Strategy #1: Transitional Housing - Through a community planning process, the Homeless/Continuum of Care Committee has identified transitional housing as a great need for homeless individuals and persons in families. At any given time, there is a need for 205 transitional

housing units for individuals and 113 units for families with children. (Please refer to the Gaps Analysis Table at the end of this Chapter). Two types of transitional housing have been identified as needed: one, for families or individuals who are homeless due to a variety of circumstances, but, with extensive support, can move toward self-sufficiency, and a second for disabled persons who are homeless due to a variety of reasons, but can be expected, again with extensive support, to transition to long-term permanent supportive housing.

Lengths of stay at the Center for the Homeless and Hope Rescue Mission of 12 months and more seem to indicate that beds originally classified as emergency shelter are being used to serve the purposes of transitional housing because insufficient transitional housing resources are available. In effect, emergency shelter facilities have become quasi-transitional housing facilities. These persons may have become homeless as a result of a crisis situation, but, once stabilized, could make progress in a more independent living situation. Families with children are prime examples of the homeless population who would benefit from transitional housing situations.

Transitional housing resources are needed also for individuals who have completed or are being discharged from psychiatric or addictions programs such as those at Life Treatment Center, the YWCA or Madison Hospital. These individuals are beginning a recovery process but lack financial resources and supportive services to live on their own. A safe, supported transitional housing situation would be of benefit. Without these resources, these individuals either enter a homeless shelter or forge out on their own, often impeding their recovery by disassociating themselves from the support services they need.

Strategy #2: Supportive Services - To assist homeless individuals to secure and maintain housing it may be necessary for some individuals to receive some type of supportive services. Supportive services may consist of basic literacy education, job training and placement, child care, health care, personal finance assistance, and other services necessary to meet an individual's daily living needs. The Consortium area has a strong provider network which is able to provide many supportive services after an individual has been identified as needing assistance. However, the Consortium would benefit from a coordinated system that would facilitate identification of individuals and families at risk of becoming homeless. Such a system would allow for early intervention and reduce the risk that an individual or family may become homeless. (Please refer to the Gaps Analysis Table at the end of this Chapter for quantifying specific need for supportive services).

Strategy #3: Permanent Supportive Housing - Some homeless who suffer from mental, physical and developmental disabilities may never realize home ownership. However, they can benefit from living semi-independently with the availability of permanent supportive housing. Permanent supportive housing requires immense resources to provide long-term supportive services to homeless. Permanent supportive housing will require not only the physical structures whether owner occupied or not, but also, additional staff to support such programs. There are providers within the Consortium that provide limited access to such programs. At any given time, there is a need for 320 permanent housing units for individuals and 39 units for families with children. (Please refer to the

Gaps Analysis Table at the end of the previous Chapter).

Strategy #4: Emergency Shelter - In recent years both the Center for the Homeless and Hope Rescue Mission have increasingly had to turn down applicants for shelter as they were full. Also AIDS Ministries/AIDS Assist recently lost a facility in which they could house persons with AIDS or HIV positive. It is apparent that the need for emergency shelter beds has outstripped the supply. At any given time, there is a need for 196 emergency shelter beds for individuals and 141 beds for families with children. (Please refer to the Gaps Analysis Table at the end of this Chapter). Another relevant factor is that as both the Center and Hope are successful in involving their emergency shelter clients in programming, there will be fewer emergency shelter beds open up as people stay longer to complete their programs.

Strategy #5: Rural Homeless - Rural homelessness is evident but not always visible. Rural homelessness can also be potentially more disruptive than the inner city homeless, because all of the public emergency shelters are located in South Bend, except one shelter. For families to migrate to inner urban areas when they become homeless is not suitable as many of them still have employment in their hometown. Many times, relatives will intervene to assist homeless family members. Staying with friends and family is often not a good solution even temporarily, because this creates substandard housing conditions through overcrowding. Tensions often run high in these situations and homeless family members soon find themselves out on the street or in a shelter.

There is overall agreement among committee members that more outreach services are needed to offer services in rural county areas. Supportive services along with transitional housing should be made available throughout the county. The low quantity of available housing presents a problem for the rural homeless. Transportation is another key element when addressing rural homelessness. Costs to a homeless family to travel to inner urban service providers can be overwhelming. The need for an updated, expanded transportation system within the Consortium boundaries should be addressed - not only for the homeless but also for the rural elderly. The Homeless Continuum of Care Committee is aware of the problem but admits it does not know its extent. Unfortunately there seems to be no easy way to ascertain this. Therefore, the homeless committee would be very supportive of any initiative, or any funding to support an initiative to study the problem and to address problems that can be documented.

Strategy #6: Non-Homeless "At Risk" – Supportive Housing Options/Tenant–Based Rental Assistance - The Continuum of Care model was discussed for people who are already homeless, but the same model applies to the “At Risk” population who are on the verge of being homeless. The Continuum of Care model provides a base of understanding that "at risk" residents have the same unmet needs as the homeless, i.e., physical, social and economic needs, with one major difference, the "at risk" have shelter. The final goal for the Continuum of Care model is to assist those “at risk” in retaining self-sufficiency.

Through this process two special needs populations have been identified to be “at risk” of becoming

homeless: 1) Persons with Severe Mental Illness – We have recently identified a trend where adults with mental illness who have been living with their parents, but as the parents age and develop health issues of their own, it becomes difficult for the parents to continue to provide the oversight or "case management" of their children; and 2) Clients with Alcohol or Drug Addictions – We have further identified that often after clients successfully complete a treatment program, they return to the same living situation in which the substance abuse behavior developed. In some cases, this makes it most likely the client will return to destructive substance abuse patterns. In both of these cases, if we can provide rental assistance and supportive counseling/case management services for these clients we substantially increase their chances for living a life with dignity and independence.

Market-rate rental properties that meet housing quality standards do exist in St. Joseph County, but the rent levels are beyond the reach of homeless or "at-risk" individuals and families. This population is composed of people with disabilities, including mental illness, addictions or physical disability, or may be victims of domestic violence. Typically, they subsist on social security income or no income at all beyond basic entitlement programs. In order to provide adequate housing for this population, rental subsidies are necessary. Tenant-based rental assistance, provided through the HOME program, is an essential part of this strategy. Other opportunities for rental assistance may be available through other HUD-subsidized housing programs. TBRA is available through the administration of non-profit organizations which provide the needed support services to persons in these populations, which enable them to live independently with some degree of stability. Participation in ongoing support services may be a requirement to continue receiving tenant based rental subsidies.

A referral process has been established with organizations like the Red Cross, the Township Trustees, and the United Religious Community Advocacy Center which have historically been the providers of emergency assistance to help pay for the utilities, rent, medications, and bills. This initiative has been very important because many homeless and "at-risk" homeless persons first seek help at one of these organizations to resolve an immediate crisis such as an impending eviction.

D. "OTHER" NEEDS

While most to the community's needs fall neatly into the categories of Housing, Social Services or Homelessness, there are some which do not, yet are essential complements to those categories. This section will attempt to enumerate those "other" areas of need.

Strategy #1: Public Works -Quality neighborhood environments are defined by infrastructure: streets, curb, gutter, tree lawns and trees, alleys, sewer and water lines, street lights and storm drainage control. Continuous funding for infrastructure improvements is imperative to provide adequate standards for neighborhoods. Some public works activities are connected with decision making processes by neighborhood groups therefore, spending rates can be slowed.

Strategy #2: **Targeted Demolition –** While we hope to use only on a limited basis, there are some times when a structure must be demolished to further neighborhood revitalization and/or pave the way for new development. NOTE: Demolition undertaken for low/moderate income housing should utilize the appropriate Housing Strategy.

Strategy #3 - Industry Attraction/Retention & Business Expansion - Solid, healthy, industrial and business activities provide employment opportunities and contribute to economic independence. The community must remain aggressive in providing programs and resources to attract and retain the current employment bases.

Strategy #4: **Administrative & Planning Support** – Without proper staffing to ensure program compliance with applicable financial, planning and reporting requirements and procedures, the federal programs this community has come to rely on would no longer be available to us. We therefore must allow funding to provide these necessary services.

Strategy #5: **Neighborhood Capacity Building** – Provide assistance to fund staff, materials, equipment and facilities which support neighborhood capacity building through technical assistance and other activities.

Strategy #6: Public Facilities – Provide assistance to not-for-profit and/or governmental agencies to improve facilities for the provision of important community services.

Strategy #7: Code Enforcement – Code Enforcement Activities in deteriorating or deteriorated areas where such enforcement, together with public or private improvements, rehabilitation, or services to be provided, may be expected to arrest the decline of the area.

E. OBSTACLES WHICH COULD PREVENT IMPLEMENTATION OF STRATEGIES

Of course there are obstacles which could prevent the implementation of the strategies presented above. Some elderly homeowners, for instance, are reluctant to take on debt even to make necessary improvements to their home because they do not want to leave debt as part of their estate when they die. Also, many low/mod individuals and households have poor credit histories, preventing them from the financing they need to obtain a home improvement loan or a new mortgage. Some of the available loan products, despite reduced interest rates and a portion given as a grant, are still not affordable to some households with incomes below 50% MFI. On the other hand, some taxpayers express disapproval when assistance programs appear excessive, so the programs developed by the jurisdictions and the not-for-profits need to ensure such programs continue to be generally accepted in the community. Another obstacle is public perception of the housing markets in the inner cities, the areas where the investment and stability associated with homeownership is most needed. It is always

difficult, as well, to know if all potential low/mod households have been informed about the financial products and programs available to them. And, of course, one of the biggest obstacles to the successful implementation of all the strategies is the limited funds available.

ANTI-POVERTY STRATEGY

Ultimately, the goal of this community is to reduce poverty among our citizens. Poverty has too many negative effects for any rational community to want to increase its numbers. At the same time, we recognize that there will always be some people living in poverty. Ensuring that all residents have options available to help them climb out of poverty is important to this community.

While St. Joseph County has a higher poverty rate than the State of Indiana (10.4% vs 9.5%), it is a full 2 percentage points less than the national rate (10.4% vs 12.4%). Unfortunately, South Bend's poverty rate of 16.7% is much higher than the national average, and the County remainder's rate of 4.5% is much below that average (Mishawaka's rate is 9.9%). This outlines the income segregation which has occurred in the community. Many of the problems identified in the Community Profile are linked to declining income resulting from the shift from high-paying manufacturing jobs to low-paying retail jobs. However, some of the higher paying jobs which are created locally as part of the post-industrial, information economy have expanded the number of affluent households within the community, increasing the gap separating the wealthy from the poor.

A variety of mechanisms are employed to try to attack the problems of poverty in this community. They include: job training in the construction trades through the Indiana Plan program (partially funded from CDBG); assistance with job training, bus tokens to such training and/or job interviews, child care and uniform allowances for residents of the Urban Enterprise Zone, under the Zone Resident Employment Program (funded from local UEA dollars); Individual Development Accounts (funded by the State) used to assist zone residents and housing authority residents in the cost of education and/or home ownership (asset building). In addition, the South Bend Housing Authority has established the Alonzo Watson University for their clients to help ready clients for employment opportunities which give them a chance to live independently outside the assisted housing system.

We also continue our efforts to bring new, quality jobs into St. Joseph County by creating the conditions which will attract new business to the community. As more firms move in, future job growth equal to or greater than population growth will induce young people to stay in the area and hopefully draw new residents from outside Michiana. If unemployment is low, then firms must compete to attract the best, highly-skilled workers, causing upward pressure on wage rates. Organizations such as the Business Development Corporation of St. Joseph County, the Industrial Foundation; and the Corporation for Entrepreneurial Development offer incentives to businesses to locate/expand their businesses (and the accompanying jobs) within the community. In addition, the local tax abatement programs are also offered to attract/retain jobs in South Bend and Mishawaka. Recent changes to these programs have narrowed their focus on supporting projects which bring higher quality jobs (higher wages, benefits, etc.).

The Consortium jurisdictions encourage educational programs for low-income persons. As people

acquire skills, especially in technical fields, these families have the potential for earning higher incomes. Over time, as the workforce's technical skills increase, more high-tech firms are attracted to relocate here. Our service sector is constantly looking for new ways to help our citizens expand their earnings potential. An innovative program established by Habitat for Humanity to introduce their clients to housing construction and home maintenance has also been used as a method for pre-training underemployed residents. This pre-training gave these residents a "leg up" on openings in the various trade apprenticeship programs.

The poorest residents tend to live in socially isolated, physically blighted neighborhoods in the inner cities, while the richest tend to live in affluent suburbs in the County remainder. The Consortium sponsors housing programs that seek to revitalize the poor neighborhoods: new homes are constructed and old homes are rehabilitated, home ownership is encouraged. In addition, housing prices in St. Joseph County are relatively reasonable. Often, an individual who can afford to pay rent can just as easily afford a mortgage payment. However, credit history and the lack of a down payment, puts a crimp in attaining homeownership. Strategies and activities to assist renters become homeowners not only help the client, but also the neighborhoods as owners generally take better care of their properties than renters. This strategy tackles the appearance of the neighborhood and the quality of the housing stock.

To fundamentally revitalize the neighborhood, however, the Consortium must understand and address the needs of the people residing there. The Consortium sponsors a variety of social service programs to meet these needs, because people are the fundamental building blocks of the community. Therefore, the Consortium supports child care, youth services, elderly assistance, health care services, mental health services, public safety, and transportation improvements.

Finally, for those families and individuals who are pushed into extreme poverty and finally into homelessness, the Consortium sponsors a Continuum of Care approach to helping the homeless. The initial point of contact between the homeless and the Continuum of Care is a temporary stay at an emergency shelter. The shelter assesses the underlining cause of the homelessness and provides drug rehab, counseling, job training, etc. to correct identified problems. As the homeless individual makes progress in the counseling and training programs, they are then transferred to transitional housing, and eventually to independent living. If a person is permanently disabled, then the person is moved into permanent supportive housing.

By attacking the community's problems at the source, in addition to the associated problems that arise from poverty, the Consortium seeks to improve the lives of the whole community. This document provides analysis of the community's problems, the resources the Consortium uses to alleviate these problems, and specific projects the Consortium is sponsoring in the ongoing effort to end the scourge of poverty.

At the end of the day however, any document is only as good as the ability of the community to carry it out. There are not enough monetary resources to wipe out poverty in St. Joseph County. There

are probably not enough dollars available to substantially reduce it in five years either. What we do have though, is a community of caring organizations and individuals with intelligence, creativity and tenacity who are willing to work together to collaborate to find new solutions to old problems. While a formalized, required system of coordinating services doesn't seem to work here informal, free-flowing ones seem to flourish. The Consortium intends to continue to encourage and foster coordination and collaboration between all organizations working to fight poverty.

