

ST. JOSEPH COUNTY HOUSING CONSORTIUM
HOUSING & COMMUNITY DEVELOPMENT PLAN 2005 - 2009
Action Plan - 2005

Required information for Action Plan as set out in 24CFR91.220:

(a) *Form application* (Standard Form 424) - See attached forms for each program. NOTE: Since this is only the Proposed Plan, available for comment until November 1, 2004, the forms are not yet necessary. These will be completed and submitted when the Final Plan is sent to HUD on or about November 15, 2004.

(b) *Resources* -

(1) *Federal Resources* - See attached "Anticipated Funding Sources - Program Year 2005".

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

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

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

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

(f) *Other actions* -

(1) *General* -

Address obstacles to meeting underserved needs - Where does one begin? The largest obstacle is lack of sufficient time and money. And frankly, every new

“hoop” imposed upon us by others reduces both without alleviating those needs.
Foster and maintain affordable housing - Several of our activities funded for this program year address this issue. See individual activity descriptions.

Remove barriers to affordable housing - See Housing & Community Development Plan 2005 - 2009 (pgs28-30).

Evaluate and reduce lead-based paint hazards - This area will be addressed as required under all applicable housing rehab programs.

Reduce the number of poverty level families - Programs such as Indiana Plan Pre-apprenticeship training and LaCasa de Amistad provide additional education to provide a “hand up” to low/mod clients. In addition, 4Cs Child Care Subsidy and FCC Child Care programs help low/mod families while working or pursuing additional training/education.

Develop institutional structure -For information see Housing & Community Development Plan 2005-2009 (pgs 8-13).

Enhance coordination between public and private housing and social service agencies - Our Homeless Committee and City Plan Civic Alliance structure is made up of representatives of these types of agencies and provides a fine example of developing collaborative linkages.

Foster public housing improvements and resident initiatives - See Housing & Community Development Plan 2005-2009 (pgs. 26-27 and Table 4).

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

(g) *Program-specific requirements* -

(1) *CDBG*

(i) *Describe activities to use all funds anticipated* - Note all anticipated funds (including our projected program income to be received in 2005) have been allocated to projects in this document.

(ii) *CDBG funds expected to be available during the program year* includes:

(A) Program Income received before the start of next program year -

These funds were programmed as part of the 2000 Annual Plan.

(B) Surplus from urban renewal settlements - None anticipated.

(C) Grant funds returned to the line of credit - None anticipated.

(D) Income from float-funded activities - None anticipated.

(iii) *“Urgent needs” activities* - None anticipated.

(iv) *Sufficient detail* - See attached activity descriptions.

(2) *HOME*

(i) *Other forms of investment not described in 24CFR92.205(b)* - All HOME funds will be distributed as forms of investment outlined in 24CFR92.205(b).

(ii) *Guidelines for resale or recapture* - See attached Appendix I.

(iii) *Refinance existing debt* - The St. Joseph County Housing Consortium has no plans to refinance existing debt secured by multifamily housing.

(iv) *Tenant-based Rental Assistance* - The 2005 plan will fund rental assistance for 2 special needs groups: persons with alcohol/other drug addictions and persons with severe mental illness. Please see 2005-09 Housing & Community

Development Plan, pages 27 and 43, for more information.

(v) *Affirmatively Market Housing containing 5 or more HOME-assisted units* - See attached Appendix III for more information.

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

(3) American Dream Downpayment Initiative (ADDI)

(i) *Use of ADDI funds* - See Summary chart of 2005 allocations.

