# HOUSING AND COMMUNITY DEVELOPMENT FOURTH YEAR ACTION PLAN (2013)

*Including:*

2013 Community Development Block Grant Action Plan for the City of South Bend

2013 HOME Investment Partnership Program Action Plan for the St. Joseph County Housing Consortium

2013 Emergency Solutions Grant Action Plan for the City of South Bend

# Executive Summary

## ES-05 Executive Summary

### 1. Introduction

The City of South Bend anticipates receiving an estimated $2,267,742 in federal resources for the Community Development Block Grant (CDBG), approximately $705,542 in HOME funding and an estimated $220,990 allocation of Emergency Solutions Grant (ESG) funds in 2013. The City of Mishawaka anticipates receiving an estimated $425,000 in CDBG funds in 2013.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

While funds will be directed to other sites across the City of South Bend, they will be targeted to the Near Northwest (Census Tract 6) and Near West Side (Census Tracts 19, 20, and 21). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations. It is anticipated that 37% of the HCD Plan-related funds allocated to South Bend will be devoted to these two target areas.

Numerous sources of funding are expected to be available to support the various federal funds for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG & HOME funds – Neighborhood Stabilization Program (NSP1 and 3), private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Home modifications addressing medical needs for elderly homeowners will be funded by CDBG in 2013. Rebuilding Together will conduct home rehabs in 2013 with CDBG dollars and local labor and material donations.

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

Promoting Quality Rental Property will be realized with the PHA's Section 8 vouchers, HOME funds for Tenant Based Rental Assistance, and NSP funds to address the housing of special needs persons.

Efforts to prevent homelessness and assist the homeless will continue to be supported with the new Emergency Solutions Grant (ESG) funds, as well HEARTH McKinney-Vento Homeless funds. ESG funding will be allocated as follows: 60% of funds to be spent on operations, emergency shelters and outreach and 40% of funds to be spent on rapid re-housing.

City of Mishawaka

The City of Mishawaka has targeted the Milburn Boulevard Neighborhood for revitalization. It is estimated that in 2013 the majority of Mishawaka's CDBG funds (including projected program income) will be utilized in the Milburn Boulevard Neighborhood for efforts such as spot blight clearance and infrastructure improvements. In addition, 100% of Mishawaka's HOME allocation will go towards Habitat for Humanity development subsidies to build homes on the cleared lots in this neighborhood.

## 3. Evaluation of past performance

Given the significant vacant property issues and the desire to more substantially advance efforts towards physical change in neighborhoods, the City of South Bend made a policy decision to shift resources from public services to physical improvements/neighborhood revitalization activities effective with the 2007 program year. To that end, public service grantees were told to anticipate a 25% phase-out annually with 2010 being the final year of funding. Therefore, no direct public services other than public safety will be funded in 2013. However the improvement to public facilities for low/mod is a high priority and assistance is expected to be provided to three public service agencies for mechanicals, kitchen and bathroom improvements.

Federal funds, both NSP1 and CDBG, have been used to ameliorate the impact of foreclosed, vacant and/or abandoned homes in South Bend's low-moderate income neighborhoods through a demolition program. Demolitions will continue to be funded in 2013 through CDBG.

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

City of Mishawaka

The City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This target area was selected for several reasons, one of which is the documented economic need in the area. This is a densely populated neighborhood that is largely residential with a mixture of owner-occupied houses and rental properties. It is comprised of all the block groups in St. Joseph County Census Tracts 101 and 102. Per HUD guidelines based on the 2000 Census, 4,945 (56.6%) are considered low-moderate income.

St. Joseph County

Given the economic changes, demand for homeowner assistance has peaked. To that end, the HOME funds allocated to the County will be directed to homeowner rehab, and will not be targeted to any particular township.

## 4. Summary of citizen participation process and consultation process

General Process – On June 6, 2012, the notice of the public hearings, along with the schedule for the year's process, was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune, and also available on the City of South Bend's website.

Two public meetings were held June 20, 2012. The two meetings had the same agenda but were held at different locations and at different times of the day to accommodate a variety of schedules. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

The South Bend Community Development Division, the St. Joseph County Commissioners, and the City of Mishawaka Department of Community Development worked together to prepare the 2013 Action Plan which outlines priorities and objectives as appropriate and further outlined in the 2010-2014 HCD Plan.

The proposed Action Plan will be available for review as of September 6, 2012, for a thirty (30) day period, ending October 5, 2012. Comments will be accepted during these 30 days and will be considered when developing the Final Action Plan. Two public hearings (one in Mishawaka and one in South Bend) will be held during the public comment period, on September 12, 2012.

The Action Plan will be 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 Action Plan will only be made after adequate opportunity for public comment has occurred as outlined below.

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

Summary of Comments on Investment Portion of 2010-2014 HCD Plan (2013 Annual Action Plan) – Will be added upon conclusion of process.

## 5. Summary of public comments

Will be added upon conclusion of process.

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

Will be added upon conclusion of process.

## 7. Summary

## PR-05 Lead & Responsible Agencies

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

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

| Agency Role | Name | Department/Agency |
|---|---|---|
| Lead Agency | SOUTH BEND, INDIANA | Community & Economic Development Department |
| | | |

**Table 1 – Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

Written complaints on the HOME Program, Emergency Shelter Grant, and the South Bend Community Development Block Grant Program, should be directed to: Division of Community Development,1200 County-City Building, 227 W. Jefferson, South Bend, IN 46601.

Written complaints about the Mishawaka Community Development Block Grant program should be directed to: Department of Community Development, 600 E. Third St., Mishawaka, IN 46544.

## Expected Resources

### AP-15 Expected Resources

**Introduction**

**Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 2,267,742 | 45,000 | 0 | 2,312,742 | 0 | All of the activities under South Bend's CDBG funding are generally targeted to specific and complementary geography and work together. South Bend continues to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs. Programs that support existing owner occupants, promote first time homebuyers, provide for the renovation of quality rental properties, and allow for the demolition of vacant and abandoned structures will support of housing throughout the City of South Bend. Additionally, services to the homeless and the prevention of |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| | | | | | | | | homelessness are critical. While CDBG funds will be directed to other sites across the City, emphasis will be on the Near Northwest (Census Tract 6) and Near West Side (Census Tracts 19, 20, and 21). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations. |
| HOME | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily | 705,542 | 0 | 0 | 705,542 | 0 | HOME will support housing programs such as acquisition/rehabilitation/resale, new construction development subsidies, owner-occupied home rehabilitation and tenant-based rental assistance throughout St. Joseph County in 2013. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| | | rental rehab<br>New construction for ownership<br>TBRA | | | | | | |
| ESG | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance<br>Services<br>Transitional housing | 220,990 | 0 | 0 | 220,990 | 0 | Based on agreement with the local Continuum of Care, 2013 ESG funding will be allocated as follows: 40% of funds to be spent on rapid re-housing, and 60% of funds will be spent on operations, essential services and for emergency shelters. |