MEASURING PERFORMANCE IN ST. JOSEPH COUNTY FOR THE CDBG/HOME/ESG PROGRAMS FUNDED BY THE U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

As a requirement for the 2005-2009 HCD Plan, HUD has instituted new guidance for measuring performance. These procedures are not unfamiliar to the local community as the City of South Bend and all United Way agencies in St. Joseph County have been using this approach for some time. However, tying these objectives together for the larger county community can pose a challenge as well as potentially increase the number of performance measurements necessary to do the job properly. It is expected that, in general, the strategies outlined earlier in this document will assist us in improving the living environments of our community and/or assist individual households to obtain or maintain self-sufficiency. As a first attempt, we are choosing the following performance indicators for measurement in this 2005-2009 HCD Plan:

1. Property values in certain targeted neighborhoods will increase from 2004 to 2009. The targeted neighborhoods we will be tracking for this purpose are:
    A. Near Northwest Neighborhood in South Bend
    B. West Washington/Chapin Neighborhood in South Bend
    C. Near Northeast Neighborhood in South Bend
    D. Lincoln Park Neighborhood in Mishawaka
    E. West York Neighborhood in Walkerton
    F. Other neighborhoods as appropriate

2. We will stabilize/reduce the number of households experiencing housing problems in the 2010 census. As a result of our assistance:
    A. 15% of our clients with overcrowding problems will no longer be overcrowded.
    B. 30% of our clients with substandard housing will now be in standard housing.
    C. 20% of our clients with a cost burden will no longer have a cost burden.
    D. 5% of our clients with a severe cost burden will have their burden lessened.

    (To gather information for this measure, we will identify our program clients with housing problems--substandard housing, overcrowding, and cost burden--before our assistance and then again after to determine if their housing burden is eliminated or reduced. In some cases we will survey the clients after a year or more after assistance to allow time for their situation to be improved.)

3. We will increase low/moderate homeownership in our community. As a result of our assistance, the 2010 census will show a higher homeownership percentage for low/moderate income households than shown in the 2000 census.

4. We will rehabilitate at least 200 homes in our community over the next 5 years. This will allow us to maintain/improve the housing stock of the community.

5. We will provide support services to assist our citizens in climbing out of poverty and/or abusive situations and improving their quality of life.

6. We will provide emergency shelter and supportive services for our homeless citizens.

See Logic Models at end of this document for more specifics.

RESIDENTIAL ANTIDISPLACEMENT AND RELOCATION ASSISTANCE PLAN

UNDER

THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED, and

TITLE II OF THE CRANSTON-GONZALES NATIONAL AFFORDABLE HOUSING ACT OF 1990, and

TITLE IV OF THE STEWART B. McKINNEY HOMELESS ASSISTANCE ACT

DEVELOPED BY:

ST. JOSEPH COUNTY HOUSING CONSORTIUM

FOR USE IN:

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)
EMERGENCY SHELTER GRANT PROGRAM (ESG)

This document supersedes all previous residential Antidisplacement and Relocation Assistance Plans for the City of South Bend, the City of Mishawaka, and St. Joseph County Housing Consortium. It was produced with the assistance of Community Development Block Grant funds made available through the United States Department of Housing and Urban Development.

Residential Antidisplacement and Relocation Assistance Plan
Under
The Housing and Community Development Act of 1974, as Amended.
Title II of the Cranston-Gonzales National Affordable Housing Act of 1990
Title IV of the Stewart B. McKinney Homeless Assistance Act
(For use in CDBG, HOME, and ESG-Funded Projects)

Residential Properties
The St. Joseph County Housing Consortium, the "Consortium", will replace all occupied and vacant "occupiable" low/moderate-income dwelling units demolished or converted to a use other than as low/moderate-income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in applicable program regulations at 24 CFR 570.606 (CDBG), 24 CFR 92.353 (HOME), and 24 CFR 576.80 (ESG).

All replacement housing will be provided within three years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the Consortium will make public and submit to the HUD Field Office the following information in writing:

1. A description of the proposed assisted activity;

2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low/moderate-income dwelling units as a direct result of the assisted activity;

3. A time schedule for the commencement and completion of the demolition or conversion;

4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;

5. The source of funding and a time schedule for the provision of replacement dwelling units; and

6. The basis for concluding that each replacement dwelling unit will remain a low/moderate-income dwelling unit for at least 10 years from the date of initial occupancy.

The Consortium will provide relocation assistance, as described in Section 570.606(b)(2) for CDBG funded projects and 570.92.634 (b)--(d) for the HOME Program, to each program-eligible household which is displaced by the demolition of housing or by the conversion of a low/moderate-income dwelling to another use as a direct result of assisted activities.

Consistent with the goals and objectives of activities assisted under the Act, the Consortium will take the following steps to minimize the displacement of persons from their homes:

1. Where feasible and practical, structures currently vacant or for sale by choice of the owner-occupant will be utilized in acquisition, rehabilitation, demolition, and code enforcement activities.

2. When occupied, units must be used for acquisition and/or rehabilitation, the Consortium, or its agent, must review the current and proposed (after rehab) rents. If current rents are within the fair market rent (FMR) guidelines but proposed rents will exceed FMR, the department will not generally approve the project.

3. When occupied units must be acquired for demolition or conversion to another use, the displaced household will be eligible for relocation benefits as generally set out in the attached. The attached Relocation Policy may from time to time be amended in conformity to HUD guidelines.

General Residential Relocation Policy
St. Joseph County Housing Consortium

The purpose of this statement is to set forth relocation policies, procedures and requirements concerning relocation benefits and services provided to persons displaced as a result of Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), or Emergency Shelter Grant (ESG) activities within the participating jurisdictions of the City of South Bend, the City of Mishawaka, and St. Joseph County. For purposes of this policy, displaced persons are defined at 24 CFR 42.2. Relocation policies and procedures adopted by the Consortium are subject to the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Uniform Act) at 49 CFR 24, in addition to applicable federal program requirements.

This relocation policy supplements the Uniform Act, which provides for a number of types of relocation payments, and may extend additional assistance to persons relocated as a result of CDBG, HOME, or ESG-funded projects.

I. Residential Relocation Assistance Services

A. General. The Consortium, or its agent, will assist in relocating displaced families and individuals in purchasing or renting a comparable dwelling of their choice (within their financial means) which is decent, safe, and sanitary. The Consortium will, to the extent possible, locate displaced persons in the neighborhood of their choice, which is reasonably accessible to their place of employment or potential place of employment.

B. Services to be provided

1. Information concerning the availability of relocation payments and assistance as well as the requirements and procedures for obtaining those payments will be provided to all displaced persons who wish to be relocated.

2. Personal interviews will be conducted to determine the relocation needs and preferences of displaced persons, to further explain those relocation payments and other assistance for which they may be eligible, and the procedures for obtaining such payments and assistance. These interviews will be conducted, to the extent possible, at a reasonable time convenient to the displaced person.

3. Current information on the availability, location, purchase price, and rental costs of comparable replacement dwellings shall be provided to displaced persons. The Consortium, or its agent, will provide information as to the

criteria for a comparable replacement dwelling and the estimated purchase price or rental cost to be used as the basis for establishing the upper limit of the replacement housing payment.

4. Inspections will be performed by the Consortium, or its agent, to ensure that the housing meets the requirements of being decent, safe, and sanitary as described at 24 CFR 42.47.

5. Counseling and referral services will be provided with regard to housing, financing, employment, health, welfare and other assistance to minimize hardship.

6. Relocation assistance payments will be applied to the purchase or rental of a comparable replacement dwelling, to moving expenses, to bringing a purchased dwelling up to local, state and federal codes and towards miscellaneous costs eligible under the Uniform Act.

Relocation services shall be carried out in a manner that will promote maximum choice within the community's total housing supply. Services shall be provided to assure that the relocation process will not result in different or separate treatment on account of race, color, religion, sex, national origin, handicap, familial status, or source of income.

Any person having a grievance resulting from alleged discrimination, violation of federal, state or city codes and laws may follow grievance procedures established by both federal and state law by contacting Legal Services of Northern Indiana, the South Bend Human Rights Commission, or the United States Department of Housing and Urban Development (Indianapolis office). Further information on the subject of grievances and equal opportunity is available from the Consortium, by its administrative agent, the Department of Community and Economic Development office, 1200 County-City Building, South Bend, phone (574) 235-9371.

II. Types of Relocation Assistance Payments and Eligibility Requirements

A. Residential Relocation - Replacement Housing Payment.
Eligibility may include:

1. Persons who are titled owners and have owned and occupied their home for at least 180 days prior to receiving a written offer to purchase real property for a CDBG, HOME, or ESG-funded project. Such persons are also eligible for payment for moving expenses.

2. Persons who are titled owners and have owned and occupied their home for less than 180 days but more than 90 days prior to receiving a written offer to purchase real property for a CDBG, HOME, or ESG-funded project.

3. Persons who are purchasing by conditional sales agreement (land contract), have recorded the contract with the St. Joseph County Recorder or can provide physical evidence of such contract, and have occupied their home for more than 180 days before receiving a written offer to purchase real property for a CDBG, HOME, or ESG-funded project. Such persons are also eligible for moving expenses.

4. Occupying tenants who are displaced from a residential site of a CDBG, HOME, or ESG-funded project may be eligible for a rental assistance payment, a down-payment assistance payment, and/or payment for moving expenses. Determinations for eligibility and extent of relocation benefits are made from information including length of occupancy, identifiable tenancy, household income, and proper and timely tenant notification regarding the project.

5. Certain incidental expenses may be included in computing the Replacement Housing Payment but do not increase the maximum allowable amount. These include:
   a. Typical closing costs on the replacement home
   b. Such other costs as the Consortium determines to be incidental to the purchase.

6. Relocation assistance payments can be applied to bringing a purchased replacement dwelling up to local, state, and federal codes.

B. Moving Expenses for Residential Relocations. Where eligibility exists, a person displaced from a dwelling is entitled to a relocation payment for actual reasonable moving and related expenses or a fixed payment based upon actual moving expenses.

Attachment – 3
Logic Model - 2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Providing Public Services to our low/mod income clients in need.

Program Name: CDBG

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
Annual Caper review and 3	2	Lack of Education, need for good jobs, need for affordable child care, Lack of parenting skills, Substance abuse, need for supervised activities and guidance for youth, need for elder care, need for safe neighbor-hoods.	LaCasa de Amistad, Indiana Plan, SBPD Neigh Watch, SBPD foot patrols, Real Services Elderly Crime Victims, Youth Development Commission, YWCA, Boys and Girls Club, FCC Counseling, CCCC	Short Term Increased police presence in 5 neighborhoods, Job training for 75 individuals, Counseling for 20 families, 60 children provided with subsidies.		5 safe, revitalized neighborhoods, 75 individuals prepared for employment, 20 families assisted, 60 children prepared for school.		a. Reports from sub-grantees b. City Monitoring files c. City offices d. Monthly, project analyst, annual report e. Retrieved manually	Annual Caper review & analysis
				Intermediate Term 5 neighborhoods with improved relationship between residents and police. 75 individuals prepared for employment.				a. Reports from sub-grantees b. City Monitoring files c. City offices d. Monthly, project analyst, annual report e. Retrieved manually	Annual Caper review & Analysis
				Long Term 5 safe neighborhoods, 75 individuals with stable employment				a. Census data b. Census data c. Census data d. from 10 year census data e. Retrieved from computerized reports	Review of new 10 year census data

HUD's Strategic Goals

1. Increase homeownership opportunities.
2. Promote decent affordable housing.
3. Strengthen communities.
4. Ensure equal opportunity in housing.
5. Embrace high standards of ethics, management, and accountability.
6. Promote participation of grass-roots faith-based and other community-based organizations.

Policy Priorities

1. Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.
2. Improving the Quality of Life in our Nation's Communities.
3. Encouraging Accessible Design Features.
4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation.
5. Participation of Minority-Serving Institutions in HUD Programs
6. Ending Chronic Homelessness within Ten Years.
7. Removal of Barriers to Affordable Housing.

form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Maintain Community Housing Stock

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
2,3	2	Decaying Housing	SBHF, SBHIP, NNN, HAO, NNRO, Mish, HDC-model block	Short Term 165 units eligible to be rehabbed		165 affordable units given the opportunity to be saved		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 165 units rehabbed		165 affordable housing units preserved		a.	Annual review & Analysis
				Long Term 165 units raised to HQS		165 households provided w/affordable housing			Review at end of 5 years & 10 years

HUD's Strategic Goals

1. Increase homeownership opportunities.
2. Promote decent affordable housing.
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6. Promote participation of grass-roots faith-based and other community-based organizations.

Policy Priorities

1. Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.
2. Improving the Quality of Life in our Nation's Communities.
3. Encouraging Accessible Design Features.
4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation.
5. Participation of Minority-Serving Institutions in HUD Programs
6. Ending Chronic Homelessness within Ten Years.
7. Removal of Barriers to Affordable Housing.
8.

form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Increasing Homeownership

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1,2	1,2	Low homeownership rates	CHC, NNN, SBHF, Reward, NNRO, HAO, Mish-	Short Term 175 clients receive pre purchase counseling		175 households are prepared to purchase a house		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 160 clients will receive homeownership assistance		160 will purchase a house		.	
				Long Term Homeownership rates increase by 5%		Homeownership rates increase by 5%		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Review at end of 5 years & 10 years from census

HUD's Strategic Goals

1. Increase homeownership opportunities.
2. Promote decent affordable housing.
3. Strengthen communities.
4. Ensure equal opportunity in housing.
5. Embrace high standards of ethics, management, and accountability.
6. Promote participation of grass-roots faith-based and other community-based organizations.