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

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

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

Required information under 24CFR91.420:

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

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

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

Expenditure Limits

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

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

9. HOPWA cap - Not applicable.

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

1. Standards and procedures to monitor - See Housing & Community Development Plan 2005-2009 (page 16). In addition, we continue to work, on an on-going basis, with all subgrantees to review and analyze their activities. These same subgrantees are required to submit information to us routinely about their minority business outreach efforts, use of minority construction businesses, etc. as required to stay in compliance with applicable program requirements. The attached Appendix II is made a part of each HOME contract awarded.
2. Actions to monitor performance in meeting goals and objectives - We had developed a spreadsheet to review our compliance with the goals and objectives set out in the strategies in the previous 5 year HCD plan. Now HUD has “required”(or strongly suggested) use of a Logic Model form. How this may help us monitor is yet to be seen. However, we will likely forego use of the spreadsheet as we fear we would become so mired in paperwork, we won’t be able to properly perform our duties.
3. Actions to insure compliance with program requirements, including requirements involving the timeliness of expenditures - See Housing & Community Development Plan 2005 - 2009 (page 16). Timeliness of expenditures is watched routinely throughout the year through review of program expenditure reports and other reports designed specifically for that purpose. Our Consortium generally has no problem in this area.
4. Ensure long-term compliance with HOME on-site inspection requirements during program year - In compliance with the regulations, HOME-assisted rental properties are inspected as required. See attached Rental Housing Activity - Inspection Schedule as Appendix IV.
5. Monitoring subrecipients - See Housing & Community Development Plan 2005-2009 (pg 16).

Consistency with NAHA:

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

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

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

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

Does the Plan provide assistance to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence? See Activity Description for Madison Center Group Home.

**ST. JOSEPH COUNTY HOUSING CONSORTIUM
RECAPTURE GUIDELINES**

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

1. HOME funds expended for eligible activities in connection with the development of affordable housing, and which are allocable to such unit, will not be recaptured upon the initial sale by the recipient of HOME funds of such Unit.
2. HOME funds will be deemed allocated to a Unit (the Allocation) in accordance with the scope of the project wholly or partially financed by such HOME funds. In the case of a project consisting solely of affordable housing units, HOME funds shall be allocable to each Unit developed by the project in the same proportion the HOME funds bear to the total of all funds expended in completing the project.
3. The total HOME investment in the Unit that is subject to recapture upon sale of the Unit by the Homeowner, and each subsequent sale during the minimum period described in paragraph number 4, herein below (Recapture Amount) (Recapture Period), is that portion of the Allocation that enabled the Homeowner to buy the Unit, which includes that portion of the Allocation (whether in the form of a direct subsidy to the Homeowner or a construction or development subsidy) that reduced the Homeowner's purchase price for the Unit from the fair market value of the Unit (as determined by an independent appraisal of the after-rehabilitation value of the Unit) to an affordable price (determined to be the Homeowner's purchase price for the Unit).
4. The Recapture Amount is subject to recapture under these guidelines for the following minimum periods:
 - A. Five (5) years where the Allocation is less than \$15,000.00;
 - B. Ten (10) years where the Allocation is \$15,000.00 to \$40,000.00;
 - C. Fifteen (15) years where the Allocation is greater than \$40,000.00.
5. The deed effectuating the subsequent sale of the Unit by the Homeowner, and the deeds effectuating each subsequent sale of the Unit during the Recapture Period, shall reflect the balance of the Recapture Amount yet to be recaptured.
6. Upon the satisfaction of the recapture requirements with respect to any Unit, the St. Joseph County Housing Consortium shall promptly issue a certificate of satisfaction regarding the same and cause the recording of the same in the Office of the Recorder of St. Joseph County.

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

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

1. The Consortium will annually publish its policy and solicit, through advertisement in the South Bend Tribune, and contact the Minority Business Office of the local Chamber of Commerce, the names of businesses owned by minorities and women which might reasonably offer services needed under the HOME program activities. Such businesses are envisioned to most likely be in the area of real estate, construction, appraisals, property management, financial and/or investment banking, underwriting, accounting, and legal services, but any minority or women owned business can submit its name and description of its services to the Consortium.
2. The Consortium will forward its current list of all minority and women owned businesses to all successful applicant organizations for HOME funds.
3. The successful applicant organizations will be required to contact all minority businesses, offering services needed by the organization in carrying out the HOME program, with copies of any ads outlining information on where, when and how to submit bids or proposals for such work.
4. Applicant organizations must keep records on contacts made to minority and women businesses and any correspondence (letters, proposals, bids, etc.) received from minority and women businesses for any contracts let through the HOME program. Such information must be relayed to the Consortium at least semi-annually in time for inclusion in the required report of minority and women owned business contracts awarded.
5. The Consortium will review such information annually to determine the success of these efforts as well as any independent actions the organization has taken to solicit and encourage participation of minority and women owned business in the HOME program.