**Table 2 - Expected Resources – Priority Table**

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

CDBG funds will leverage private investment by Community Homebuyers Corporation for forgivable 2nd mortgage to low-mod income households purchasing a home within the city limits of South Bend. CDBG will also leverage private donations to the Near Northwest Neighborhood for community revitalization efforts. Rebuilding Together will leverage CDBG funds with discounted materials and services, volunteer labor and private donations. Habitat for Humanity will leverage HOME dollars with donated materials and services, as well as volunteer labor and private donations. Oaklawn Psychiatric Center will leverage HOME funding for rental assistance with support services provided by center staff. The required 100% match for ESG is projected to be in the form of in-kind/volunteer labor, cash and materials donations and United Way funding.

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

Not Applicable.

**Discussion**

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| Homeless Facilities (not Operating Costs) | 2013 | 2014 | Homeless | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Public Facility Improvements | CDBG: $73,845 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1135 Persons Assisted |
| Acquisition of Real Property | 2013 | 2014 | Affordable Housing | Near Northwest Neighborhood | Acquisition / Rehab | CDBG: $314,000<br>HOME: $379,047 | Homeowner Housing Rehabilitated: 4 Household Housing Unit |
| Public Facilities and Improvements | 2013 | 2014 | Homeless<br>Non-Homeless Special Needs | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Public Facility Improvements | CDBG: $20,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted |
| Operating Costs of Homeless/AIDS Patients Programs | 2013 | 2014 | Homeless | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Shelter Operations | ESG: $59,794 | Homeless Person Overnight Shelter: 2000 Persons Assisted<br>HIV/AIDS Housing Operations: 35 Household |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| | | | | | | | Housing Unit |
| Clearance and Demolition | 2013 | 2014 | Non-Housing Community Development | City of South Bend | Public Improvements - Demolition | CDBG: $526,000 | Buildings Demolished: 38 Buildings |
| Public Services (General) | 2013 | 2014 | Non-Housing Community Development | City of South Bend | Public Services | CDBG: $90,000 | Public service activities other than Low/Moderate Income Housing Benefit: 48000 Persons Assisted |
| Youth Services | 2013 | 2014 | Homeless | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Shelter Operations | ESG: $27,900 | Homeless Person Overnight Shelter: 175 Persons Assisted |
| Battered and Abused Spouses | 2013 | 2014 | Homeless | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Shelter Operations | ESG: $39,900 | Homeless Person Overnight Shelter: 815 Persons Assisted |
| Rental Housing Subsidies | 2013 | 2014 | Non-Homeless Special Needs | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Tenant-Based Rental Assistance<br>Rapid Re-Housing | HOME: $20,000<br>ESG: $36,376 | Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted |
| Construction of Housing | 2013 | 2014 | Affordable Housing | City of Mishawaka<br>City of South Bend | New Construction | HOME: $202,932 | Homeowner Housing Added: 5 Household Housing Unit |
| Direct | 2013 | 2014 | Affordable | City of South Bend | Homeownership | CDBG: | Direct Financial Assistance |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| Homeownership Assistance | | | Housing | | Assistance | $200,000 | to Homebuyers: 17 Households Assisted |
| Rehab; Single-Unit Residential | 2013 | 2014 | Affordable Housing | West Side - LaSalle Park<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Owner-Occupied Rehabilitation | CDBG: $501,110<br>HOME: $58,603 | Homeowner Housing Rehabilitated: 90 Household Housing Unit |
| Rehabilitation Administration | 2013 | 2014 | Affordable Housing<br>Planning and Administration | | Homeownership Assistance | CDBG: $40,000 | Other: 1 Other |

Table 3 – Goals Summary

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)**

Projected extremely low-income is 6 (tenant based rental assistance); low-income is 7 (Habitat, Mishawaka and HAO); moderate-income is 6 (NNN and HAO).

# Projects

## AP-38 Project Summary

### Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding |
|---|---|---|---|---|
| CED Administration | City of South Bend | | | CDBG: $260,000 |
| Center for the Homeless Renovations | City of South Bend | Public Facilities and Improvements | Public Facility Improvements | CDBG: $50,000 |
| YWCA - Facility Renovations | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Public Facilities and Improvements | Public Facility Improvements | CDBG: $23,845 |
| Dismas House Renovations | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Public Facilities and Improvements | Public Facility Improvements | CDBG: $20,000 |
| Near Northwest Neighborhood Administration | Near Northwest Neighborhood | | | CDBG: $75,000 |
| South Bend Heritage Foundation | Near West Side Neighborhood<br>Northeast Neighborhood | | | CDBG: $95,000 |
| Community Homebuyers Corporation | City of South Bend | Direct Homeownership Assistance | Homeownership Assistance | CDBG: $200,000 |
| South Bend Home Improvement Program | City of South Bend | Rehab; Single-Unit Residential | Owner-Occupied Rehabilitation | CDBG: $300,000 |
| Rebuilding Together | West Side - LaSalle Park | Rehab; Single-Unit Residential | Owner-Occupied Rehabilitation | CDBG: $100,000 |

| | | | | |
|---|---|---|---|---|
| Near Northwest Neighborhood Revitalization | Near Northwest Neighborhood | Acquisition of Real Property Rehab; Single-Unit Residential | Acquisition / Rehab | CDBG: $314,000 |
| REAL Services Caregiver Connection | City of South Bend | Rehab; Single-Unit Residential | Owner-Occupied Rehabilitation | CDBG: $100,000 |
| South Bend Police Department Foot Patrol | City of South Bend | Public Services (General) | Public Services | CDBG: $90,000 |
| Near Northwest Neighborhood Activity Delivery | Near Northwest Neighborhood | Rehabilitation Administration | Homeownership Assistance | CDBG: $40,000 |
| NRC | City of South Bend | | Technical Assistance | CDBG: $15,000 |
| Human Rights Commission Fair Housing | City of South Bend | | | CDBG: $10,000 |
| Community Development Program Delivery and Housing Counseling | City of South Bend | | Homeownership Assistance | CDBG: $74,787 |
| City Demolition Program | City of South Bend | Clearance and Demolition | Public Improvements - Demolition | CDBG: $226,000 |
| South Bend Heritage Foundation Lincolnway West Corridor | Near West Side Neighborhood | Clearance and Demolition | Public Improvements - Demolition | CDBG: $300,000 |
| CED Consortium Admin | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | | | HOME: $45,000 |
| Habitat for Humanity | City of South Bend | Construction of Housing | New Construction | HOME: $90,000 |
| Oaklawn TBRA | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Rental Housing Subsidies | Tenant-Based Rental Assistance | HOME: $20,000 |