Policy Priorities

1. Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.
2. Improving the Quality of Life in our Nation's Communities.
3. Encouraging Accessible Design Features.
4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation.
5. Participation of Minority-Serving Institutions in HUD Programs
6. Ending Chronic Homelessness within Ten Years.
7. Removal of Barriers to Affordable Housing.

form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Attacking Housing Problems

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
3	2,7	8.86% of our citizens experiencing housing problems	SBHIP, CHC, NNN-revitalization, SBHF, HAO, Reward, Rebuilding Together, Community Development housing counseling, YWCA-rental subsidies, Madison Center-rental subsidies	Short Term Rental subsidies for special needs population 100 clients counseled		35 special needs clients assisted 100 clients referred to assisting agencies			Annual review & analysis
				Intermediate Term 150# of units rehabbed 20 households reduce cost burden 20 families acquire homes		Overcrowded clients 25% alleviated Substandard houses 50% alleviated Cost burden 30% alleviated Severe cost burden 15 % alleviated		.	
				Long Term					

HUD's Strategic Goals

1. Increase homeownership opportunities.
2. Promote decent affordable housing.
3. Strengthen communities.
4. Ensure equal opportunity in housing.
5. Embrace high standards of ethics, management, and accountability.
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Policy Priorities

1. Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.
2. Improving the Quality of Life in our Nation's Communities.
3. Encouraging Accessible Design Features.
4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation.
5. Participation of Minority-Serving Institutions in HUD Programs
6. Ending Chronic Homelessness within Ten Years.
7. Removal of Barriers to Affordable Housing.

form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Neighborhood Revitalization: West York Neighborhood in Walkerton

Program Name: CDBG

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1,2,3	1,2,7	Neighborhood in decline		Short Term **# of Properties acquired,** **# of Units demolished** **Public works**				a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	**Annual review & analysis**
				Intermediate Term **# of Units rehabbed** **# of Units constructed**				a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	**Annual review & Analysis**
				Long Term **# of L/M Homeowners purchasing**		**Property values increase by City avg or more by 2014**		**a. Assessors data** **b. Assessors data** **c. Assessors data** **d. Collect @ 12/31/08 & '09** **e. Retrieve from computerized files.**	**Review at end of 5 years & 10 years**

HUD's Strategic Goals

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3. Strengthen communities.
4. Ensure equal opportunity in housing.
5. Embrace high standards of ethics, management, and accountability.
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2. Improving the Quality of Life in our Nation's Communities.
3. Encouraging Accessible Design Features.
4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation.
5. Participation of Minority-Serving Institutions in HUD Programs
6. Ending Chronic Homelessness within Ten Years.
7. Removal of Barriers to Affordable Housing.

form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Neighborhood Revitalization: Near Northwest Neighborhood in South Bend

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1,2,3	1,2,7	Neighborhood in decline	Revitalization Program	Short Term 10 Properties acquired,		8 substandard buildings acquired		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 6 units demolished 10 Units rehabbed 3 Units constructed 2 public works projects		7 houses with new curbs & sidewalks 10 units of affordable housing 3 units of new affordable housing 6 units demolished		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis
				Long Term 13 units of affordable housing created		13 low/mod households assisted Property values increase by City avg or more by 2014		a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years

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form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Neighborhood Revitalization: W. Washington/Chapin St. Neighborhood in South Bend

Program Name: CDBG &HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1, 2, 3	1, 2, 7	Neighborhood in decline	Near Westside acquisition & rehab	Short Term 30 Properties acquired, 5 Units demolished 2 Public works projects		20 substandard buildings acquired 15 vacant lots replotted 2 streets improved w/new curbs & sidewalks		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 8 Units rehabbed 15 New Units constructed		8 households provided w affordable housing 15 households w/new affordable housing 15		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis
				Long Term 23 affordable units provided		Property values increase by City avg or more by 2014		a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years

HUD's Strategic Goals

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form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Neighborhood Revitalization: Near Northeast Neighborhood in South Bend

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1, 2, 3	1, 2, 7	Neighborhood in decline	SBHF-NNRO	Short Term 10 Properties acquired, 4 Units demolished 2 Public works		10 substandard buildings removed 4 substandard units removed		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 8 Units rehabbed 3 Units constructed		8 affordable housing units created 3 new units of affordable housing created		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis
				Long Term 11 affordable housing units created		11 low/mod households assisted Property values increase by City avg or more by 2014		a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years

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form **HUD-96010** (11/2003)

Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Neighborhood Revitalization: Lincoln Park Neighborhood in Mishawaka

Program Name: CDBG

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1, 2, 3	1, 2, 7	Neighborhood in decline		Short Term 3 Properties acquired, 3 Units demolished Public works				a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 45 Units rehabbed 2 Units constructed				a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis
				Long Term 3 L/M Homeowners purchasing		Property values increase by City avg or more by 2014		a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years

HUD's Strategic Goals

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Logic Model-2005

U.S. Department of Housing and Urban Development
Office of Departmental Grants Management and Oversight

OMB Approval No. 2535-0114
(exp. 12/31/2006)

Providing Emergency Shelter

Program Name: ESG

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
3	2	Homelessness	YWCA, CFH, YSP, Aids Ministries,	Short Term 4 Emergency shelters providing services		150 Homeless provided with shelter and services		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term				.	
				Long Term					

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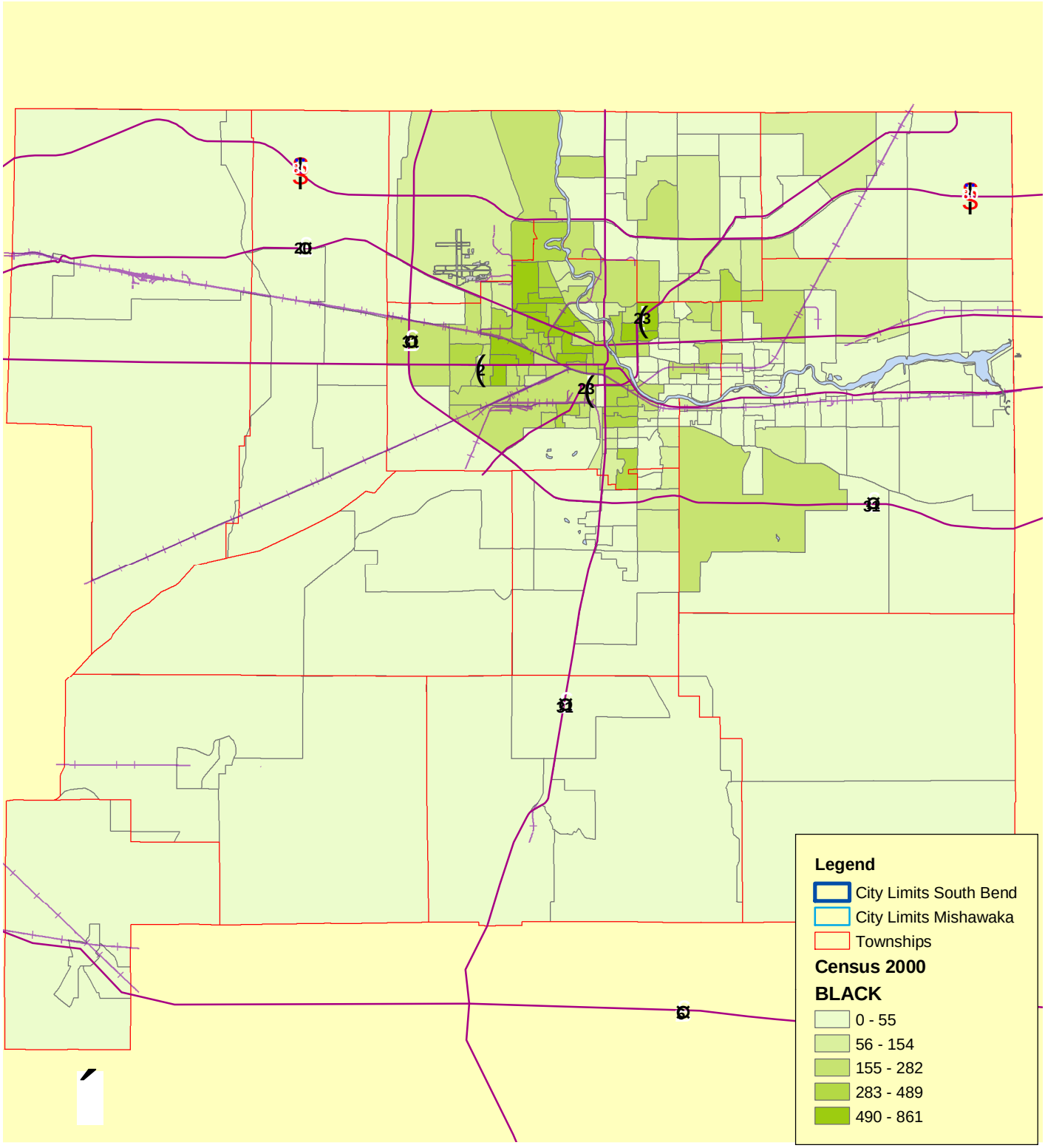
form **HUD-96010** (11/2003)

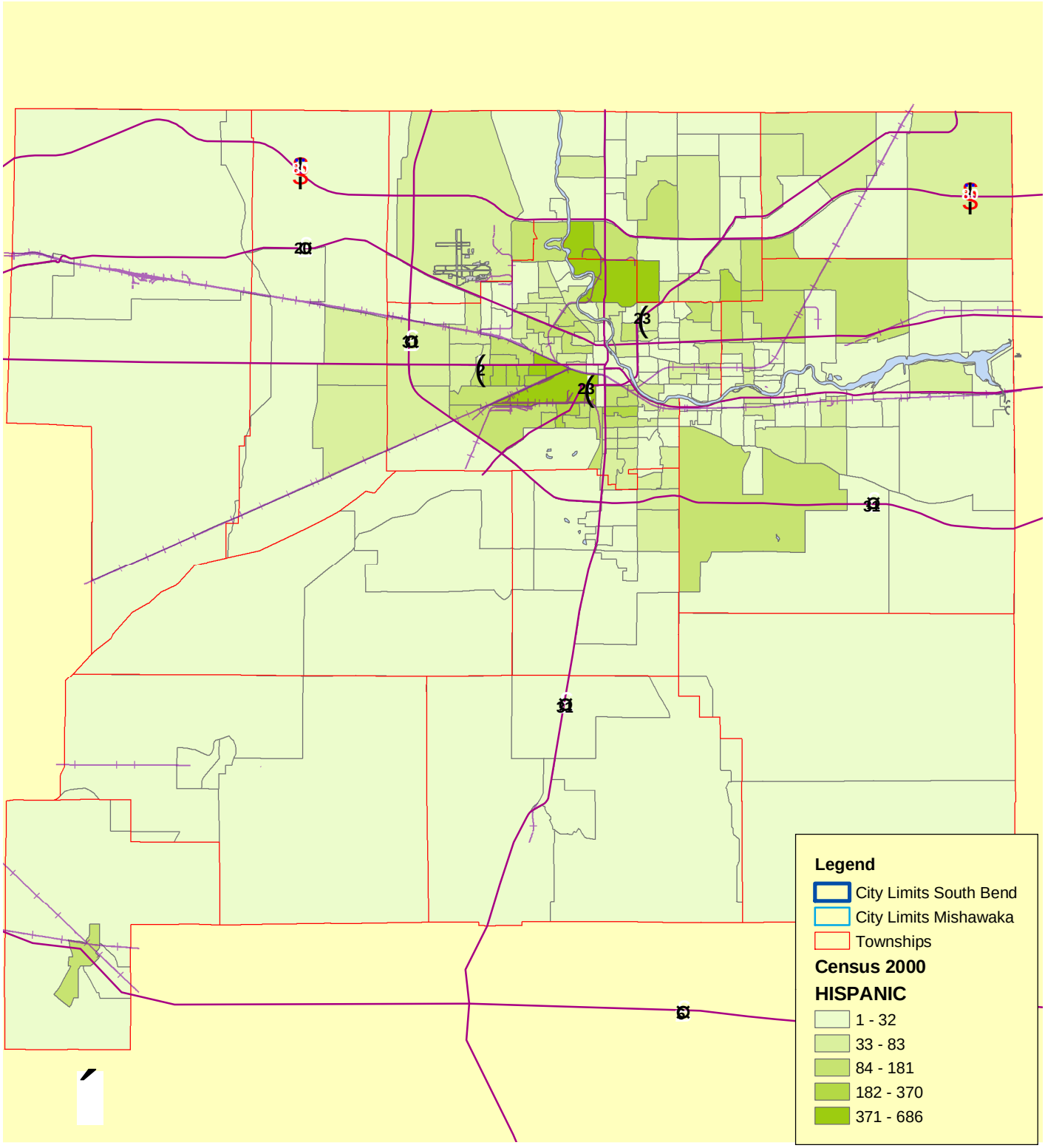
Map 1

Percent of Persons Black or African American: Census 2000
St. Joseph County, Indiana