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

ST. JOSEPH COUNTY HOUSING CONSORTIUM AFFIRMATIVE MARKETING PROCEDURES

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

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

1. To inform the public of the St. Joseph Housing Consortium affirmative marketing policy, the Equal Housing Opportunity logo or slogan will be used in media announcements regarding the availability of Draft or Proposed Housing & Community Development Plans, these notices will appear in the South Bend Tribune. The affirmative marketing policy and fair housing laws will be addressed whenever a public meeting is held to describe the general HOME program.
2. The Consortium contracts with individual member jurisdictions, not-for-profit groups, or other eligible agencies to carry out the individual programs. Contracts with participating HOME organizations include a copy of this policy and include language requiring the organizations to follow the procedures. These participating organizations then have a responsibility to carry out the Consortium's policy by ensuring:
 - A. Tenants in units to be rehabilitated are to be informed of the fair housing laws at the same time the participating organization informs them of its tenant assistance policy.
 - B. The application for funding form will inform the applicant/owners of the affirmative marketing policy and fair housing laws when applying for funds through HOME.
 - C. Compliance with the conditions of the affirmative marketing procedures will be required by a written agreement between the Consortium and the participating organization and, if necessary, between the participating organization and the owner. Said agreement shall be applicable for a period of 5, 10, 15 or 20 years (in accordance with the requirements set out in 24CFR92.252(a)(5) beginning on the date on which all the units in the project are completed.
 - D. By virtue of the contractual agreements, the applicants/owners must agree to comply with Equal Opportunity requirements applicable to the HOME activities. Specifically, the applicant agrees to comply with:
 - (1) Title VI, Civil Rights Act of 1964, which provides that no person in the United States shall on the grounds of race, color, or national origin be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
 - (2) Title VIII, Civil Rights Act of 1968, which provides for fair housing throughout the United States. Kinds of discrimination prohibited: refusal to sell, rent, or negotiate, or otherwise to make unavailable; discrimination in terms, conditions and privileges; block-busting; discrimination in financing and discrimination in membership in multi-listing services and real estate brokers

organization. Discrimination is prohibited on the grounds of race, color, religion, sex and national origin. The Secretary of HUD (and participating jurisdictions) shall administer programs and activities relating to housing and urban development in a manner affirmatively to further the policies of this Title.

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

HOME assisted rental units-Building Inspection Schedule

<u>#of units</u>	<u>Inspection Schedule</u>	<u>HOME Investment</u>	<u>Period of Affordability</u>										
1-4 units	Every 3 years	< \$15,000	5 years	<u>PROJECT</u>	<u>ADDRESS</u>	<u>SPONSOR</u>	<u># OF UNITS</u>	<u>HOME Funds</u>	<u>Bldg Inspected by</u>	<u>Year Complete</u>	<u>Date Certified</u>	<u>Inspection Required</u>	<u>Next Inspection</u>
5-25 units	Every 2 years	\$15,000-\$40,000	10 years	HDC Properties	611/701 E. South Contract # HO 92-701	HDC	3	\$111,145	HDC Construction staff Don Fozo, Building Dept Don Fozo, Building Dept	1994	Dec, 1994 Dec, 1997 Dec, 2000	Every three years	2003
26+ units	Every year	>\$40,000	15 years	Osborne Building	1031 W. Wash, So. Bend	SBHF	8	\$181,954	SBHF staff Don Fozo, Building Dept Don Fozo, Building Dept Don Fozo, Building Dept	1995	Mar, 1995 Dec, 1997 Nov, 1999 Dec, 2001	Every two years	2003
TBRA units	# OF UNITS	New Construction	20 years	LifeHouse	1402 S. Michigan	Life Treatment Center	15	\$299,125	Architecture Design Group Don Fozo, Building Dept Don Fozo, Building Dept	1995	Mar, 1995 Nov, 1998 Dec, 2000	# OF UNITS	2002
				HDC Properties	622/624 Rush St Contract HO 96-901	HDC	2	\$76,500	HDC Construction staff Don Fozo, Building Dept	1997	Dec, 2000	Every three years	2003
				HDC Properties	628 Rush St Contract HO 93-709	HDC	2	\$48,372	HDC Construction staff Don Fozo, Building Dept Don Fozo, Building Dept	1995	Nov, 1995 Nov, 1998 Dec, 2001	Every three years	2004
				Prarie Village	700 W. Front St.	HAO	25	\$250,000	Don Fozo, Building Dept	1998 Dec, 2001		Every two years	2003
				Madison Center Group Home	711 Turnock, South Bend	Madison Center	1	105,000		2006		Every three years-2007	
				Near Northwest Neighborhood	911 & 911 1/2 California	NNN	2	\$132,000		2005		Every three years-2008	
				YWCA Home to Women	1102 S Fellows	YWCA	10	\$124,050		2005		Every Two years-2007	
				Mary Phillips School	702 Lawrence, Mishawaka	Mish Housing Authority	25	\$659,000		2005		Every Two years-2007	
				Lakeville School Seniors Apt.	201 W. Jefferson, Lakeville	HAO	8	\$323,000		2003		Every two years-2005	