| | | | | |
|---|---|---|---|---|
| NNN Revitalization | Near Northwest Neighborhood | Acquisition of Real Property Rehab; Single-Unit Residential | Acquisition / Rehab | HOME: $379,047 |
| HAO - County Homeowner Rehab | St. Joseph County - Not South Bend or Mishawaka | Rehab; Single-Unit Residential | Owner-Occupied Rehabilitation | HOME: $58,603 |
| Mishawaka - 1st Time Homebuyer | City of Mishawaka | Construction of Housing | New Construction | HOME: $112,932 |
| South Bend 2013 ESG | City of Mishawaka<br>St. Joseph County - Not South Bend or Mishawaka<br>City of South Bend | Operating Costs of Homeless/AIDS Patients Programs<br>Youth Services<br>Battered and Abused Spouses | Shelter Operations<br>Rapid Re-Housing | ESG: $220,990 |

**Table 4 – Project Summary**

## AP-35 Projects

### Introduction

All of the activities under South Bend's various funding sources are generally targeted to specific and complementary geography and work together. South Bend has targeted the Near Northwest, Near West Side and Northeast Neighborhoods for programs that support existing owner occupants, promote first time homebuyers, provide for the renovation of quality rental properties, and allow for the demolition of vacant and abandoned structures in these areas – all in support of housing in the City of South Bend. Additionally, services to the homeless are considered critical activities.

| # | Project Name |
|---|---|
| 1 | CED Administration |
| 2 | Center for the Homeless Renovations |
| 3 | YWCA - Facility Renovations |
| 4 | Dismas House Renovations |
| 6 | Near Northwest Neighborhood Administration |
| 7 | South Bend Heritage Foundation |
| 8 | Community Homebuyers Corporation |
| 9 | South Bend Home Improvement Program |
| 10 | Rebuilding Together |
| 11 | Near Northwest Neighborhood Revitalization |
| 12 | REAL Services Caregiver Connection |
| 13 | South Bend Police Department Foot Patrol |
| 14 | Near Northwest Neighborhood Activity Delivery |
| 15 | NRC |
| 16 | Human Rights Commission Fair Housing |
| 17 | Community Development Program Delivery and Housing Counseling |
| 18 | City Demolition Program |

| # | Project Name |
|---|---|
| 19 | South Bend Heritage Foundation Lincolnway West Corridor |
| 20 | CED Consortium Admin |
| 21 | Habitat for Humanity |
| 22 | Oaklawn TBRA |
| 23 | NNN Revitalization |
| 24 | HAO - County Homeowner Rehab |
| 25 | Mishawaka - 1st Time Homebuyer |
| 26 | South Bend 2013 ESG |

**Table 5 – Project Information**

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

Allocations match High Priorities listed in the 2010-2014 HCD Plan and emphasize homeownership, public facility improvements, public improvements and technical assistance. These remain the broader community priorities based upon a number of issues:

- More need than available resources can meet

- Slow economy / high unemployment deplete existing resources, while reducing donations

- High rate of underemployment means homeowners lack income to maintain housing

- High foreclosure rate still a current issue

- Large older population living in homes they cannot maintain

- Many issues including slow economy, unemployment, foreclosures can take a toll on a person's emotional and mental health. These types of issues can be a contributing factor to abuse, addiction and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the housing crisis nationally and the

resulting number of vacant and abandoned homes. This situation, coupled with an aging housing stock, creates a challenging environment for neighborhoods and the community. Complementary activities including public facility acquisition and rehabilitation and demolition are seen as necessary and critical to achieving revitalization and assuring other investment.

Another recent and significant obstacle is the reduction of State funding and the lack of availability of State ESG funding to those agencies in St. Joseph County. These reductions from funds previously available do not have a counterpart from another source to cover the loss. This can result in a reduction of staff which hampers the ability to provide service at the level anticipated and/or desired. The limitation of short term rental assistance dollars in the community as compared to the need is also a major obstacle. The economy and state of unemployment offers a new and expanding challenge as the services are now sought by even more individuals and families.

## AP-50 Geographic Distribution

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

While funds will be directed to other sites across the City, it is anticipated that 37% of the South Bend HCD Plan-related funds will be allocated to two target areas: the Near Northwest (Census Tract 6) and the Near West Side (Census Tracts 19, 20, and 21). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

City of Mishawaka

The City of Mishawaka is focusing resources on the Milburn Boulevard Neighborhood. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the West and Union Street on the east.

This target area was selected because of the documented economic need in the area. This is a densely populated neighborhood that is largely residential with a mixture of owner-occupied houses and rental properties. It is comprised of all the block groups in St. Joseph County Census Tracts 101 and 102. Per the 2000 Census, Tracts 101 and 102 have a combined population of 8,685 residents. Per HUD guidelines, 4,945 (56.6%) are considered low-moderate income. Vacant and abandoned structures are an increasing problem in this neighborhood.

St. Joseph County

Given the economic changes demand for homeowner assistance has peaked. To that end the HOME funds allocated to the County will be directed to homeowner rehab, and will not be targeted to any particular township.

### Geographic Distribution

| Target Area | Percentage of Funds |
|---|---|
| Near Northwest Neighborhood | 25 |
| Near West Side Neighborhood | 12 |
| Northeast Neighborhood | 0 |
| West Side - LaSalle Park | 3 |
| City of Mishawaka | 6 |
| St. Joseph County - Not South Bend or Mishawaka | 5 |

| Target Area | Percentage of Funds |
|---|---|
| City of South Bend | 48 |

**Table 6 - Geographic Distribution**

## Rationale for the priorities for allocating investments geographically

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as census tracts 6, 4, 21, and 5, four of which are located in the near northwest and near west side neighborhoods. The City also identified census tracts 19 and 20 as areas of greatest need based on the data and the foreseen likelihood of foreclosures. Census tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize.

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of Community Development Corporations (CDCs)
- Areas of need per NSP determinations
- Location of most vacant and abandoned structures
- High foreclosure rates (NSP)
- Age of housing stock
- High cost loans (NSP)
- Completing the 5-year plan as outlined in the 2010-2014 Housing and Community Development (HCD) Plan

## Discussion

# Affordable Housing

## AP-55 Affordable Housing

### Introduction

For South Bend, priority areas include addressing housing needs for elderly homeowners and renters, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical disabilities, and persons with HIV/AIDS. It is expected that close to 100 people will be assisted in 2013.