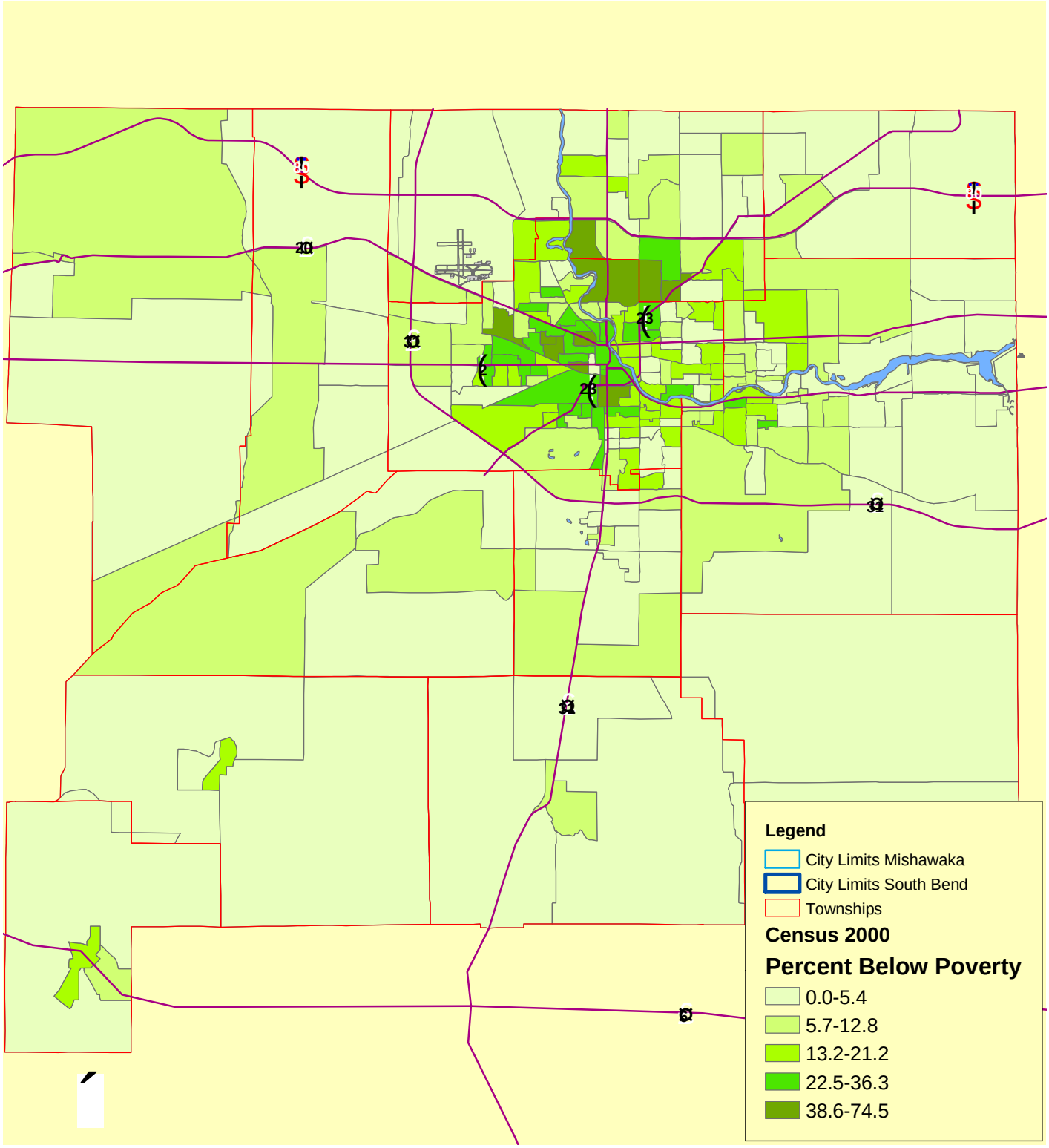
Map 2

Percent of Persons Hispanic or Latino: Census 2000
St. Joseph County, Indiana



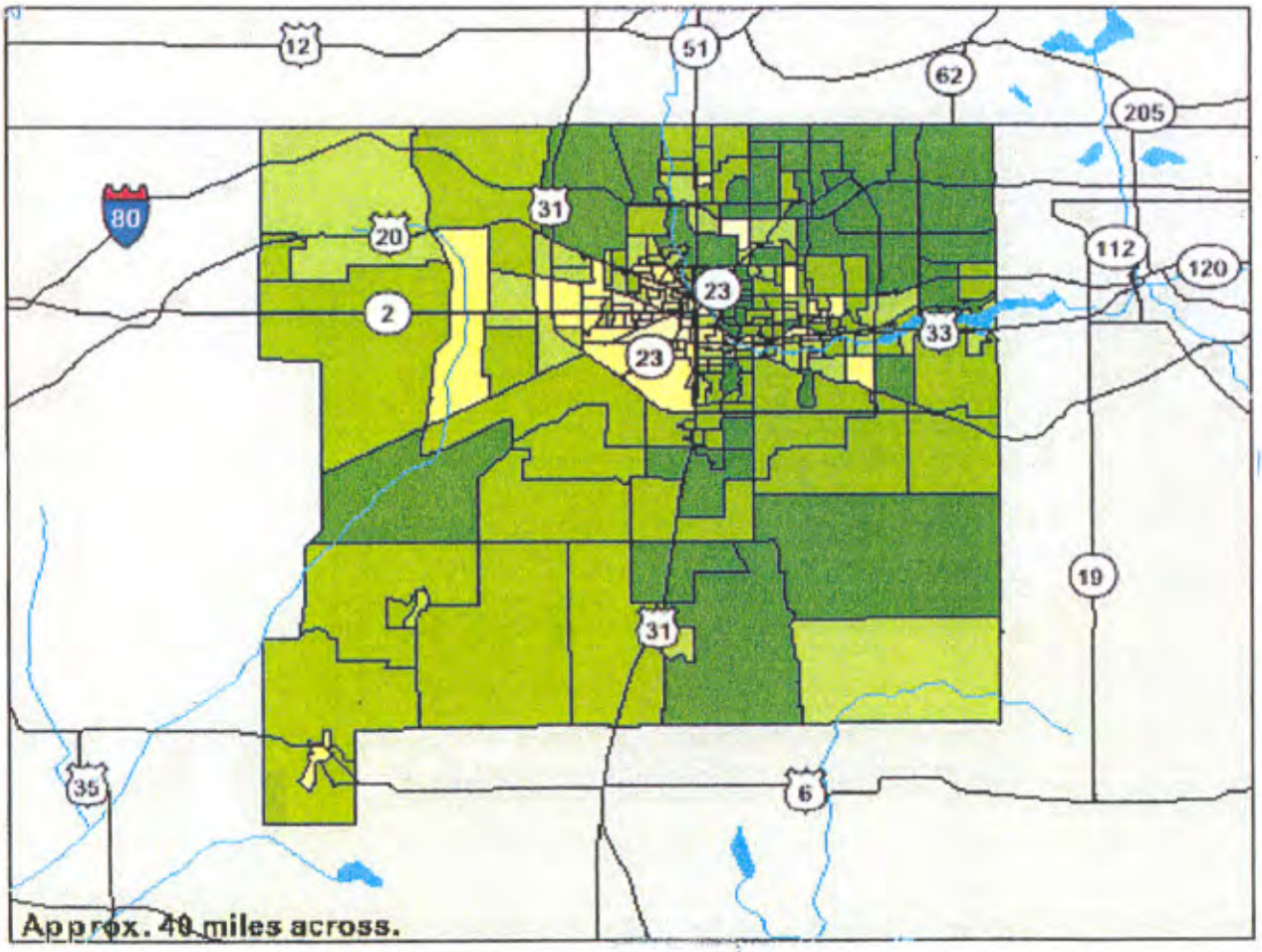
Map 3

Percent of Persons Below the Poverty Level in 1999: Census 2000
St. Joseph County, Indiana



MAP 4

TM-P041. Percent of Persons 25 Years and Over With High School Diploma or More Education: 2000
Universe: Population 25 years and over
Current Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
St. Joseph County, Indiana by Block Group



Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrix P37.

MAP 5

TM-H027. Median Value of Specified Owner-Occupied Housing Units: 2000
Universe: Specified owner-occupied housing units
Current Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
St. Joseph County, Indiana by Block Group

Legend

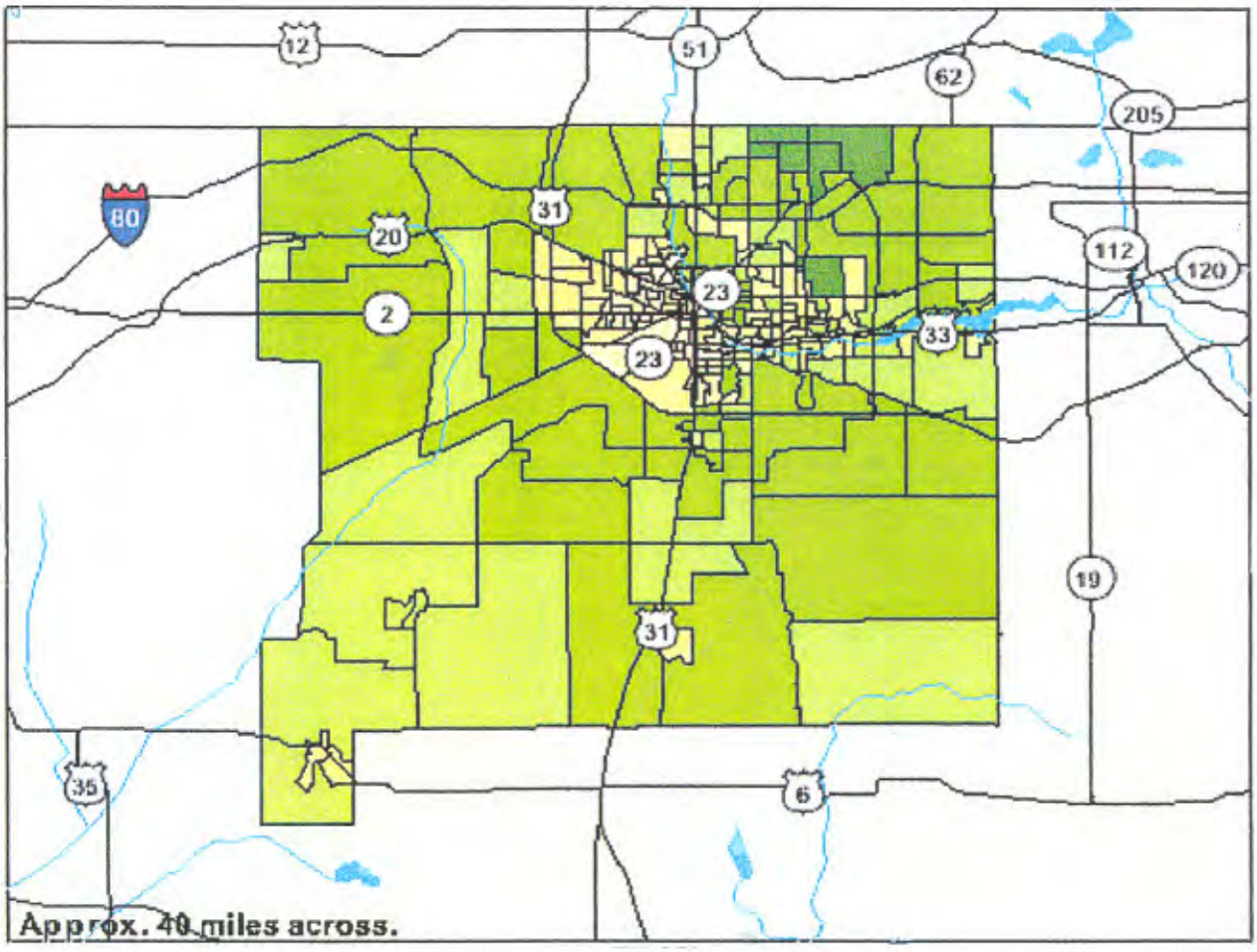
Data Classes

Dollars
0 - 53000
54700 - 77600
78800 - 104200
106900 - 149700
156200 - 239800

Features

Major Road
Stream/Waterbody
Stream/Waterbody

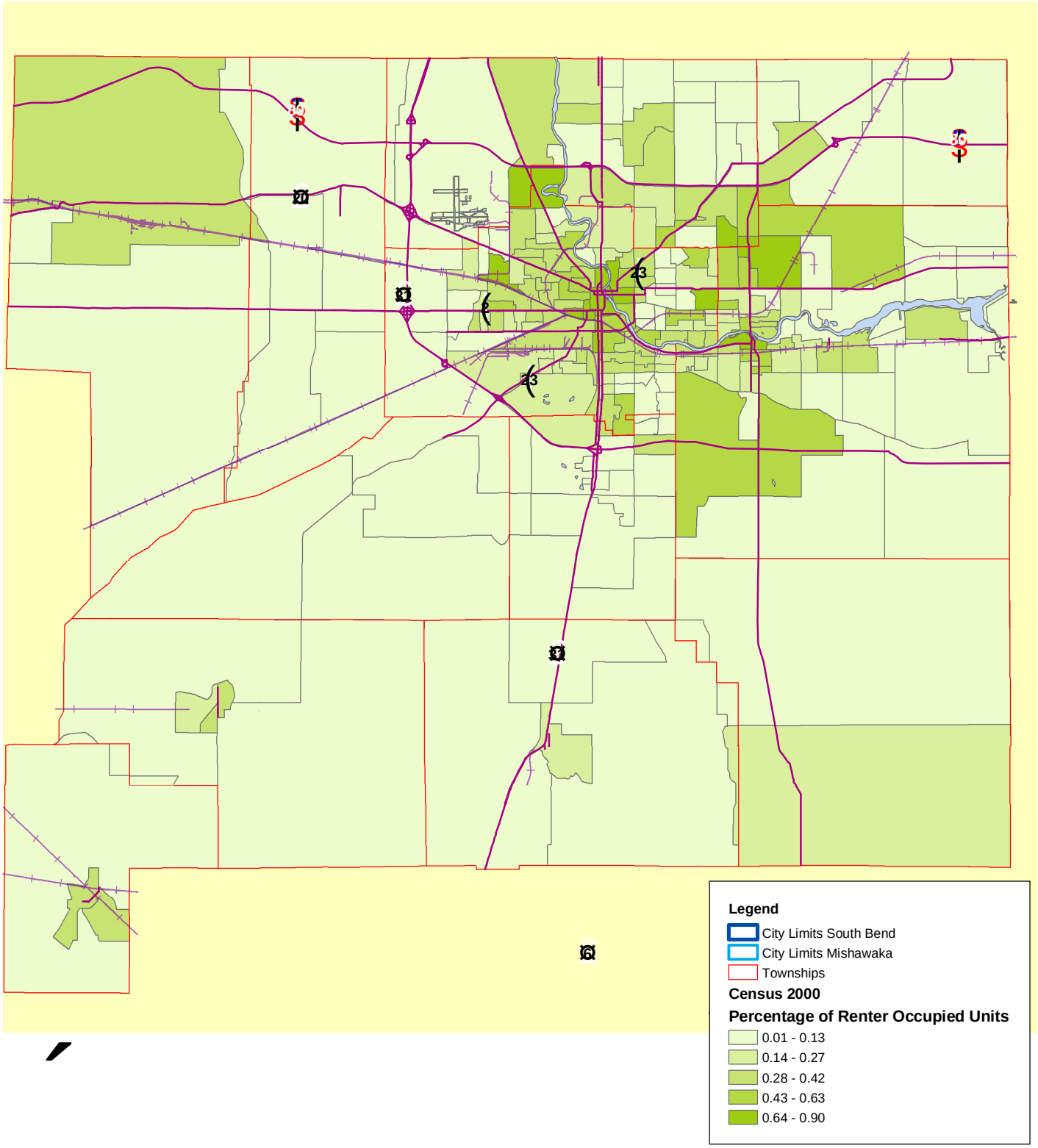
Items in gray text are not visible at this zoom level



Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrix P76.

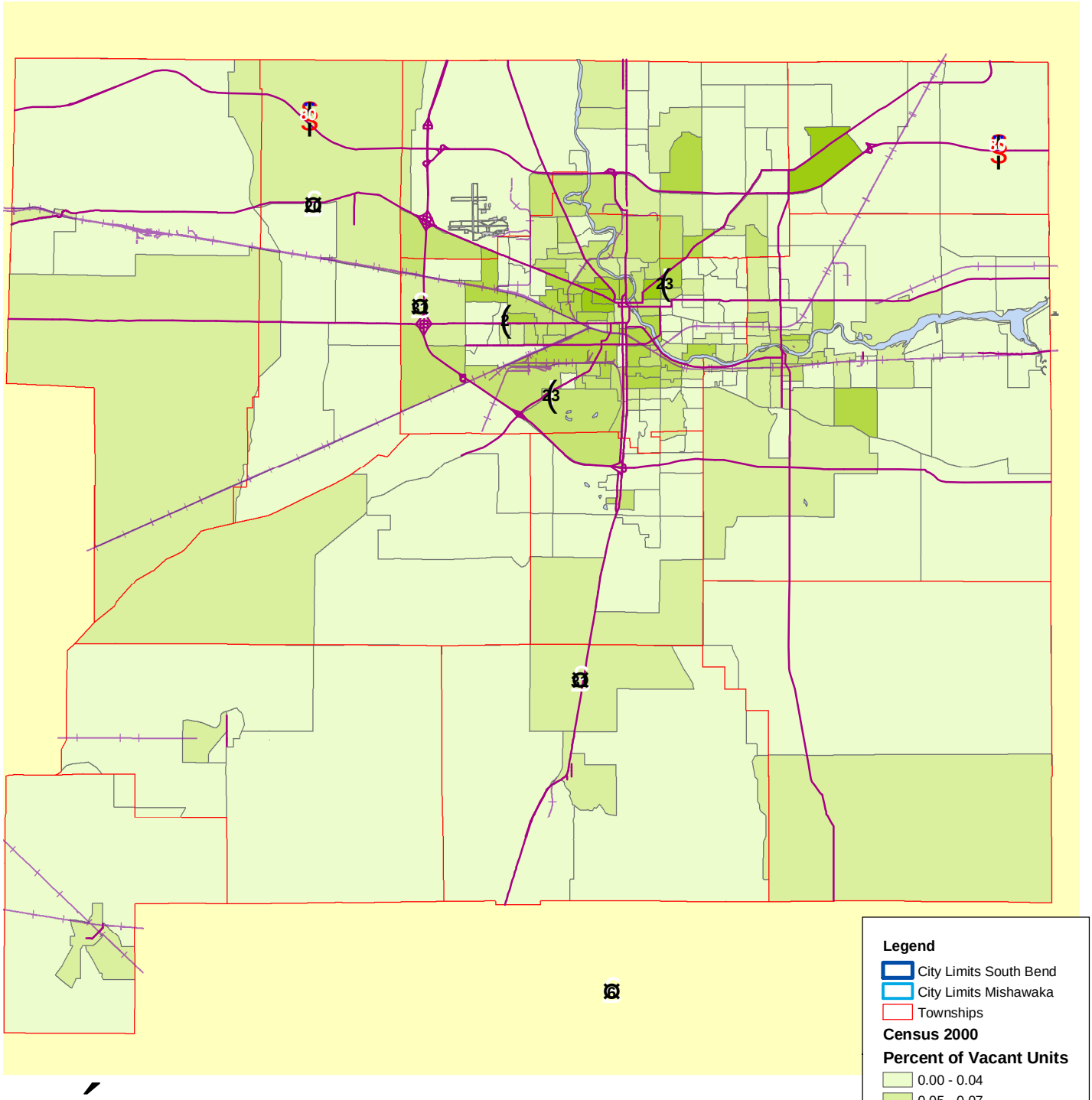
MAP 6

Percent of Occupied Housing Units That Are Renter Occupied: 2000 St. Joseph County, Indiana