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

Revised 7-6-05

	<u>CDBG</u>	<u>HOME</u>	<u>ESG</u>	<u>TOTALS</u>
CITY OF SOUTH BEND				
Entitlement Grants	\$3,206,050	\$0	\$123,586	\$3,329,636
Reprogrammed Funds	658,334	0	0	658,334
Program Income - City/Consortium	262,791	0	0	262,791
Program Income - Not-for-profits	17,000	0	0	17,000
Section 108 Loan	<u>11,980,000</u>	<u>0</u>	<u>0</u>	<u>11,980,000</u>
TOTALS	\$16,124,175	\$0	\$123,586	\$16,247,761

	<u>CDBG</u>	<u>HOME</u>	<u>ESG</u>	<u>TOTALS</u>
CITY OF MISHAWAKA				
Entitlement Grants	\$626,243	\$0	\$0	\$626,243
Reprogrammed Funds	101,436	0	0	101,436
Unobligated Funds	100,000	0	0	100,000
Program Income - City/Consortium	987,716	0	0	987,716
Program Income - Not-for-profits	0	0	0	0
Section 108 Loan	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTALS	\$1,815,395	\$0	\$0	\$1,815,395

	<u>CDBG</u>	<u>HOME</u>	<u>ESG</u>	<u>TOTALS</u>
ST. JOSEPH COUNTY HOUSING CONSORTIUM				
Entitlement Grants	\$0	\$1,175,247	\$0	\$1,175,247
Reprogrammed Funds	0	0	0	0
Program Income - City/Consortium	0	152,281	0	152,281
American Dream Downpayment Initiative	0	40,281	0	40,281
Unprogrammed	<u>0</u>	<u>164,904</u>	<u>0</u>	<u>164,904</u>
TOTALS	\$0	\$1,532,713	\$0	\$1,532,713