A combination of resources will be used to address these needs. Rehabilitation of owner-occupied homes through CDBG and HOME funding will work to assist the elderly population. The Caregiver Connection Aging in Place Home Modification Program will assist a minimum of 24 homeowners. Continued support for tenant based rental assistance to house the severely mentally ill and to support individuals with HIV/AIDS is planned.

| One Year Goals for the Number of Households to be Supported | |
|---|---|
| Homeless | 2,985 |
| Non-Homeless | 115 |
| Special-Needs | 6 |
| Total | 3,106 |

**Table 7 - One Year Goals for Affordable Housing by Support Requirement**

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| Rental Assistance | 56 |
| The Production of New Units | 5 |
| Rehab of Existing Units | 70 |
| Acquisition of Existing Units | 4 |
| Total | 135 |

**Table 8 - One Year Goals for Affordable Housing by Support Type**

### Discussion

## AP-60 Public Housing

### Introduction

As a perennial HUD High Performing PHA in the Housing Choice Voucher Program and combined with its Public Housing Program, the HASB is meeting the needs of extremely low-income, low-moderate-income and moderate-income families residing in the jurisdiction and is actively seeking to expand its capacity to assist more families on a continual basis.

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

The HASB has embraced the move by all PHAs to asset-based management of its properties and was ahead of most in implementation of these principles. In 2001, the HASB, realized that one of its developments (Northwest) was out of step with the single family home development in the adjacent neighborhood. Due in part from the density of the development, Northwest was plagued by very low occupancy rates. The HASB demolished 22 units and totally changed the appearance of the remaining 24 units to reflect the change to single family homes in the area. Since the revitalization, occupancy is typically 100% and the remaining units have helped continue to stabilize this neighborhood.

As a result of the demolition of the 22 units at Northwest, the HASB applied for and received Replacement Housing Funds from HUD and has committed to the purchase of single family homes. With the decline in real estate, the HASB has been able to purchase properties in areas not accessible before and continues to expand the availability of public housing in all areas of the City. In 2010, the HASB has added three additional public housing scattered site units to its inventory and expects to double that number by the end of 2013.

The HASB in 2010 completed a HUD approved disposition of 8 single family public housing units in exchange for an equal number of single family units in an area of redevelopment in the city known as Eddy Commons Development Area. This ensures that affordable housing options will remain in areas not commonly associated with affordable housing.

During the past three years, the HASB has been administering 52 HUD-VASH vouchers that help house homeless veterans and expects to receive another 25 veterans into the program during the coming year.

Having long since made all public housing lead safe and after implementing an award-winning Section 8 Landlord Assistance Program concerning the 2001 implementation of the Lead Rule for Section 8 properties (which resulted in the HASB not losing one landlord over the proposed rule), the HASB in 2006 applied for and received Lead Hazard Control Grant. The total number of homes made lead safe from this grant was initially targeted at 189 and due to the extension there are 270 homes that are now lead-safe as a result of the grant and extension. The HASB continues to be an active participant organization in the St. Joseph County Lead and Healthy Homes Task Force. The HASB has set up a lead-safe registry of homes that have been tested and certified as lead safe on its website

atwww.hasbonline.com.

Once again, in 2012, the HASB was selected to receive a Lead Hazard Control Grant that, combined with community contributions, will bring another $3.88 Million in lead hazard resources to St. Joseph County. Another 250 homes are planned to be made lead safe and another 100 homes will be assessed using HUD's Healthy Homes Standards for conditions such as asthma and mold.

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

With the addition of a resident commissioner to the HASB's Board of Commissioners, several meetings have been held to encourage the reformulation of a Resident council. While the desire to participate must eventually reside in our residents, there is a role for the HASB in early formulation of a Council. The next step will be a nomination of candidates, followed by an election. It is anticipated that by early 2013 a Resident Council would be active in the Annual Planning Process.

The HASB has both HUD Section 32 and Housing Choice Voucher homeownership programs. However, since the fiscal landscape has dramatically changed since these plans were approved, the HASB is just now beginning to look at the potential viability of residents to purchase homes.

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

Not applicable.

**Discussion**

## AP-65 Homeless and Other Special Needs Activities

### Introduction

The ESG Program in the City of South Bend has historically received an annual allocation for emergency shelter operations. Recent awardees have been: the Center for the Homeless, the YWCA, the Youth Service Bureau, Dismas House and AIDS Assist/Ministries.

Additionally, the 2012-2013 renewal of funding through the Shelter Plus Care Program, offers shelter assistance for 37 units through Oaklawn Psychiatric Center. This McKinney Vento Homeless Assistance funding is designed to link rental assistance to supportive services for hard to serve homeless persons with disabilities, primarily those and their families, who are seriously mentally ill; have chronic problems with alcohol, drugs or both, or have acquired AIDS.

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

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

The Continuum of Care (CoC) agencies have worked together to design and implement a collaborative process based on referrals and complementary programs and services. For the HPRP process, one agency has served as the single point of entry to provide financial assistance and make referrals to other appropriate agency partners. The process includes shelter housing, movement to current ESG or Supportive Housing Programs (SHP) funded agency programs, and working with the CoC to ensure needs are met appropriately per client. Case management services are available through four agencies to regularly assess the needs of clients. One agency in particular serves returning prisoners who are homeless.

### Addressing the emergency shelter and transitional housing needs of homeless persons

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

- Restructuring the traditional shelter system toward the Housing First model and meeting Hearth Act priorities.

- Focusing on prevention and rapid re-housing activities with HPRP funds.

- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them.

- Reducing the unsheltered or precariously housed population

- Reducing the time spent in transitional housing.

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

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

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

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

The CoC has developed discharge coordination policies for foster care, health care, and mental health systems of care. *Foster Care*: The Indiana Division of Child Services case managers are responsible for creating individualized plans for each youth being discharged from foster care. They are responsible for case planning, and reunification conferences with providers including foster parents, birth parents, children (when age appropriate), and Court Appointed Special Advocates. Discharge planning does not include use of McKinney-Vento funded shelters. Youth aging out of foster care receive independent living services that cover areas such as financial independence, educational needs, vocational needs, mental health and substance abuse treatment. The Division of Child Services has a written protocol and

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

**Discussion**

## AP-75 Barriers to affordable housing

### Introduction

The St. Joseph County Housing Consortium prepared an Analysis of Impediments to Fair Housing (AI) in June, 2010. The AI found no substantial impediments to fair housing, however areas exist where access to housing could be improved:

1. Monitor Federal guidelines for defining income.

*Timeline: Ongoing.*

The calculation of the federal poverty line does not take into account several expenses that affect an individual's ability to pay for housing. These include, but are not limited to, utility bills and child support obligations. Such expenses should be factored in as reductions to income to recalculate rent to an affordable level.