MAP 7

Percent of Housing Units Vacant: 2000
St. Joseph County, Indiana



MAP 8

Percent of Persons 65 and Over: 2000
St. Joseph County, Indiana

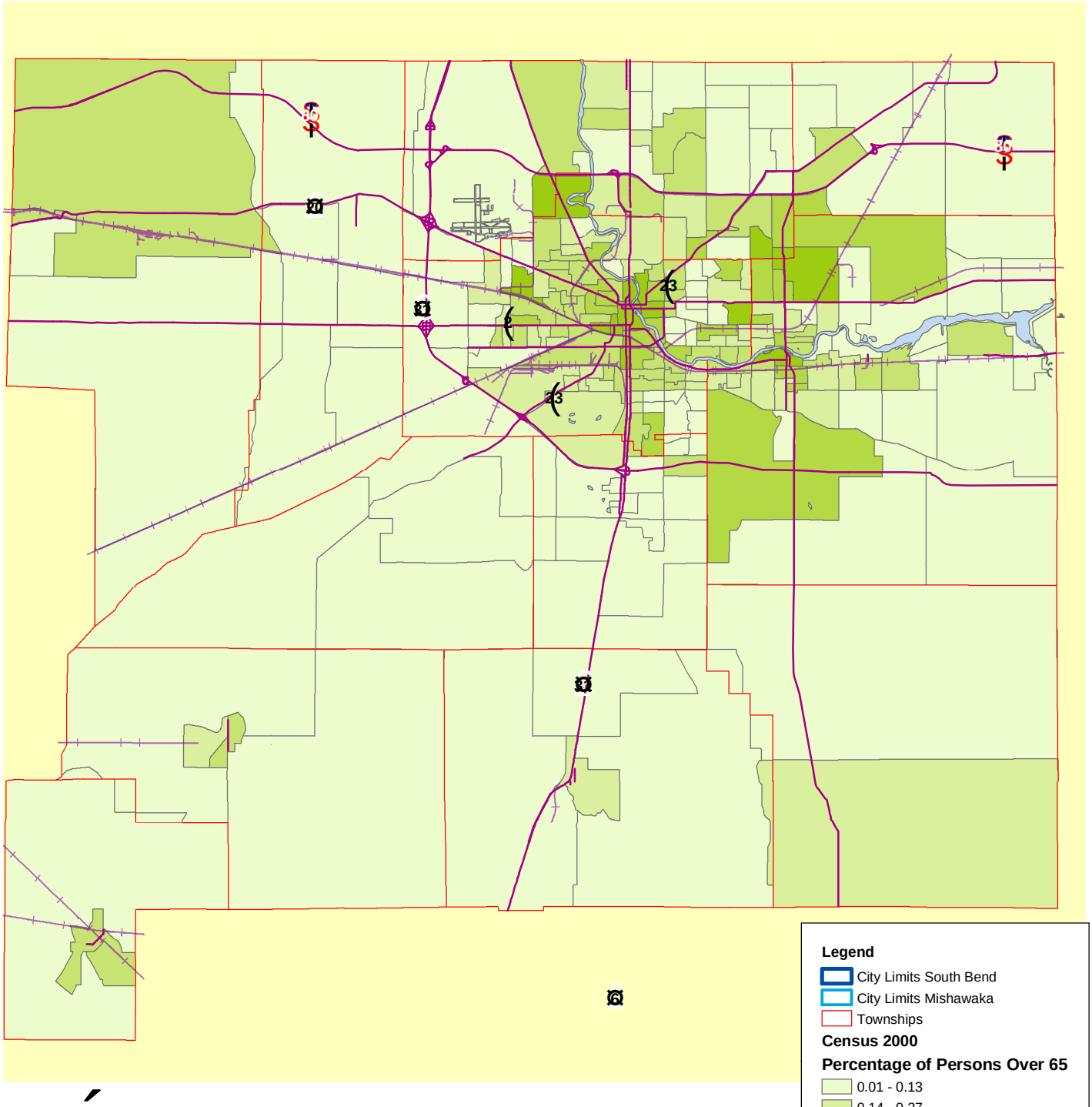


Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gaps Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	**Emergency Shelter**	**100**	**40**	**26**
Beds	Emergency Shelter	119 (A)	30	28
	Transitional Housing	149 (A)	17	35
	Permanent Supportive Housing	190 (A)	8	42
	Total	458 (A)	55	105
Persons in Families With Children				
Beds	Emergency Shelter	81 (A)	50	30
	Transitional Housing	64	45	50
	Permanent Supportive Housing	8	0	15
	Total	185	95	95

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	**Sheltered**		**Unsheltered**	**Total**
	Emergency	**Transitional**		
Example:	**75 (A)**	**125 (A)**	**105 (N)**	**305**
1. Homeless Individuals	100 (A)	134 (A)	70 (E)	304
2. Homeless Families with Children	28 (A)	34 (A)	2 (E)	64
2a. Persons in Homeless Families with Children	78 (A)	89 (A)	6 (E)	173
Total (lines 1 + 2a)	178 (A)	223 (A)	76 (E)	541
Part 2: Homeless Subpopulations	**Sheltered**		**Unsheltered**	**Total**
1. Chronically Homeless	47 (E)		60 (E)	107 (E)
2. Seriously Mentally Ill	179 (E)			
3. Chronic Substance Abuse	114 (E)			
4. Veterans	18 (E)			
5. Persons with HIV/AIDS	38 (E)			
6. Victims of Domestic Violence	25 (E)			
7. Youth	18 (A)			

Table 1B

Special Needs of the Non-Homeless

Sub-Populations	Priority Need High, Medium, Low, No such Need	Estimated Priority	Estimated Dollars to Address
Elderly	M	4	$100,000.00
Frail Elderly	M	5	$125,000.00
Severe Mental Illness	M	3	$75,000.00
Developmentally Disabled	L	0	$0.00
Physically Disabled	L	0	$0.00
Persons w/Alcohol/Other Drug Addictions	M	2	$50,000.00
Persons w/HIV/AIDS	M	2	$50,000.00
Other (Specify			
Total		16	$400,000.00

Table 1C

Optional Continuum of Care Homeless Housing Activity Chart:

Component: Emergency Shelter

Provider Name	Facility Name	Geo Code ☐*	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			**A**	**B**	**2002**	**2003**	**2002**	**2003**
Ex: Homeless Help, Inc.	**Donovan's Shelter**	**180084**	**SF**	**DV**	**25**	**30**		
Ex. Jacob's House	**Voucher Program**	**090102**	**FC**				**42**	**54**
AIDS Ministries	AIDS Housing	182886	SMF	AIDS	2	2		
YWCA of St. Joseph Cty.	YWCA of St. Joseph Cty.	182886	FC	DV			30	30
YWCA	YWCA	182886	FC				20	20
YWCA	YWCA	182886	SF	DV	10	10		
YWCA	YWCA	182886	SF		7	7		
Center for the Homeless	CFH	182886	SMF		52	52		
Center for the Homeless	CFH	182886	FC				7	7
Life Treatment/Detox	Life Treatment Ctrs.	182886	SMF		12	12		
Hope Rescue Mission	Hope Rescue Mission	182886	FC		36	36		
Hope Rescue Mission	Hope Rescue Mission	182886	FC				24	24
			Subtotal		119	119	81	81
Under Development								
Ex: Michael's House, Inc.	**Haven Place**		**SF**					**27**
Replacing YWCA	YWCA	182886	FC	DV				30
Replacing YWCA	YWCA	182886	FC					20
Replacing YWCA	YWCA	182886	SF	DV		15		
Replacing YWCA	YWCA	182886	SF			15		
				Subtotal		30		50

Component: Transitional Housing

Provider Name	Facility Name	Geo Code ☐*	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			**A**	**B**	**2002**	**2003**	**2002**	**2003**
EX: Alpha, Inc.	**A New Beginning**	**180084**	**SM**	**VET**	**18**	**23**		
Life Treatment Centers	Halfway House	182886	SMF		16	16		
Life Treatment Centers	2nd Floor Transitional	182886	SMF		34	34		
Center for the Homeless	Center for the Homeless	182886	SMF		66	66		
Center for the Homeless	Center for the Homeless	182886	FC				15	15
Center for the Homeless	Scattered site	189141	SMF		11	16		
Center for the Homeless	Scattered site	189141	FC				4	3
YWCA	Mother/Child Trans.	182886	FC	DV			10	10
YWCA	Mother/Child Trans.	182886	FC				10	10
YWCA	Trans Housing	182886	SF	DV	4	4		
YWCA	Trans Housing	182886	SF		4	4		
AIDS Ministries	AIDS Housing	182886	SMF	AIDS	3	3		

AIDS Ministries	AIDS Trans. Housing	182886	FC	AIDS			8	8
AIDS Ministries	Scattered site	189141	FC	AIDS			18	18
Madison Center	Harris House	182886	SMF		2	2		
Madison Center	Widener Place	182886	SMF		4	4		
			Subtotal		144	149	65	64
Under Development								
Repl. YWCA	Mother & Child Trans	182886	FC	DV				25
Repl YWCA	Mother & Child Trans	182886	FC					20
Repl YWCA	Trans Housing	182886	SF	DV		9		
Repl YWCA	Trans Housing	182886	SF			8		
				Subtotal		17		45

Component: Permanent Supportive Housing**

Provider Name	Facility Name	Geo Code ☐*	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			**A**	**B**	**2002**	**2003**	**2002**	**2003**
EX: Lazarus, Inc.	**Home At Last**	**180084**	**SM**		**35**	**50**		
AIDS Ministries	AIDS Permanent Hsg	182886	SMF	AIDS	4	4	2	2
Center for the Homeless	Scattered site	189141	SMF		7	13		
Life Treatment Centers	¾ Way House	182886	SMF		6	6		
Madison Center	Harris House	182886	SMF		6	6		
Madison Center	Metcalfe House	182886	SMF		8	8		
Madison Center	Widener Place	182886	SMF		4	4		
Madison Center	Gateway Apts.	182886	SMF		24	24		
Madison Center	Madison Apts	182886	SMF		28	28		
Madison Center	Uhrig Apts	182886	SMF		20	20		
Madison Center	Scattered site	182886	FC				6	6
Madison Center	Scattered site	189141	SMF		12	10		
Madison Center	The Manor	182886	SMF		59	59		
YWCA	Special Needs LTPH	182886	SF	DV	4	4		
YWCA	Special Need LTPH	182886	SF		4	4		
			Subtotal		186	190	8	8
Under Development								
Repl. YWCA	Special Needs LTPH	182886	SF	DV		4		
Repl YWCA	Special Needs LTPH	182886	SF			4		
				Subtotal		8		

Table 2A
Priority Needs Summary Table

Housing Problems - Over Crowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Priority Housing Needs		Income Level	Priority Need Level High/Med/Low	St. Joseph County Unmet Need	St. Joseph County 2005-09 Goals	City of South Bend Unmet Need	City of South Bend 2005-09 Goals	City of Mishawaka Unmet Need	City of Mishawaka 2005-09 Goals
Household Type									
Renter	Small Related	0-30%	M	50	0	20	0	30	0
		31-50%	M	79	20	69	15	1	0
		51-80%	M	120	30	69	15	30	5
	Large Related	0-30%	M	40	0	30	0	0	0
		31-50%	M	76	5	50	2	26	1
		51-80%	M	165	35	109	25	30	10
	Elderly	0-30%	M	11	0	10	0	0	0
		31-50%	M	4	0	0	0	0	0
		51-80%	M	0	0	0	0	0	0
	All Other	0-30%	M	15	2	15	2	0	0
		31-50%	M	5	1	0	0	4	1
		51-80%	M	13	2	4	1	4	1
Owner		0-30%	H	27	0	19	5	0	0
		31-50%	H	69	20	40	5	20	5
		51-80%	H	355	20	244	40	60	10
Special Needs		0-80%	M	45	3	36	5	9	2
Total Goals (Less Special Needs to avoid double counting)					135		110		33
Total low/mod (section 215) Goals					135		110		33
Total low/mod (section 215) Renter Goals					95		60		18
Total Low/mod (section 215) Owner Goals					40		50		15

Source: 2000 CHAS Data Book

Table 2A
Priority Needs Summary Table

Households with cost burden >30%

Priority Housing Needs		Income Level	Priority Need Level High/Med/Low	St. Joseph County Unmet Need	St. Joseph County 2005-09 Goals	City of South Bend Unmet Need	City of South Bend 2005-09 Goals	City of Mishawaka Unmet Need	City of Mishawaka 2005-09 Goals
Household Type									
Renter	Small Related	0-30%	M	1699	27	1255	20	335	5
		31-50%	M	1135	52	745	40	265	10
		51-80%	M	410	35	220	25	98	8
	Large Related	0-30%	M	374	8	343	7	10	0
		31-50%	M	245	36	195	30	10	5
		51-80%	M	64	15	45	10	14	5
	Elderly	0-30%	M	749	30	420	20	264	10
		31-50%	M	769	17	390	10	244	5
		51-80%	M	380	15	270	10	84	2
	All Other	0-30%	M	1565	4	860	2	440	1
		31-50%	M	985	15	590	10	320	5
		51-80%	M	791	20	373	10	365	10
Owner		0-30%	H	2469	100	1221	65	412	25
		31-50%	H	2626	100	1644	70	513	25
		51-80%	H	3175	115	1343	80	687	30
Special Needs		0-80%	M	767	10	545	5	201	3
Total Goals (less Special Needs to avoid double counting.)					589		409		146
Total low/mod (section 215) Goals					589		409		146
Total low/mod (section 215) Renter Goals					274		194		66
Total Low/mod (section 215) Owner Goals					315		215		80