22-May-06		HCD Applications for Program Year 2005								
		St. Joseph County Housing Consortium		South Bend CDBG						
				Yr 2005 CDBG Entitlement amount	\$3,206,050.00					
				Reprogrammable funds	\$658,335.00					
				Section 108 Loan	\$11,980,000.00					
				Program income	\$279,790.00					
				Total available for yr 2005	\$16,124,175.00					
Application #	Agency	Project	24 CFR Eligibility	Benefit	Requests for 2005		2004 Allocations	2005 Recommendations		
South Bend CDBG										
40	South Bend Heritage Foundation/NWS	General Admin	570.206	Presumed	\$200,000		\$150,000	\$150,000		
4	Division of Community Development	Community Development Admin	570.205	Presumed	\$0		\$216,601	\$216,601		
33	Near Northwest Neighborhood, Inc	NNN Admin	570.206	Presumed	\$125,000		\$90,000	\$90,000		
4	Department of Community & Economic Development	General Admin	570.205	Presumed	\$421,600		\$204,999	\$204,999		
61	Healthy Communities Initiative □ YDC	Building Better Neighborhoods	570.206	Presumed	\$10,000		\$0	\$0		
59	Healthy Communities Initiative □ YDC	CommUnity Religious Effort/Community of Difference	570.206	Presumed	\$10,000		\$0	\$0		
62**	Youth Development Commission	Developing Community with Youth	Move this program to Public Service		\$15,000		\$10,000	\$0		
29	South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)	Presumed	\$50,000		\$13,000	\$13,000	Admin	
N/A	Center City Associates	CCA Parking Lot □ Program Income	570.205	Presumed	\$14,000	\$845,600	\$13,338	\$14,000		\$688,600
64	La Casa De Amistad	LaCasa de Amistad: Community Outreach Services	570.201(e)	low/mod Limited clientele	\$50,000		\$40,000	\$20,000		
62**	Youth Development Commission	Developing Community with Youth	570.201(e)	low/mod Limited clientele	\$15,000		Admin - \$10,000	\$10,000		
17	YWCA	Educational Support Services	570.201(e)	low/mod Limited clientele	\$68,000		\$68,000	\$68,000		
68	United Religious Community of St. Joseph County	Advocacy Centers of St. Joseph County	570.201(e)	low/mod Limited clientele	\$19,135		\$0	\$0		
13	Ark Angels, Inc	Project Transformation (Grace Comm Center)	570.201(e)	Low/mod Area Benefit	\$70,500		\$30,000	\$30,000		
11	REAL Services	Older Adult Crime Victim Program	570.201(e)	low/mod Limited clientele	\$12,000		\$12,000	\$12,000		
32	South Bend Food Bank of Northern Indiana	Stone Soup community	570.201(e)	low/mod Limited clientele	\$10,000		\$0	\$0		
63	North Central IN Food Bank, Inc. DBA: Food Bank of N. In	Expansion of Food Bank Mobile Food Pantry in South Bend	570.201(e)	low/mod Limited clientele	\$5,000		\$0	\$0		
60	Healthy Communities Access Project/Healthy Comm Initiative	Family Health Navigator Program	570.210(e)	low/mod Limited clientele	\$23,850		\$0	\$0		
12	Youth Service Bureau of St. Joseph County	Young Mom's Self Sufficiency	570.201(e)	low/mod Limited clientele	\$23,888		\$0	\$0		
9	South Bend Police Department	Neighborhood Watch Program	570.201(e)	Low/mod Area Benefit	\$40,000		\$0	\$40,000		
10	South Bend Police Department	Neighborhood Action Reclamation Patrols // Foot-Bike Patrols	570.201(e)	Low/mod Area Benefit	\$90,000		\$90,000	\$90,000		
57	FCC Counseling & Development Services	FCC Therapeutic Services (formerly NorthStar)	570.201(e)	low/mod Limited clientele	\$45,000		\$45,000	\$45,000		
38	Boys & Girls Club	Youth Development	570.201(e)	low/mod Limited clientele	\$50,000		\$40,000	\$40,000		
69	Community Coordinated Child Care (4Cs)	Child Care Subsidy Program	570.201(e)	low/mod Limited clientele	\$67,000		\$62,000	\$62,000		
66	North Central IN Food Bank, Inc. DBA: Food Bank of N. In	West Washington Street Food Pantry/utilities/food/equip/shelving	570.201(e)	low/mod Limited clientele	\$12,000		\$0	\$0		
65	St. Joseph County Minority Health Coalition	Continuum of Care Coordination Project	570.210(e)	low/mod Limited clientele	\$30,000		\$0	\$0		
14	Womens Care Center	Parenting Skills Educ for at-risk Families	570.201(e)	low/mod Limited clientele	\$10,000		\$0	\$0		
55	Older Adult Safe House of St. Joseph County, Inc.	Safe House Project	570.210(e)	low/mod Limited clientele	\$29,848		\$0	\$0		