2. Continue analysis and efforts to expand the reach of the Human Rights Commission to the City of Mishawaka and St. Joseph County.

*Timeline: Complete analysis by fall 2012.*

The South Bend Human Rights Commission could become a county-wide agency. The City of Mishawaka engaged the services of an intern from Michigan State University's James Madison College of Public Affairs to conduct preliminary research on a possible collaboration between South Bend and Mishawaka. The information was forwarded to the Director of the South Bend Human Rights Commission for use in drafting a plan to expand the Commission's jurisdiction to cover the City of Mishawaka. However, funding shortages may slow the expansion. A county-wide agency would provide local access for all residents who need to ask questions or file complaints about fair housing.

3. Support economic development efforts that improve employment prospects for low- and moderate-income individuals.

*Timeline: Ongoing.*

Development and investment in low-income areas should is encouraged. Low-income households continue to be referred to budget and housing counseling programs to assist them to make positive monetary decisions and build wealth.

4. Work with entities providing services to ex-offenders to lessen barriers to employment and housing. Support organizations that provide housing and supportive services until an ex-offender realizes employment.

*Timeline: Underway; fund at least one such organization through summer 2012.*

People returning to the community from prison often need assistance in securing jobs and affordable housing. The Consortium is funding Dismas House, an organization which provides support and job referral services to ex-offenders with 2nd Allocation 2011 ESG funds. With local dollars, the City of South Bend Redevelopment Commission is funding Project Impact, an organization that provides job readiness training, counseling, and education to ex-offenders to assist them in finding meaningful employment.

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

The St. Joseph Housing Consortium will continue the analysis and efforts to expand the reach of the Human Rights Commission to the city of Mishawaka and St. Joseph County. Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. People returning to the community from prison often need assistance in securing jobs and affordable housing. The City of South Bend awarded HRPR and 2nd Allocation 2011 ESG funds to Dismas House, an organization which provides support and job referral services to ex-offenders, for the time period of October 2009- July 2012.

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

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

**Discussion**

## AP-85 Other Actions

### Introduction

### Actions planned to address obstacles to meeting underserved needs

1. The South Bend Mayor's Task Force on Vacant and Abandoned Housing is charged with submitting a draft plan to include recommendations on future planning, creative solutions and possible resources to assist this issue.

2. Continuing emphasis on homeowner rehab support to assist owners with being able to remain in their homes.

3. City's continuing support of housing counseling and successful renewal of Indiana Foreclosure Prevention Network (IFPN) and Hardest Hit Funds (HHF) awards that ultimately assist those facing foreclosure.

4. Continuum of Care strategic planning to strengthen the structure, communication and efforts to support the homeless and special needs populations through the following actions:

Broaden existing shelter and homelessness prevention activities.

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

Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

Align the ESG program with other HUD programs.

Support more coordinated and effective data collection, performance measurement, and program evaluation.

### Actions planned to foster and maintain affordable housing

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

- Grants to Owner-Occupants for Home Rehabilitation/Repair/Purchase
- Home Modification for Elderly and Disabled Homeowners
- Delinquency & Foreclosure Resolution for Existing Homeowners
- Clearance and Demolition
- Lease Purchase Programs
- Homebuyer Education Programs/Training
- Rehab for Resale to Income-Qualified Homebuyers
- Single Family Home Construction (includes infill and demolition for future
- development)

### Actions planned to reduce lead-based paint hazards

To address lead hazard remediation, the Health Department, in partnership with the Housing Authority of South Bend (HASB), applied for and received a $3 million HUD Lead Hazard Control grant in 2006. The community provided more than $1 million in matching and in-kind support toward this grant. Through 2011 the program had completed 270 units and follow-up assessments that will continue through 2012. The program goal of 189 homes was exceeded by 81 homes. In 2012, the Health Department, in partnership with the Housing Authority of South Bend, applied for and received additional funding in the amount of $2.48 million, with a match/local contributions of $1,401,863. All homeownership rehab programs receiving federal dollars work collaboratively with the St. Joseph County Health Department and the Housing Authority of South Bend.

The HASB maintains its award winning Section 8 Landlord Assistance Program whereby any resident living in a Section 8 unit that has been identified as lead contaminated and where the owner refuses to bring the home into a lead safe status, then the resident is given an absolute preference on the Public Housing waiting list for the first available unit. Additionally, any pre-1978 Section 8 home that is identified during the Annual Housing Quality Standards Inspection as having chipping, peeling or cracking paint must receive and pass a clearance test by a State certified inspection. With 2124 Section 8 voucher and a 99.5% occupancy rate, these policies are seen to significantly increase the number of affordable housing units that are lead-safe in the City. The HASB also maintains an active listing of current lead safe address at http://www.hasbonline.com/docs/safe.pdf.

### Actions planned to reduce the number of poverty-level families

Examples of the variety of mechanisms this community employs to address poverty include the Center for Homeless STAR (Skilled, Trained, Able, and Ready) program which includes job readiness, externships, job retention, and job search. Assistance with job training, bus tokens to such training and/or job interviews, child care and uniform allowances for program clients is funded through a grant to the Center form the Urban Enterprise Association of South Bend.

Two more recent programs are the Apprenticeship Academy and Bridges Out of Poverty. The

Apprenticeship Academy was started by a business CEO who could not find trained workers. Working with Vincennes University, a training program primarily targeted to manufacturing, but also including health certifications, is coordinated among the Academy, South Bend Community School Corporation, Work One, and the City of South Bend. Bridges Out of Poverty is a local program based on a nationally recognized model that serves to educate both the low-income individual and the employer community on how to work together to address issues that prevent people in poverty from becoming employed. The Bridges classes were part of the City's Weed & Seed Program and targeted to the same neighborhoods as the CDBG funding.

The St. Joseph County community is further committed to implementation of the low income employment (Section 3) provisions at 24CFR, Part 135 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds include Section 3 language as well. In addition, Section 3 requirements are outlined during the pre-construction meeting for those projects.