Source: 2000 CHAS Data Book

Table 2A
Priority Needs Summary Table

Households with cost burden >50%

Priority Housing Needs Household Type		Income Level	Priority Need Level High/Med/Low	St. Joseph County Unmet Need	St. Joseph County 2005-09 Goals	City of South Bend Unmet Need	City of South Bend 2005-09 Goals	City of Mishawaka Unmet Need	City of Mishawaka 2005-09 Goals
Renter	Small Related	0-30%	M	1339	10	1035	6	235	2
		31-50%	M	205	15	155	12	20	3
		51-80%	M	18	6	10	5	4	1
	Large Related	0-30%	M	334	6	303	5	10	0
		31-50%	M	29	4	15	3	0	0
		51-80%	M	0	0	0	0	0	0
	Elderly	0-30%	M	455	14	265	7	139	5
		31-50%	M	369	10	220	5	70	3
		51-80%	M	100	4	60	2	40	1
	All Other	0-30%	M	1285	0	685	0	365	0
		31-50%	M	275	7	175	5	70	1
		51-80%	M	44	7	31	4	10	3
Owner		0-30%	H	1618	32	808	20	284	10
		31-50%	H	998	30	532	20	161	10
		51-80%	H	596	30	174	20	154	10
Special Needs		0-80%	M	187	5	105	2		1
Total Goals (Less Special Needs to avoid double counting)					175		114		49
Total low/mod (section 215) Goals					175		114		49
Total low/mod (section 215) Renter Goals					83		54		19
Total Low/mod (section 215) Owner Goals					92		60		30

Source: 2000 CHAS Data Book

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need 2005/2009	Dollars to Address Unmet Priority Need	CDBG Goals 2005/2009
PUBLIC FACILITY NEEDS (projects)**				
Senior Centers	L	0	0	0
Handicapped Centers	L	0	0	0
Homeless Facilities	L	0	0	0
Youth Centers	L	0	0	0
Child Care Centers	L	0	0	0
Health Facilities	L	0	0	0
Neighborhood Facilities	L	0	0	0
Parks and/or Recreation Facilities	L	0	0	0
Parking Facilities	M	1	$7,500,000	1
Non-Residential Historic Preservation	L	0	0	0
Other Public Facility Needs	L	0	0	0
INFRASTRUCTURE (projects)**				
Water/Sewer Improvements	H	100	$50,000,000	0
Street Improvements	M	100	$109,000,000	0
Sidewalks/curbs	M	25	$3,000,000	20
Solid Waste Disposal Improvements	L	0	0	0
Flood Drain Improvements	L	0	0	01
Other Infrastructure Needs	L	0	0	0
PUBLIC SERVICE NEEDS (hours)***				
Senior Services	H	14,600	$219,000	7,300
Handicapped Services	L	0	0	0
Youth Services	H	18,250	$219,000	9,125
Child Care Services	H	21,900	$262,800	10,950
Transportation Services	L	0	0	0
Substance Abuse Services	H	3,650	$58,400	1,825
Employment Training	H	3,650	$73,000	1,825
Health Services	M	7,300	$146,000	3,650
Lead Hazard Screening	L	1,825	$36,500	912
Crime Awareness	H	3,650	$58,400	3,650
Other Public Service Needs	L	0	0	0

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

ECONOMIC DEVELOPMENT*				
ED Assistance to For-Profits(businesses)	L	0	0	0
ED Technical Assistance(businesses)	L	0	0	0
Micro-Enterprise Assistance(businesses)	L	0	0	0
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	H	1	$21,000,000	1
C/I* Infrastructure Development (projects)	L	0	0	0
Other C/I* Improvements(projects)	L	0	0	0
PLANNING/ADMINISTRATION				
Planning	H		$2,108,000	
Administration	H		$1,256,275	
TOTAL ESTIMATED DOLLARS NEEDED:			$194,937,375	

* Commercial or Industrial Improvements by Grantee or Non-profit
**Public Facility Needs and Infrastructure projects counted by project
*** Public Service Needs counted by hours estimated to meet the need

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Rental Housing Objectives			
	Owner Housing Objectives			
	Rehabilitation – SBHIP, NNN, SBHF, Rebuilding Together	# of homes rehabbed	335	
	Homebuyer assistance, helping low income renters to become homeowners	# of families assisted	185	
	Community Development Objectives			
	Infrastructure Objectives			
	Street Improvements Sewer/water line improvement	Number of streets paved, water lines replaced.	200	
	Curbs and Sidewalks	Number of curb sidewalks projects completed	25	
	Public Facilities Objectives			
	Construction of new parking garage	Completion of the new structure	1	
	Public Services Objectives			
	Education, jobs, child care, senior support, health/counseling services		N/A	
	Economic Development Objectives			
	Studebaker Complex	Demolition of buildings in Area A and creation of new jobs	1	
	Other Objectives			

TABLE 3
SUMMARY OF PROJECTS TO BE FUNDED

Please see the Action Plans for each year of the Plan
as Appendices to this Document
Note: Action Plans are available beginning in November of the prior year
(i.e. the 2005 Action Plan is available beginning Nov. 2004, etc.)

Table 4
Priority Public Housing Needs
Local Jurisdiction

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address
Restoration and Revitalization		
Capital Improvements		
Modernization	**1,581,773**	**$7,908,865**
Rehabilitation		
Other (Specify) Replacement	**48,202**	**$241,010**
Acquisition	**65,000**	**$325,000**
Management and Operations	**1,254,000**	**6,270,000**
Improved Living Environment		
Neighborhood Revitalization (non-capital)		
Capital Improvements		
Safety/Crime Prevention/Drug Elimination	**209,000**	**$1,045,000**
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency	**70,000**	**$350,000**
Other (Specify)		
Total	**3,227,975**	**$16,139,875**

Historical Demographics - 1960 to 2000 Census

	South Bend					Mishawaka					County Remainder					St. Joseph County				
	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000
POPULATION	132,445	125,580	109,727	105,511	107,045	33,361	35,517	40,201	42,635	46,796	72,808	83,948	91,689	98,906	111,718	238,614	245,045	241,617	247,052	265,559
% change	14.26%	-5.47%	-14.45%	-4.00%	1.45%	1.36%	6.46%	13.19%	6.05%	9.76%	29.47%	15.30%	9.22%	7.87%	53.44%	16.36%	2.70%	-1.42%	2.25%	7.49%
% of group	55.51%	51.25%	45.41%	42.71%	40.31%	13.98%	14.49%	16.64%	17.26%	17.62%	30.51%	34.26%	37.95%	40.03%	42.07%					
% change from '60		-5.18%	-17.15%	-20.34%	-19.18%		6.46%	20.50%	27.80%	40.27%		15.30%	25.93%	35.84%	53.44%		2.70%	1.26%	3.54%	11.29%
white	119,276	107,170	87,236	80,221	67,933	33,151	35,312	39,370	41,354	42,162	71,836	82,900	89,464	95,409	104,400	224,263	225,382	216,070	216,984	214,495
% of pop	90.06%	85.34%	79.50%	76.03%	63.46%	99.37%	99.42%	97.93%	97.00%	90.10%	98.66%	98.75%	97.57%	96.46%	93.45%	93.99%	91.98%	89.43%	87.83%	80.77%
% of group	53.19%	47.55%	40.37%	36.97%	31.67%	14.78%	15.67%	18.22%	19.06%	19.66%	32.03%	36.78%	41.41%	43.97%	48.67%					
% change from '60		-10.15%	-26.86%	-32.74%	-43.05%		6.52%	18.76%	24.74%	27.18%		15.40%	24.54%	32.82%	45.33%		0.50%	-3.65%	-3.25%	-4.36%
Minority	13,462	18,905	22,491	25,290	29,995	342	205	831	1,254	3,365	1,117	1,038	2,225	3,524	5,361	14,921	19,663	25,547	30,068	38,721
% of pop	10.16%	15.05%	20.50%	23.97%	28.02%	1.03%	0.58%	2.07%	2.94%	7.19%	1.53%	1.24%	2.43%	3.56%	4.80%	6.25%	8.02%	10.57%	12.17%	14.58%
% of group	90.22%	96.15%	88.04%	84.11%	77.46%	2.29%	1.04%	3.25%	4.17%	8.69%	7.49%	5.28%	8.71%	11.72%	13.85%					
% change from '60		40.43%	67.07%	87.86%	122.81%		-40.06%	142.98%	266.67%	883.92%		-7.07%	99.19%	215.49%	379.95%		31.78%	71.22%	101.51%	159.51%
african am.	12,955	17,737	20,066	22,049	25,805	183	107	434	678	1,602	884	743	1,104	1,463	2,041	14,022	18,587	21,604	24,190	29,448
% of pop	9.78%	14.12%	18.29%	20.90%	24.11%	0.55%	0.30%	1.08%	1.59%	3.42%	1.21%	0.89%	1.20%	1.48%	1.83%	5.88%	7.59%	8.94%	9.79%	11.09%
% of group	92.39%	95.43%	92.88%	91.15%	87.63%	1.31%	0.58%	2.01%	2.80%	5.44%	6.30%	4.00%	5.11%	6.05%	6.93%					
% change from '60		36.91%	54.89%	70.20%	99.19%		-41.53%	137.16%	270.49%	775.41%		-15.95%	24.89%	65.50%	130.88%		32.56%	54.07%	72.51%	110.01%
native am.	32	147	249	386	363	1	24	107	157	218	16	118	156	303	258	49	289	512	846	839
% of pop	0.02%	0.12%	0.23%	0.37%	0.34%	0.00%	0.07%	0.27%	0.37%	0.47%	0.02%	0.14%	0.17%	0.31%	0.23%	0.02%	0.12%	0.21%	0.34%	0.32%
% of group	65.31%	50.87%	48.63%	45.63%	43.27%	2.04%	8.30%	20.90%	18.56%	25.98%	32.65%	40.83%	30.47%	35.82%	30.75%					
% change from '60		359.38%	678.13%	1106.25%	1034.38%		2300.00%	10600.00%	15600.00%	21700.00%		637.50%	875.00%	1793.75%	1512.50%		489.80%	944.90%	1626.53%	1612.24%
asian/island	293	485	500	916	1,192	132	n/a	148	284	707	145	n/a	530	1,307	1,621	570	n/a	1,178	2,507	3,520
% of pop	0.22%	0.39%	0.46%	0.87%	1.11%	0.40%	0.00%	0.37%	0.67%	1.51%	0.20%	0.00%	0.58%	1.32%	1.45%	0.24%	0.00%	0.49%	1.01%	1.33%
% of group	51.40%	n/a	42.44%	36.54%	33.86%	23.16%	n/a	12.56%	11.33%	20.09%	25.44%	n/a	44.99%	52.13%	46.05%		n/a			
% change from '60		65.53%	70.65%	212.63%	306.83%		n/a	n/a	115.15%	435.61%		n/a		801.38%	1017.93%		n/a	106.67%	339.82%	517.54%
other	182	536	1,676	1,939	2,635	26	74	142	135	838	72	177	435	451	1,441	280	787	2,253	2,525	4,914
% of pop	0.14%	0.43%	1.53%	1.84%	2.46%	0.08%	0.21%	0.35%	0.32%	1.79%	0.10%	0.21%	0.47%	0.46%	1.29%	0.12%	0.32%	0.93%	1.02%	1.85%
% of group	65.00%	68.11%	74.39%	76.79%	53.62%	9.29%	9.40%	6.30%	5.35%	17.05%	25.71%	22.49%	19.31%	17.86%	29.32%					
% change from '60		194.51%	820.88%	965.38%	1347.80%		184.62%	446.15%	419.23%	3123.08%		145.83%	504.17%	526.39%	1901.39%		181.07%	704.64%	801.79%	1655.00%
Hispanic Origin	n/a	1,744	2,594	3,546	9,117	n/a	326	285	457	1,269	n/a	1,279	784	1,198	1,957	n/a	3,349	3,663	5,201	12,343
% of pop	n/a	1.39%	2.36%	3.36%	8.52%	n/a	0.92%	0.71%	1.07%	2.71%	0.00%	1.52%	0.86%	1.21%	1.75%	0.00%	1.37%	1.52%	2.11%	4.65%
% of minority	n/a	9.23%	11.53%	14.02%	30.40%	n/a	n/c	34.30%	36.44%	37.71%	0.00%	n/c	35.24%	34.00%	36.50%	0.00%	n/c	14.34%	17.30%	31.88%
% of group	n/a	52.08%	70.82%	68.18%	73.86%	n/a	9.73%	7.78%	8.79%	10.28%	n/a	38.19%	21.40%	23.03%	15.86%					
% change from '70		n/a	70.23%	142.00%	513.28%		n/a	n/a	16.78%	289.26%		n/a	-38.70%	-20.50%	53.01%		n/a	10.93%	54.04%	240.09%
SEX																				
male	63,952	59,758	51,755	49,812	51,383	16,173	16,858	18,665	19,959	22,009	38,527	43,540	46,474	49,286	54,741	118,652	120,156	116,894	119,057	128,133
% of pop	48.29%	47.59%	47.17%	47.21%	48.00%	48.48%	47.46%	46.43%	46.81%	47.03%	52.92%	51.87%	50.69%	49.83%	49.00%	49.73%	49.03%	48.38%	48.19%	48.25%
% change		-7.02%	-15.46%	-3.90%	3.15%	-207.99%	4.06%	9.68%	6.48%	10.27%		11.51%	6.31%	5.71%	11.07%	58.46%	1.25%	-2.79%	1.82%	7.62%
% change from '60		-6.56%	-19.07%	-22.11%	-19.65%		4.24%	15.41%	23.41%	36.08%		13.01%	20.63%	27.93%	42.08%		1.27%	-1.48%	0.34%	7.99%
< 18 years	23,597				14,983	5,859				5,668	14,130				14,148	43,586				34,799
% change																				
> 18 years	40,355				36,400	10,314				16,341	24,397				40,593	75,066				93,334
% of pop	30.47%	0.00%	0.00%	0.00%	34.00%	30.92%	0.00%	0.00%	0.00%	34.92%	33.51%	0.00%	0.00%	0.00%	36.34%	31.46%	0.00%	0.00%	0.00%	35.15%
% change																				
female	68,493	65,822	57,972	55,699	56,406	17,188	18,659	21,536	22,649	24,548	34,281	40,408	45,215	49,647	56,472	119,962	124,889	124,723	127,995	137,426
% of pop	51.71%	52.41%	52.83%	52.79%	52.69%	51.52%	52.54%	53.57%	53.12%	52.46%	47.08%	48.13%	49.31%	50.20%	50.55%	50.27%	50.97%	51.62%	51.81%	51.75%
% change		-4.06%	-13.54%	-4.08%	1.27%	-224.06%	7.88%	13.36%	4.91%	8.38%		15.16%	10.63%	8.93%	13.75%	58.61%	3.95%	-0.13%	2.56%	7.37%
% change from '60				-18.68%	-17.65%				31.77%	42.82%		17.87%	31.90%	44.82%	64.73%				6.70%	14.56%
< 18 years	23,186				14,426	5,765				5,504	13,066				13,560	42,017				33,490
% change																				
> 18 years	45,307				41,980	11,423				19,044	21,215				42,912	77,945				103,936
% of pop	34.21%	0.00%	0.00%	0.00%	39.22%	34.24%	0.00%	0.00%	0.00%	40.70%	29.14%	0.00%	0.00%	0.00%	38.41%	32.67%	0.00%	0.00%	0.00%	39.14%
% change																				
HOUSEHOLDS	40,928	41,282	42,082	42,000	42,908	10,599	12,051	16,288	17,951	20,248	18,394	22,333	27,834	32,220	37,587	69,921	75,666	86,204	92,171	100,743
% of pop	30.90%	32.87%	38.35%	39.81%	40.08%	31.77%	33.93%	40.52%	42.10%	43.27%	25.26%	26.60%	30.36%	32.58%	33.64%	29.30%	30.88%	35.68%	37.31%	37.94%