34	Indiana Plan □ South Bend	Pre-Apprenticeship training	570.201(e)	low/mod Limited clientele	\$53,000		\$39,750	\$39,750		
						Pub Serv requests:			Pub. Serv.	\$456,750
						\$724,221				
N/A	Housing Development Corporation	Use of program income	570.201	Low/mod Housing	\$3,000			\$3,000		
4	Division of Community Development	Community Development Housing Counseling* (incl w/Act. Del.)	570.201(e)	low/mod Housing	\$60,000		\$60,000	\$0		
7	South Bend Dept of Redevelopment	Stuebaker/Oliver redevelopment	570.201(d)	Slums/Blight	\$11,980,000		\$0	\$11,980,000		
8	Housing Development Corporation	REWARD Program	570.201(n)	Low/mod Housing	\$40,000		\$40,000	\$40,000		
28	Rebuilding Together	Christmas In April // Near West Side - Kennedy Park	570.202(b)(2)	Low/mod Housing	\$100,000		\$45,000	\$80,000		
26	Division of Community Development	Near West side NPC 2003 Public Works 300-400 blk Johnson	570.201(c)	Low/mod Area Benefit	\$156,000		\$126,000	\$0		
25	Division of Community Development	LaSalle Area Neighborhood Public Works Imp/Humbolt.	570.201(c)	Low/mod Area Benefit	\$163,000		\$100,000	\$0		
20	Division of Community Development	Public Works Improvements-Kenmore St. Model Blk Program	570.201(c)	Low/mod Area Benefit	\$208,410		\$0	\$208,410		
23	Division of Community Development	Rum Village NPC Service Area Public Works-Oliver/Dubail/Chapin	570.201(c)	Low/mod Area Benefit	\$136,000		\$0	\$136,000		
27	Housing Development Corporation	Kenmore St. Model Block Initiative	570.202(b)(1)	Low/mod Area Benefit	\$50,000		\$50,000	\$50,000		
24	Division of Community Development	Westside NPC Public Works Improvements // Kosciuszko	570.201(c)	Low/mod Area Benefit	\$199,000		\$120,000	\$199,000		
22	Division of Community Development	LaSalle Park Neighborhood Public Works Improvement/Washington	570.201(c)	Low/mod Area Benefit	\$202,750		\$128,150	\$202,750		
21	Division of Community Development	St. Casimir Neighborhood Dunham St Model Block//Public Works	570.201 (c)	Low/mod Area Benefit	\$98,000		\$103,000	\$98,000		
6	Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(a)	Low/mod Housing	\$300,000		\$300,000	\$300,000		
41	South Bend Heritage Foundation/NWS	Near West Side Neighborhood CDBG Acquisition & Demolition	570.201(c) (d)(i)	Slums/Blight	\$125,000		\$50,000	\$0		
41	South Bend Heritage Foundation/NWS	Near West Side Neighborhood CDBG Acquisition & Demolition	570.201(a)(d)	Low/mod Housing	\$221,500		\$209,392	\$221,500		
43	South Bend Heritage Foundation/NWS	Marycrest-singer-Hammes Building	570.201(c)	???	\$128,194		\$0	\$0		
42	South Bend Heritage Foundation/NNRO	Northeast Neighborhood CDBG Acquisition & Demolition	570.201(a)(d)	Low/mod Housing	\$357,500		\$250,000	\$350,000		
55	Older Adult Safe House of St. Joseph County, Inc.	Safe House Project	570.201(c)	Low/mod clientele	\$87,300		\$60,000	\$0		
53	Habitat for Humanity of St. Joseph County	Habitat for Humanity Training, Construction & Re-Store Center	570.201(c)	Low/mod public facility	\$83,666		\$0	\$83,666		
56	St. Margaret's House	Renovation of St. Margaret's House	570.201(c)	Low/Mod limited clientele	\$18,000		\$0	\$0		
36	El Campito, Inc.	Demo of St. Stevens School Bldg.	570.201(d)	low/mod?? Spot Slums/Blight??	\$44,000		\$0	\$0		
5	Division of Community Development - Housing	SB Housing Repair and Improvement Program	570.202(b)(2)	Low/mod Housing	\$500,000		\$425,000	\$425,000		
4	Division of Community Development	Activity Delivery costs	570.202(b)(9)	Low/mod Housing	\$251,255		\$251,255	\$261,255		
35	Near Northwest Neighborhood, Inc	Revitalization Program	570.201(a)(d)(i)	Low/mod Housing	\$611,100	All Others	\$433,005	\$340,243	All Others	
34	Near Northwest Neighborhood, Inc	Housing Counseling Program	570.201(n)	Low/mod Housing	\$15,000		\$0	\$0		
32	Near Northwest Neighborhood, Inc	NNN - Van Buren Rehabilitation	570.201(c)	Low/mod public facility	\$396,000		\$0	\$0		
						\$16,534,675				\$14,978,824
			Total South Bend CDBG		\$18,104,496		Total	\$16,124,174		
							Bal. to allocate	\$1	Revised 6-30-05	