### Actions planned to develop institutional structure

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

Any targeted approach to a geography meshes the efforts of South Bend City departments, the CDCs, and other nonprofits such as Habitat for Humanity to broadly plan and advance the effort. The HOME, CDBG, CDBG-R and NSP funds targeted to the Near Westside, Near Northwest, and Northeast Neighborhood offer an opportunity for all of these entities to work together using their various areas of expertise and educating each on opportunities and challenges that will support the successful conclusion of the plan.

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

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

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

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

1. The Continuum of Care is formalizing their structure, Board and membership; monthly, as well as special topic CoC meetings are held; the CoC is looking to expand types of members to include developers.

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

**Discussion**

# Program Specific Requirements

## AP-90 Program Specific Requirements

### Introduction

### Emergency Solutions Grant (ESG)

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

The Continuum of Care agrees that any client is eligible to receive assistance up to 12 months within a 3 year period as determined by the certification process required for all ESG clients. All sub-grantees are expected to provide support to clients for the full time necessary to stabilize that client and provide for the likelihood of positive housing outcomes after assistance.

Any potential client must go through a detailed intake process in order to determine and document eligibility to participate in the program.

The Continuum of Care agrees that any client is eligible to receive assistance up to 12 months within a 3 year period as determined by the certification process required for all ESG clients. The Continuum of Care anticipates this timeframe to be of assistance, and believes it supports the re-housing emphasis of the program. It is the case manager's responsibility to document client need and ensure that ESG is the most appropriate assistance for this client. All sub-grantees are expected to provide support to clients for the full 12 months unless circumstances allow the client to need less assistance. The goal is to stabilize the client and provide for the likelihood of positive housing outcomes after assistance. Case managers will consistently reevaluate the need for assistance during the 12 month period.

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

Continuum of Care agencies participate in a coordinated assessment system, where client entry into homelessness prevention or rapid re-housing programs can begin at any point within the system. Service providers will use a common assessment tool that will allow providers to enter data on a client and provide transfer information when a client fits the services of another provider, without having to engage in another assessment. Reasons for client transfer can include better fit in a specialized program, the correct geographic service area, and available resources within the

community.

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

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

- Top Priority will be given to those agencies actively involved in the Continuum of Care.
- Allow for the most efficient and cost-effective use of ESG Program funds so that as many homeless individuals and families as possible will be assisted.
- Demonstrate a commitment to the project in terms of time, effort resources, etc.
- Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained).
- Describe the nature and extent of the (documented) unmet homeless need within the applicant's jurisdiction and detail the extent to which the proposed activities address this need.
- Prove the ability of the applicant entity to carry out the proposed activities within the 2012 program year.
- Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals.
- Current or previous funded agencies ¿ timeliness reimbursement requests/draw request.

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

Performance Measures for Homelessness Prevention

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

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

Performance Measures for Homeless Rapid Re-Housing

a. A reduction in the number of homeless households involving families with children, both sheltered and unsheltered (a priority need for homeless assistance within the local Continuum of Care community).

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

**Discussion**

# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

| | | | |
|---|---|---|---|
| | B-13-MC 18-0011 | **Type of Submission** | |
| Date Received by state | State Identifier | **Application** | **Pre-application** |
| Date Received by HUD | Federal Identifier | ☐ Construction | ☐ Construction |
| | | ☒ Non Construction | ☐ Non Construction |
| **Applicant Information** | | | |
| **City of South Bend** | | UOG Code | |
| 227 W. Jefferson Blvd. | | Organizational DUNS 07-432-7123 | |
| Suite 1200 | | Organizational Unit City of South Bend | |
| South Bend | Indiana | Department Community & Economic Development | |
| 46601 | Country U.S.A. | Division Community Development | |
| **Employer Identification Number (EIN):** | | County St. Joseph County | |
| **35-6001201** | | Program Year Start Date (MM/DD) 01/01/2013 | |
| **Applicant Type:** | | **Specify Other Type if necessary:** | |
| Municipal City | | Specify Other Type | |
| **Program Funding** | | **U.S. Department of Housing and Urban Development** | |
| Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding | | | |
| **Community Development Block Grant** | | 14.218 Entitlement Grant | |
| CDBG Project Titles Residential, public facility rehab, public safety, counseling, administration & planning | | Description of Areas Affected by CDBG Project(s) City of South Bend | |
| $CDBG Grant Amount $ 2,267,742 | $Additional HUD Grant(s) Leveraged | Describe | |
| $Additional Federal Funds Leveraged | | $Additional State Funds Leveraged | |
| $Locally Leveraged Funds | | $Grantee Funds Leveraged | |
| $Anticipated Program Income $50,000.00 | | Other (Describe) | |
| Total Funds Leveraged for CDBG-based Project(s) | | | |
| **Home Investment Partnerships Program** | | 14.239 HOME | |
| HOME Project Titles Owner occupied rehab, acquisition & rehabilitation, TBRA | | Description of Areas Affected by HOME Project(s) St. Joseph County | |
| $HOME Grant Amount $ 705,582 | $Additional HUD Grant(s) Leveraged | Describe | |
| $Additional Federal Funds Leveraged | | $Additional State Funds Leveraged | |
| $Locally Leveraged Funds | | $Grantee Funds Leveraged | |

| | |
|---|---|
| $Anticipated Program Income<br>$ 176,600 | Other (Describe) |
| Total Funds Leveraged for HOME-based Project(s) | |

| | | |
|---|---|---|
| **Housing Opportunities for People with AIDS** | 14.241 HOPWA | |
| HOPWA Project Titles | Description of Areas Affected by HOPWA Project(s) | |
| $HOPWA Grant Amount | $Additional HUD Grant(s) Leveraged | Describe |
| $Additional Federal Funds Leveraged | $Additional State Funds Leveraged | |
| $Locally Leveraged Funds | $Grantee Funds Leveraged | |
| $Anticipated Program Income | Other (Describe) | |
| Total Funds Leveraged for HOPWA-based Project(s) | | |

| | | |
|---|---|---|
| **Emergency Shelter Grants Program** | 14.231 ESG | |
| ESG Project Titles Shelter operations, re-housing assistance | Description of Areas Affected by ESG Project(s) | |
| $ESG Grant Amount<br>$ 220,990 | $Additional HUD Grant(s) Leveraged | Describe |
| $Additional Federal Funds Leveraged | $Additional State Funds Leveraged | |
| $Locally Leveraged Funds | $Grantee Funds Leveraged | |
| $Anticipated Program Income | Other (Describe) | |
| Total Funds Leveraged for ESG-based Project(s) | | |

| | | | |
|---|---|---|---|
| Congressional Districts of: | | Is application subject to review by state Executive Order 12372 Process? | |
| 2 | 2 | | |
| Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation. | | ☐ Yes | This application was made available to the state EO 12372 process for review on DATE |
| | | ☒ No | Program is not covered by EO 12372 |
| ☐ Yes | ☒ No | ☐ N/A | Program has not been selected by the state for review |

| | | |
|---|---|---|
| Person to be contacted regarding this application | | |
| First Name Pamela | Middle Initial C. | Last Name Meyer |
| Title Director, Community Development | Phone 574-235-5845 | Fax 574-235-9021 |
| email pmeyer@southbendin.gov | Grantee Website www.southbendin.gov | Other Contact |
| Signature of Authorized Representative | | Date Signed<br>8-26-12 |