Historical Demographics - 1960 to 2000 Census

	South Bend					Mishawaka					County Remainder					St. Joseph County				
	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000
% change		0.86%	1.94%	-0.19%	2.16%		13.70%	35.16%	10.21%	12.80%		21.41%	24.63%	15.76%	16.66%		8.22%	13.93%	6.92%	9.30%
% change from '60		0.86%	2.82%	2.62%	4.84%		13.70%	53.67%	69.37%	91.04%		21.41%	51.32%	75.17%	104.34%		8.22%	23.29%	31.82%	44.08%
persons/hshld	3.24	3.04	2.61	2.51	2.45	3.15	2.95	2.47	2.38	2.23	3.96	3.76	3.29	3.07	2.97	3.41	3.24	2.80	2.68	2.50
low/mod hshlds				24,094					10,105					11,293					45,492	
low/mod population				60,528.14					24,000.15					34,666.22					121,935.20	
household pop.	131,080	124,058	107,939	103,448	104,972	32,999	34,987	39,471	41,871	45,252	65,917	77,485	83,592	79,489	101,921	229,996	236,530	231,002	224,808	252,145
% change		-5.36%	-12.99%	-4.16%	1.47%		6.02%	12.82%	6.08%	8.07%		17.55%	7.88%	-4.91%	28.22%		2.84%	-2.34%	-2.68%	12.16%
% change from '60				-21.08%	-19.92%		6.02%	19.61%	26.89%	37.13%		17.55%	26.81%	20.59%	54.62%				-2.26%	9.63%
persons/hshld	3.2	3.01	2.56	2.45		3.11	2.90	2.42	2.33		3.58	3.47	3.00	2.47		3.29	3.13	2.68	2.54	2.5
Female Headed		3,626	5,221	9,040	7,296		913	1,717	4,122	2,623		1,055	1,511	3,451	2,588		5,594	8,449	16,613	12,507
% change			43.99%	73.15%	-19.29%			88.06%	140.07%	-36.37%			43.22%	128.39%	-25.01%			51.04%	96.63%	-24.72%
% change from '70				149.31%	101.21%				351.48%	187.29%				227.11%	145.31%				196.98%	123.58%
% of households		8.78%	12.41%	21.52%	17.00%		7.58%	10.54%	22.96%	12.95%		4.72%	5.43%	10.71%	6.89%		7.39%	9.80%	18.02%	12.41%
w/child. < 18			3,329	3,719	4,702			1,095	1,357	1,730			945	1,131	1,433			5,369	6,207	7865
Male Headed		37,656	36,861	32,960	35,612		11,138	14,571	13,829	17,625		21,278	26,323	28,769	34,999		**70,072**	**77,755**	**75,558**	88,236
% change			-2.11%	-10.58%	8.05%			30.82%	-5.09%	27.45%			23.71%	9.29%	21.66%			10.96%	-2.83%	16.78%
% change from '70				-12.47%	-5.43%				24.16%	58.24%				35.21%	64.48%				7.83%	25.92%
% of households		30.35%	34.15%	31.86%	83.00%		31.83%	36.92%	33.03%	87.05%		27.46%	31.49%	36.19%	93.11%		1.76%	2.08%	2.92%	87.59%
AGE:																				
0-14	41,387	33,886	23,982	23,573	25,043	10,133	9,520		8,889	9,314	23,547	24,418		20,227	22,689	75,067	67,824	53,332	52,689	57,046
% of pop	31.25%	26.98%	21.86%	22.34%	23.39%	30.37%	26.80%	0.00%	20.85%	19.90%	32.34%	29.09%	0.00%	20.45%	20.31%	31.46%	27.68%	22.07%	21.33%	21.48%
% change		-18.12%	-29.23%	-1.71%	6.24%		-6.05%			4.78%		3.70%			12.17%		-9.65%	-21.37%	-1.21%	8.27%
% change from '60		-18.12%	-42.05%	-43.04%	-39.49%		-6.05%		-12.28%	-8.08%		3.70%		-14.10%	-3.64%		-9.65%	-28.95%	-29.81%	-24.01%
% of group	55.13%	49.96%	44.97%	44.74%	43.90%	13.50%	14.04%	0.00%	16.87%	16.33%	31.37%	36.00%	0.00%	38.39%	39.77%					
15-24	14,597	21,836	19,070	14,047	15,599	4,221	6,364		6,418	7,359	13,517	17,898		19,721	19,722	32,335	46,098	47,374	40,186	42,680
% of pop	11.02%	17.39%	17.38%	13.31%	14.57%	12.65%	17.92%	0.00%	15.05%	15.73%	18.57%	21.32%	0.00%	19.94%	17.65%	13.55%	18.81%	19.61%	16.27%	16.07%
% change		49.59%	-12.67%	-26.34%	11.05%		50.77%			14.66%		32.41%			0.01%		42.56%	2.77%	-15.17%	6.21%
% change from '60		49.59%	30.64%	-3.77%	6.86%		50.77%		52.05%	74.34%		32.41%		45.90%	45.91%		42.56%	46.51%	24.28%	31.99%
% of group	45.14%	47.37%	40.25%	34.95%	36.55%	13.05%	13.81%	0.00%	15.97%	17.24%	41.80%	38.83%	0.00%	49.07%	46.21%					
0-17	46,783	41,470	29,376	27,293	29,409	11,624	11,568		10,707	11,172	27,196	14,786		24,463	27,708	85,603	67,824	67,225	62,463	68,289
% of pop	35.32%	33.02%	26.77%	25.87%	27.47%	34.84%	32.57%	0.00%	25.11%	23.87%	37.35%	17.61%	0.00%	24.73%	24.80%	35.88%	27.68%	27.82%	25.28%	25.72%
% change		-11.36%	-29.16%	-7.09%	7.75%		-0.48%			4.34%		-45.63%			13.26%		-20.77%	-0.88%	-7.08%	9.33%
% change from '60		-11.36%	-37.21%	-41.66%	-37.14%		-0.48%		-7.89%	-3.89%		-45.63%		-10.05%	1.88%		-20.77%	-21.47%	-27.03%	-20.23%
% of group	54.65%	61.14%	43.70%	43.69%	43.07%	13.58%	17.06%	0.00%	17.14%	16.36%	31.77%	21.80%	0.00%	39.16%	40.57%					
18-64	73,221	69,596	64,039	60,620	62,440	18,610	19,914	24,145	25,524	28,857	41,228	48,409	58,253	53,533	69,872	133,059	137,919	146,437	139,677	161,169
% of pop	55.28%	55.42%	58.36%	57.45%	58.33%	55.78%	56.07%	60.06%	59.87%	61.67%	56.63%	57.67%	63.53%	54.13%	62.54%	55.76%	56.28%	60.61%	56.54%	60.69%
% change		-4.95%	-7.98%	-5.34%	3.00%		7.01%	21.25%	5.71%	13.06%		17.42%	20.34%	-8.10%	30.52%		3.65%	6.18%	-4.62%	15.39%
% change from '60		-4.95%	-12.54%	-17.21%	-14.72%		7.01%	29.74%	37.15%	55.06%		17.42%	41.29%	29.85%	69.48%		3.65%	10.05%	4.97%	21.13%
% of group	55.03%	50.46%	43.73%	43.40%	38.74%	13.99%	14.44%	16.49%	18.27%	17.90%	30.98%	35.10%	39.78%	38.33%	43.35%					
25-64	64,020	55,344	50,392	50,293	51,207	15,380	15,598	n/a	20,924	23,356	31,840	36,034	61,400	38,359	55,169	111,240	106,976	111,792	109,576	129,732
% of pop	48.34%	44.07%	45.92%	47.67%	47.84%	46.10%	43.92%	n/a	49.08%	49.91%	43.73%	42.92%	66.97%	38.78%	49.38%	46.62%	43.66%	46.27%	44.35%	48.85%
% change		-13.55%	-8.95%	-0.20%	1.82%		1.42%	n/a	n/a	11.62%		13.17%	70.39%	-37.53%	43.82%		-3.83%	4.50%	-1.98%	18.39%
% change from '60		-13.55%	-21.29%	-21.44%	-20.01%		1.42%	n/a	36.05%	51.86%		13.17%	92.84%	20.47%	73.27%		-3.83%	0.50%	-1.50%	16.62%
% of group	57.55%	51.73%	45.08%	45.90%	39.47%	13.83%	14.58%	0.00%	19.10%	18.00%	28.62%	33.68%	54.92%	35.01%	42.53%					
35-64	47,076	42,127	32,598	31,966	34,489	11,569	11,273	11,490	13,096	15,761	22,236	26,889	29,843	25,007	44,413	80,881	80,289	73,931	70,069	94,663
% of pop	35.54%	33.55%	29.71%	30.30%	32.22%	34.68%	31.74%	28.58%	30.72%	33.68%	30.54%	32.03%	32.55%	25.28%	39.75%	33.90%	32.77%	30.60%	28.36%	35.65%
% change		-10.51%	-22.62%	-1.94%	7.89%		-2.56%	1.92%	13.98%	20.35%		20.93%	10.99%	-16.20%	77.60%		-0.73%	-7.92%	-5.22%	35.10%
% change from '60		-10.51%	-30.75%	-32.10%	-26.74%		-2.56%	-0.68%	13.20%	36.23%		20.93%	34.21%	12.46%	99.73%		-0.73%	-8.59%	-13.37%	17.04%

Historical Demographics - 1960 to 2000 Census

	South Bend					Mishawaka					County Remainder					St. Joseph County				
	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000
% of group	58.20%	52.47%	44.09%	45.62%	36.43%	14.30%	14.04%	15.54%	18.69%	16.65%	27.49%	33.49%	40.37%	35.69%	46.92%					
65-74	8,505	8,924	9,685	9,772	7,312	2,065	2,551	3,063	3,450	3,036	2,873	3,557	4,860	6,836	7,472	13,443	15,032	17,608	20,058	17,820
% of pop	6.42%	7.11%	8.83%	9.26%	6.83%	6.19%	7.18%	7.62%	8.09%	6.49%	3.95%	4.24%	5.30%	6.91%	6.69%	5.63%	6.13%	7.29%	8.12%	6.71%
% change		4.93%	8.53%	0.90%	-25.17%		23.54%	20.07%	12.63%	-12.00%		23.81%	36.63%	40.66%	9.30%		11.82%	17.14%	13.91%	-11.16%
% change from '60		4.93%	-30.75%	14.90%	-14.03%		23.54%	-0.68%	67.07%	47.02%		23.81%	92.84%	137.94%	160.08%		11.82%	30.98%	49.21%	32.56%
% of group	63.27%	59.37%	55.00%	48.72%	41.03%	15.36%	16.97%	17.40%	17.20%	17.04%	21.37%	23.66%	27.60%	34.08%	41.93%					
75+	3,936	5,590	6,598	7,851	9,628	1,062	1,484	2,355	2,847	3,492	1,511	2,041	2,565	4,110	5,161	6,509	9,115	11,518	14,808	18,281
% of pop	2.97%	4.45%	6.01%	7.44%	8.99%	3.18%	4.18%	5.86%	6.68%	7.46%	2.08%	2.43%	2.80%	4.16%	4.62%	2.73%	3.72%	4.77%	5.99%	6.88%
% change		42.02%	18.03%	18.99%	22.63%		39.74%	58.69%	20.89%	22.66%		35.08%	25.67%	60.23%	25.57%		40.04%	26.36%	28.56%	23.45%
% change from '60		42.02%	-30.75%	99.47%	144.61%		39.74%	-0.68%	168.08%	228.81%		35.08%	92.84%	172.01%	241.56%		40.04%	76.95%	127.50%	180.86%
% of group	60.47%	61.33%	57.28%	53.02%	52.67%	16.32%	16.28%	20.45%	19.23%	19.10%	23.21%	22.39%	22.27%	27.76%	28.23%					
65+	12,441	14,514	16,283	17,623	15,940	3,127	4,035	5,418	6,297	6,528	4,384	5,598	7,425	10,946	13,633	19,952	24,147	29,126	34,866	36,101
% of pop	9.39%	11.56%	14.84%	16.70%	14.89%	9.37%	11.36%	13.48%	14.77%	13.95%	6.02%	6.67%	8.10%	11.07%	12.20%	8.36%	9.85%	12.05%	14.11%	13.59%
% change		16.66%	12.19%	8.23%	-9.55%		29.04%	34.28%	16.22%	3.67%		27.69%	32.64%	47.42%	24.55%		21.03%	20.62%	19.71%	3.54%
% change from '60		16.66%	-30.75%	41.65%	28.12%		29.04%	-0.68%	101.38%	108.76%		27.69%	92.84%	149.68%	210.97%		21.03%	45.98%	74.75%	80.94%
% of group	62.35%	60.11%	55.91%	50.54%	44.15%	15.67%	16.71%	18.60%	18.06%	18.08%	21.97%	23.18%	25.49%	31.39%	37.76%					
55+	24,919	27,592	28,816	26,781	23,167	6,434	7,436	9,349	9,663	9,973	9,455	12,244	15,975	19,950	23,555	40,808	47,272	54,140	56,394	56,695
% of pop	18.81%	21.97%	26.26%	25.38%	21.64%	19.29%	20.94%	23.26%	22.66%	21.31%	12.99%	14.59%	17.42%	20.17%	21.08%	17.10%	19.29%	22.41%	22.83%	21.35%
% change		10.73%	4.44%	-7.06%	-13.49%		15.57%	25.73%	3.36%	3.21%		29.50%	30.47%	24.88%	18.07%		15.84%	14.53%	4.16%	0.53%
% change from '60		10.73%	-30.75%	7.47%	-7.03%		15.57%	-0.68%	50.19%	55.00%		29.50%	92.84%	111.00%	149.13%		15.84%	32.67%	38.19%	38.93%
% of group	61.06%	58.37%	53.22%	47.49%	40.86%	15.77%	15.73%	17.27%	17.13%	17.59%	23.17%	25.90%	29.51%	35.38%	41.55%					
median age	31.5	29.6	30.9	33.2	32.70	30.6	28.6	29.8	32.3	33.50						29.3	27.9	29.9	32.8	34.4
dependency ratio	80.88%	80.44%	71.30%	74.09%	72.63%	79.26%	78.35%	22.44%	66.62%	61.34%	76.60%	42.11%	12.75%	66.14%	59.17%	79.33%	66.68%	65.80%	69.68%	64.77%
FAMILIES	34,269	32,141	29,490	26,904	25,959	8,950	9,544	10,857	11,087	11,649	16,916	20,040	23,379	26,007	29,194	60,135	61,725	63,726	63,998	66,802
% of pop	25.87%	25.59%	26.88%	25.50%	24.25%	26.83%	26.87%	27.01%	26.00%	24.89%	23.23%	23.87%	25.50%	26.29%	26.13%	25.20%	25.19%	26.37%	25.90%	25.16%
% change		-6.21%	-8.25%	-8.77%	-3.51%		6.64%	13.76%	2.12%	5.07%		18.47%	16.66%	11.24%	12.25%		2.64%	3.24%	0.43%	4.38%
% change from '60		-6.21%	-13.95%	-21.49%	-24.25%		6.64%	21.31%	23.88%	30.16%		18.47%	38.21%	53.74%	72.58%		2.64%	5.97%	6.42%	11.09%
avg size	3.86	3.91	3.72	3.92	3.12	3.73	3.72	3.70	3.85	2.92	4.30	4.19	3.92	3.80		3.97	3.97	3.79	3.86	3.07
Singl-male w/child.< 18				915	1,013				457	524				609	611				1,981	2148
%				3.40%	3.90%				4.12%	4.50%				2.34%	2.09%				3.10%	3.22%
Singl-fmale w/child. < 18		1,937	3,329	6,905	4,702		532	1,095	2,268	1,730		594	945	1,950	1,433		3,063	5,369	11,123	7,865
%			11.29%	25.67%	18.11%			10.09%	20.46%	14.85%			4.04%	7.50%	4.91%			8.43%	17.38%	11.77%
white			1,724	2,162				1,062	1,614				922	1,504				3,708	5,280	
black			1,534	2,043				17	42				18	29				1,569	2,114	
indian,eskimo, aleut			19	9				4	9				3	7				26	25	
asian			5	0				4	0				2	21				11	21	
other				132					21				0	0					153	
GROUP QUARTERS	1,365	1,522	1,763	2,125	2,817	362	530	730	755	1,305	6,891	6,463	8,116	9,281	9,292	8,618	8,515	10,609	12,161	13,414
Institutional	334	670	1,306	1,694	1,662	128	226	464	407	354	304	167	147	978	932	766	1,063	1,917	3,079	2,948
Non-instnl	1,031	852	457	431	1,155	234	304	266	348	951	6,587	6,296	7,969	8,303	8,360	7,852	7,452	8,692	9,082	10,466
HOUSING:																				
tot. year-around	42,590	43,508	44,775	45,757	46,230	11,140	12,455	17,284	19,040	21,572	19,408	22,861	29,007	33,159	39,211	73,138	78,824	91,066	97,956	107,013
% change		2.16%	2.91%	2.19%	1.03%		11.80%	38.77%	10.16%	13.30%		17.79%	26.88%	14.31%	18.25%		7.77%	15.53%	7.57%	9.25%
% change from '60			5.13%	7.44%	8.55%			55.15%	70.92%	93.64%			49.46%	70.85%	102.04%			24.51%	33.93%	46.32%
occupied	41,999	41,282	42,082	42,260	42,908	10,790	12,051	16,288	18,001	20,248	18,015	22,333	27,834	32,104	37,587	70,804	75,666	86,204	92,365	100,743
owner	30,796	30,309	29,530	27,867	27,054	8,247	8,888	10,165	10,732	11,508	15,805	19,152	24,014	27,893	33,632	54,848	58,349	63,709	66,492	72,194
% own-occ	73.33%	73.42%	70.17%	65.94%	63.05%	76.43%	73.75%	62.41%	59.62%	56.84%	87.73%	85.76%	86.28%	86.88%	89.48%	77.46%	77.11%	73.90%	71.99%	71.66%
% change		-1.58%	-2.57%	-5.63%	-2.92%		7.77%	14.37%	5.58%	7.23%		21.18%	25.39%	16.15%	20.58%		6.38%	9.19%	4.37%	8.58%
% change from '60			-4.11%	-9.51%	-12.15%				30.13%	39.54%				76.48%	112.79%				21.23%	31.63%

Historical Demographics - 1960 to 2000 Census

	South Bend					Mishawaka					County Remainder					St. Joseph County				
	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000
vacancy	1.4%	1.6%	1.3%	1.3%		1.1%	0.6%	1.8%	1.1%							1.2%	1.2%	1.3%	1.1%	
renter	10,132	10,973	12,552	14,393	15,854	2,543	3,163	6,123	7,269	8,740	3,281	3,181	3,820	4,211	3,955	15,956	17,317	22,495	25,873	28,549
% rnt-occ	24.12%	26.58%	29.83%	34.06%	36.95%	23.57%	26.25%	37.59%	40.38%	43.16%	18.21%	14.24%	13.72%	13.12%	10.52%	22.54%	22.89%	26.10%	28.01%	28.34%
% change		8.30%	14.39%	14.67%	10.15%		24.38%	93.58%	18.72%	20.24%		-3.05%	20.09%	10.24%	-6.08%		8.53%	29.90%	15.02%	10.34%
% change from '60		8.30%	23.88%	42.05%	56.47%		24.38%	140.78%	185.84%	243.69%		-3.05%	16.43%	28.35%	20.54%		8.53%	40.98%	62.15%	78.92%
vacancy	6.0%	8.2%	9.6%	10.4%		6.9%	6.0%	7.6%	7.2%							5.9%	7.0%	9.0%	8.7%	
vacant	1,662	2,226	2,693	3,497	3,441	541	404	996	1,027	1,324	1,014	528	1,173	1,067	1,505	3,217	3,158	4,862	5,591	6,270
(vacant) seasonal	83	13	24	115	234	88	5	6	48	83	187	59	69	86	163	358	77	99	249	480
age of units																				
< 10 yrs	9,177	4,078	3,649	3,192	2,719	1,789	2,161	4,735	2,823	3,174	6,060	5,662	7,882	6,075	8,013	17,026	11,901	16,266	12,090	13,906
% of total	21.55%	9.37%	8.15%	6.98%	5.88%	16.06%	17.35%	27.40%	14.83%	14.71%	31.22%	24.77%	27.17%	18.32%	20.44%	23.28%	15.10%	17.86%	12.34%	12.99%
% of group	53.90%	34.27%	22.43%	26.40%	19.55%	10.51%	18.16%	29.11%	23.35%	22.82%	35.59%	47.58%	48.46%	50.25%	57.62%					
11 - 30 yrs	9,535	15,904	15,153	8,846	7,105	1,391	3,645	4,696	6,948	6,588	8,933	10,386	10,546	12,655	12,378	19,859	29,935	30,395	28,449	26,071
% of total	22.39%	36.55%	33.84%	19.33%	15.37%	12.49%	29.27%	27.17%	36.49%	30.54%	46.03%	45.43%	36.36%	38.16%	31.57%	27.15%	37.98%	33.38%	29.04%	24.36%
% of group	48.01%	53.13%	49.85%	31.09%	27.25%	7.00%	12.18%	15.45%	24.42%	25.27%	44.98%	34.70%	34.70%	44.48%	47.48%					
> 30 yrs	23,878	23,480	25,982	33,723	36,406	7,960	6,671	7,856	9,257	11,857	4,415	6,831	10,602	14,428	18,773	36,253	36,982	44,440	57,408	67,036
% of total	56.06%	53.97%	58.03%	73.70%	78.75%	71.45%	53.56%	45.45%	48.62%	54.96%	22.75%	29.88%	36.55%	43.51%	47.88%	49.57%	46.92%	48.80%	58.61%	62.64%
% of group	65.86%	63.49%	58.47%	58.74%	54.31%	21.96%	18.04%	17.68%	16.12%	17.69%	12.18%	18.47%	23.86%	25.13%	28.00%					
value of units																				
owner occupied units*	29,404	28,500	27,018	25,579	25,373	7,618	7,985	8,592	8,779	10,000	12,946	16,417	20,143	23,765	29,982	49,968	52,902	55,753	58,123	65,355
< 50K		28,173	23,660	17,162	6,941		7,965	7,632	4,994	1,179		16,158	11,761	6,392	1,414		52,296	43,053	28,548	9,534
% change from '70		-3.07%	-8.11%	-39.08%	-13.71%		4.82%	12.79%	-37.30%	31.27%		26.81%	55.59%	-60.44%	131.59%		5.87%	11.58%	-45.41%	30.79%
50 - 100K		309	2,978	7,269	14,056		20	905	3,387	6,579		277	7,316	12,375	10,317		606	11,199	23,031	30,952
% change from '70			863.75%	2252.43%	4448.87%			4425.00%	16835.00%	32795.00%			2541.16%	4367.51%	3624.55%			1748.02%	3700.50%	5007.59%
100 - 150K			266	723	3,164			38	271	1,534			874	3,282	10,230			1,178	4,276	14,928
150 - 200K			69	184	590			6	80	348			118	1,049	4,718			193	1,313	5656
>200K			45	141	622			11	35	330			74	529	3,333			130	705	4,285
>300K				100	283				12	103			0	138	817				250	1203
>100K			380	1,148	4,376			55	398	2,242			1,066	4,998	18,251			1,501	6,544	24869
% change from '80				202.11%	1051.58%				623.64%	3976.36%				368.86%	1612.10%				335.98%	1556.83%
median value	10,400	11,700	26,000	39,600		8,800	11,100	29,900	46,800							10,000	12,400	31,900	50,800	85,700
gross rent																*----	contract rent		------*	
renter occupied units	10,098	10,905	12,049	13,635	15,795	2,256	3,143	5,792	7,027	8,751	2,411	2,690	3,274	3,512	3,701	14,765	16,738	21,115	24,174	28,247
< $250		10,313	9,543	3,955	1,660		2,991	4,897	1,733	645		2,345	2,094	937	264		15,649	16,534	6,625	2,569
250 - 500		89	2,001	8,665	4,785		1	696	4,590	3,130		33	896	1,835	841		123	3,593	15,090	8,756
500 - 750			34	794	6,809			58	602	3,957			12	637	1,328			104	2,033	12,094
750 - 999				129	1,447				43	639				87	587				259	2,673
>1000				92	448				59	280				16	239				167	967
median value	60	84	163	325	531	N/A	85	174	317	526						59	84	170	325	535
STRUCTURE																				
1 unit	35,654	34,482	34,877	34,417	33,606	9,380	9,668	11,205	11,170	11,648	18,779	21,408	26,403	30,215	35,960	63,813	65,558	72,485	75,802	81,214
2 - 4 units	4,837	5,702	4,083	4,233	5,499	1,188	1,535	1,744	1,930	3,090	219	500	679	490	1,061	6,244	7,737	6,506	6,653	9,650
5+ units	2,098	3,273	5,486	6,381	6,772	288	867	3,316	4,324	5,441	73	607	1,573	1,688	1,478	2,459	4,747	10,375	12,393	13,691
mobile home/tralr	0	5	338	726	353	284	407	1,022	1,604	1,440	336	364	375	778	665	620	776	1,735	3,108	2,458
INCOME:																				
household median			15,678	24,131	32,439			15,472	24,302	33,986								17,570	28,235	40,420
% of County			89.23%	85.46%	80.25%			88.06%	86.07%	84.08%										
family median	6,682	10,231	18,899	29,576	39,046	6,555	9,493	18,633	30,782	41,947						6,595	10,389	20,628	34,206	49,653
% of County			91.62%	86.46%	78.64%			90.33%	89.99%	84.48%										
unrelated ind	2,064	2,787	6,962	14,886		1,877	2,851	7,674	14,352							1,214	2,111	5,506	15,415	**24,132**
family & ind	5,858	8,337				5,925	7,912									5,618	8,343			
INDUSTRY																				

Historical Demographics - 1960 to 2000 Census

	South Bend					Mishawaka					County Remainder					St. Joseph County				
	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000	'60	'70	'80	'90	2000
Manufacturing	20,413	15,700	12,561	10,351	9,338	6,312	5,799	5,659	5,616	4,992	10,271	11,116	11,387	12,040	11,212	36,996	32,615	29,607	28,007	25,542
% of pop	15.41%	12.50%	11.45%	9.81%	8.72%	18.92%	16.33%	14.08%	13.17%	10.67%	14.11%	13.24%	12.42%	12.17%	10.04%	15.50%	13.31%	12.25%	11.34%	9.62%
% of group	55.18%	48.14%	42.43%	36.96%	36.56%	17.06%	17.78%	19.11%	20.05%	19.54%	27.76%	34.08%	38.46%	42.99%	43.90%					
Wholesale/Retail	9,986	11,026	10,858	10,915	7,548	2,197	2,742	4,390	5,202	4,588	4,556	6,997	9,119	10,612	9,020	16,739	20,765	24,367	26,729	21,156
% of pop	7.54%	8.78%	9.90%	10.34%	7.05%	6.59%	7.72%	10.92%	12.20%	9.80%	6.26%	8.33%	9.95%	10.73%	8.07%	7.02%	8.47%	10.08%	10.82%	7.97%
% of group	59.66%	53.10%	44.56%	40.84%	35.68%	13.13%	13.20%	18.02%	19.46%	3.60%	27.22%	33.70%	37.42%	39.70%	42.64%					
LABOR FORCE																				
Persons 16+			69,721	80,644	80,679			30,214	33,044	36,841			67,743	77,500	87,444			167,678	191,188	204,964
labor force			43,090	55,113	51,359			19,456	24,106	25,272			42,882	59,405	58,565			105,428	138,624	135,196
SCHOOLING																				
% HS graduate			65.60	64.20	77.70			63.40	66.83	80.80			72.10					67.60	67.90	82.4
POVERTY STATUS																	12.8%	16.3%		
Base pop			108,184	103,395	104,706			39,624	41,843	45,493	0	0	83,836	89,337	102,614			231,644	234,575	252813
# persons below			13,044	14,854	17,452			3,670	3,803	4,507	0	0	4,700	3,991	4,268			21,414	22,648	26227
% change				13.88%	17.49%				3.62%	18.51%				-15.09%	6.94%				5.76%	15.80%
# w/related child <18yrs			2,062	2,427				636	1,036		0	0	704	2,156				3,402	5,619	
% change				17.70%					62.89%					206.25%					65.17%	
Base family pop			29,490	26,904	25,841			10,847	11,087	11,693	0	0	23,389	26,007	29,493			63,726	63,998	67027
# below			2,498	2,742	3,505			789	1,105	854	0	0	993	2,337	728			4,280	6,184	5187
% change				9.77%	27.83%				40.05%	-22.71%				135.35%	-68.85%				44.49%	-16.12%

Notes:
1) n/a = not available
2) n/c = not computed
3) Minority Totals do not include Hisp. Origin
4) dependency ratio: ability of population to support itself;
for ea. 1K between 18-64, there X # <18 or >64
5) * = confirmed data
6) 2000 data is from U.S. Census Bureau - American Factfinder
7) # of owner occupied units for 2000 data is from H74 U.S. Census Bureau, American Factfinder