# CPMP Non-State Grantee Certifications

**Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.**

☐ **This certification does not apply.**
☒ **This certification is applicable.**

## NON-STATE GOVERNMENT CERTIFICATIONS

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

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

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

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
   a. The dangers of drug abuse in the workplace;
   b. The grantee's policy of maintaining a drug-free workplace;
   c. Any available drug counseling, rehabilitation, and employee assistance programs; and
   d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
   a. Abide by the terms of the statement; and
   b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
   a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
   b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

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

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

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

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

Signature/Authorized Official

8-26-12

Date

Pete Buttigieg

Name

Mayor

Title

227 W. Jefferson Blvd.

Address

South Bend, IN 46601

City/State/Zip

574.235.9261

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

## Specific CDBG Certifications

The Entitlement Community certifies that:

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

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

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

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

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2012, 2013, 2014, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

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

**Excessive Force --** It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

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

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

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

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

8-26-12

Signature/Authorized Official

Date

Pete Buttigieg

Name

Mayor

Title

227 W. Jefferson Blvd.

Address

South Bend, IN 46601

City/State/Zip

574.235.9261

Telephone Number

☒ **This certification does not apply.**
☐ **This certification is applicable.**

**OPTIONAL CERTIFICATION**
**CDBG**

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

## Specific HOME Certifications

The HOME participating jurisdiction certifies that:

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

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

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

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

Signature/Authorized Official

8-26-12

Date

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## HOPWA Certifications

The HOPWA grantee certifies that:

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

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

## ESG Certifications

I, Pete Buttigieg, Chief Executive Officer of City of South Bend, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.

2. The building standards requirement of 24 *CFR* 576.55.

3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.

4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.

5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.

7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.

8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.

9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.

10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review

responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

8-26-12

Date

Pete Buttigieg

Name

Mayor

Title

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Address

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Telephone Number

☐ **This certification does not apply.**
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## APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

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

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

| Place Name | Street | City | County | State | Zip |
|---|---|---|---|---|---|
| City of South Bend | 227 W. Jefferson | South Bend | St. Joseph | IN | 46601 |
| City of Mishawaka | 600 E. Third St. | Mishawaka | St. Joseph | IN | 46544 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled
Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

a. All "direct charge" employees;
b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

Signature/Authorized Official

8-26-12

Date

Pete Buttigieg

Name

Mayor

Title

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 8/24/2012 #2 draft | HCD Application Recommendations for Program Year 2013 | | | | | | |
| Notes | | City of South Bend | South Bend CDBG | | | | | |
| 1 | | | Yr 2013 CDBG Entitlement amo | $2,267,742 | is 2012 reduced amount | | | |
| 2 | | | Reprogrammable funds | $0 | | | | |
| 3 | Admin subject to 20% cap: | $462,548.40 | Program income | $45,000 | Projected low can always increase if more comes in | | | |
| 4 | Public Services subject to 15% cap: | $346,911.30 | Total available for yr 2013 | $2,312,742 | | | | |
| | | | | | 2012 | 2013 | 2013 | % of |
| | AGENCY | PROJECT | 24 CFR ELIGIBILITY | BENEFIT | Allocation | Requests | Recommendations | Entitle |
| | ADMINISTRATION (SUBJECT TO 20% CAP) | | | | | | | |
| 5 | Department of Community & Economic Development | General Admin C&ED | 570.205 & 570.206 | Presumed | 260,000 | 260,000 | 260,000 | |
| 6 | Downtown South Bend, Inc. | Parking Lot Program Income | 570.206 | Presumed | 18,000 | 18,000 | 18,000 | |
| 7 | Near Northwest Neighborhood, Inc | NNN Admin | 570.206 | Presumed | 82,000 | 140,000 | 75,000 | |
| 8 | South Bend Heritage Foundation | General Admin | 570.206 | Presumed | $104,000 | $175,000 | 95,000 | |
| 9 | South Bend Human Rights Commission | Affirmative Fair Housing Activities | 570.206(c) | Presumed | 10,000 | 45,000 | 10,000 | |
| | | | | TOTALS | 474,000 | 638,000 | 458,000 | 19.8% |
| | HOUSING ACTIVITIES | | | | | | | |
| | HOMEOWNERSHIP- HIGH PRIORITY | | | | | | | |
| | Homeownership Assistance | | | | | | | |
| 10 | Community Homebuyers Corporation | Forgivable Second Mortgage | 570.201(n) | Low/mod Housing | 225,000 | 300,000 | 200,000 | |
| 11 | Department C&ED | Activity Delivery-includes Housing Counseling | 570.202(b)(9)&570.201(n) | Low/mod Housing | 100,527 | 77,787 | 74,787 | |
| 12 | Near Northwest Neighborhood, Inc | Activity Delivery | 570.202(b)(9) | Low/mod Housing | 46,265 | 50,000 | 40,000 | |
| | | | | TOTALS | 371,792 | 427,787 | 314,787 | 13.6% |
| | Acquisition / Rehab | | | | | | | |
| 13 | Near Northwest Neighborhood, Inc | Revitalization Program | 570.201(a)(b)(d)(f(i)) | Low/mod Housing | 275,000 | 947,500 | 314,000 | |
| 14 | South Bend Heritage Foundation | Hoose Court: Acquisition / Rehab | 570.201 (a) & 570.202 (a(1)) | Low/Mod Housing | 0 | 219,375 | 0 | |
| | | | | TOTAL | 275,000 | 1,166,875 | 314,000 | 13.6% |
| | REHABILITATION-HIGH PRIORITY | | | | | | | |
| 15 | Real Services | Caregiver Connection - Aging in Place | 570.202(b)(2) | Low/mod Housing | 125,000 | 250,000 | 100,000 | |
| 16 | Division of Community Development - Housing | South Bend Home Improvement Program | 570.202(b)(2) | Low/mod Housing | 398,000 | 450,000 | 301,110 | |
| 17 | Rebuilding Together | Rebuilding Together /River Park | 570.202(b)(2) | Low/mod Housing | 100,000 | 125,000 | 100,000 | |
| | | | | TOTALS | 623,000 | 825,000 | 501,110 | 21.7% |
| | NON HOUSING COMMUNITY DEV.ACTIVITIES | | | | | | | |
| | PUBLIC FACILITY IMPROVEMENTS-HIGH PRIORITY | | | | | | | |
| 18 | Center for the Homeless | Fire Suppression/Plumbing Repair | 570.201 ( c) | Low/mod area benefit | 25,000 | 73,000 | 50,000 | |
| 19 | AIDS Ministries / AIDS Assist | Comprehensive Housing Assistance/ Rehabilitation | 570.202 (b) (2) | Low/mod Housing | 0 | 100,000 | 0 | |
| 20 | YWCA | Basement Bathroom Construction | 570.201 ( c) | Low/mod area benefit | 15,000 | 23,845 | 23,845 | |
| 21 | Dismas House | Kitchen Rehab | 570.201 (c) | Low/mod Area Benefit | 20,000 | 20,000 | 20,000 | |
| | | | | TOTALS | 60,000 | 216,845 | 93,845 | 4.1% |
| | PUBLIC IMPROVEMENTS-DEMOLITION HIGH PRIORITY | | | | | | | |
| 22 | City of South Bend | Demolition - V&A | 570.201(a)(d) | elimination of slums/blight | 125,000 | 100,000 | 226,000 | |
| 23 | South Bend Heritage Foundation | Lincolnway West Corridor: Acquisition / Demo | 570.201 (a)(d) | Low/Mod Area Benefit | 0 | 323,000 | 300,000 | |
| | | | | TOTAL | 125,000 | 423,000 | 526,000 | 22.7% |
| | TECHNICAL ASSISTANCE-HIGH PRIORITY | | | | | | | |
| 24 | NRC | Neighborhood Capacity Building | 570.201(p) | Low/mod Area Benefit | 18,000 | 30,100 | 15,000 | |
| | | | | TOTALS | 18,000 | 30,100 | 15,000 | 0.6% |
| 25 | PUBLIC SERVICES-MEDIUM PRIORITY | | | | | | | |
| *26* | *REAL Services* | *Older Adult Crime Victim Program* | *570.201(e)* | *Low/mod Limited clientele* | *0* | *9,000* | *0* | |
| *27* | *REAL Services* | *Adult Guardianship Program* | *570.201(e)* | *Low/mod Limited clientele* | *0* | *12,000* | *0* | |
| *28* | *South Bend Police Department* | *Neighborhood Action Reclamation Patrols // Foot-Bike Patrols* | *570.201(e)* | *Low/mod Area Benefit* | *90,000* | *90,000* | *90,000* | |
| | | | | TOTALS | *90,000* | *111,000* | *90,000* | 3.9% |
| | COMMERCIAL REHAB * | | | | | | | |
| 29 | South Bend Heritage Foundation | Marycrest Commercial Exterior | 570.202 (a(3)) | Low/Mod Area Benefit | 0 | 175,000 | 0 | |
| | | | Total South Bend CDBG | | $4,073,584 | $7,852,214 | $2,312,742 | 100.0% |
| | | | | | | Bal. to allocate | $0 | |

**HCD Application Recommendations for Program Year 2013**

**St. Joseph County Housing Consortium**

| | |
|---|---|
| South Bend ESG | |
| Yr 2013 Entitlement projected | **$220,990** |
| | **Refer to Narrative pg. 2** |

| | Agency<br>ESG | | 2012<br>Allocation | Requested<br>2013 | Recomendations<br>2013 |
|---|---|---|---|---|---|
| 36 | YWCA | Women's Shelter for Domestic Violence and Rapid Re-Housing | 76,098 | | |
| 35 | Youth Service Bureau | Safe Station and Rapid Re-Housing | 64,098 | | |
| 34 | AIDS Ministries / AIDS Assist | Comprehensive Housing Assistance for People with AIDS/HIV | 22,000 | | |
| 38 | The Center for the Homeless | Center operations | 29,000 | | |
| 37 | Life Treatment Centers | Detoxification Program-Emergency Shelter | 18,794 | | |
| | Department of Comm & Econ. Development | General Admin | 11,000 | | |
| | | **Total South Bend ESG** | **$220,990** | **$0** | **$0** |

| | |
|---|---|
| **St. Joseph Housing Consortium HOME** | |
| **Yr 2013 Entitlement** | **$705,582.00** |
| **Program Income** | |
| | |
| **Total Available** | **$705,582.00** |

**2012 reduced amount**

| | HOME | | 2012<br>Allocation | Requested<br>2013 | Recomendations<br>2013 | Jurisdiction |
|---|---|---|---|---|---|---|
| | South Bend | | | | | |
| 7 | Northeast Neighborhood Revitalization Org. (NNRO) | Northeast Mortgage Subsidies | 78,000 | 253,125 | 0 | |
| 2 | Near Northwest Neighborhood, Inc | NNN Revitalization Program ** Includes CHDO Allocation | 459,047 | 930,000 | 379,047 | South Bend/CHDO |
| 4 | Habitat for Humanity | New Construction | 42,000 | 120,000 | 90,000 | South Bend |
| 1 | Oaklawn | Rental Assistance | 20,000 | 20,000 | 20,000 | South Bend |
| 6 | Housing Assistance Office | City of South Bend Homeowner Rehabilitation | 40,000 | 40,000 | 0 | South Bend |
| 3 | Dept. of Community & Economic Development | General Admin | 22,500 | 22,500 | 22,500 | South Bend |
| | | ***TOTAL South Bend*** | ***661,547*** | ***1,385,625*** | ***511,547*** | |
| | St. Joseph County | | | | | |
| 5 | Housing Assistance Office | St. Joseph County Homeowner Rehabilitation | 60,203 | 61,000 | 58,603 | County |
| 3 | Department of Community & Economic Developmen | General Admin | 11,250 | 11,250 | 11,250 | County |
| | | ***TOTAL St. Joseph County*** | ***71,453*** | ***72,250*** | ***69,853*** | |
| | | | | | | |
| 8 | Mishawaka | First Time Homebuyer Program | 137,932 | 200,000 | 112,932 | Mishawaka |
| 3 | Depart. Of Community & Economic Development | General Admin | 11,250 | 11,250 | 11,250 | Mishawaka |
| | | ***TOTAL Mishawaka*** | ***149,182*** | ***211,250*** | ***124,182*** | |
| | | | | | | |
| | | **Total HOME** | **$882,182** | **$1,669,125** | **$705,582** | |