Agency ESG	Requested 2005	Allocations 2004	Recommendations 2005	Revised 1-16-05 after figure from HUD
18 YWCA Women's Shelter for Domestic Violence	\$45,900	45,376	45,376	44,944
1 Youth Service Bureau Safe Station	\$30,000	20,000	20,000	19,804
3 AIDS Ministries / AIDS Assist Comprehensive Housing Assistance for People with AIDS/HIV	\$43,500	9,000	9,000	8,894
2 The Center for the Homeless Center operations	\$75,000	45,360	45,360	44,944
4 Department of Community & Economic Development General Admin	\$5,000	5,000	5,000	5,000
Total South Bend ESG	\$199,400	\$124,736	\$124,736	123,586
HOME				Home Recommendation
44 South Bend Heritage Foundation/NWS Near West Side Acquisition and Substantial Rehabilitation Project	\$397,485	\$308,358	250,000	
46 South Bend Heritage Foundation/NWS Near West Side Neighborhood New Construction /Habitat Project	\$41,250	\$0	41,250	
45 South Bend Heritage Foundation/NWS Near West Side Neighborhood New Construction Mortgage Subsidies	\$110,000	\$0	66,000	
N/A South Bend Heritage Foundation/NNRO Northeast Neighborhood New Construction Mortgage Subsidies	\$66,000	\$0	0	
47 South Bend Heritage Foundation/NNRO Northeast Acquisition and Substantial Rehabilitation Project	\$414,645	\$227,000	221,977	
37 St. Joseph Cty. Housing Consortium Analysis of Impediments to Fair Housing	\$30,000	\$0	30,000	
48 Near Northwest Neighborhood, Inc NNN Home New Construction Subsidies	\$100,000	\$50,000	0	
31 Near Northwest Neighborhood, Inc NNN HOME Acquisition and Substantial Rehabilitation	\$462,000	\$385,000	230,000	
N/A Near Northwest Neighborhood, Inc Rental Rehabilitation Program	\$0	\$70,000	0	
39 Madison Center Madison Group Home #4	\$125,000	\$0	105,000	
38 Madison Center Rental Assistance	\$28,000	\$0	19,000	
49 Housing Assistance Office City of South Bend 1st. Time Homebuyers Program	\$85,000	\$187,000	85,000	
50 Housing Assistance Office St. Joseph County Owner-Occupied Rehabilitation	\$150,000	\$0	150,000	
51 Housing Assistance Office South Bend Existing HOME assist Program	\$240,000	\$0	0	
4 Department of Community & Economic Development General Admin	\$40,000	\$40,000	40,000	
N/A City of Mishawaka Neighborhood Services Program	\$0	\$84,000	0	
70 City of Mishawaka Mishawaka Homeownership Program	\$257,500	\$155,500	257,500	
N/A City of Mishawaka Mishawaka Homebuyer Counseling Program	\$0	\$10,500	0	
16 YWCA Rental Subsidies	\$99,435	\$0	30,000	
N/A City of Mishawaka Unallocated	\$0	\$0	0	
N/A St. Joseph County Unallocated	\$0	\$0	6,983	
N/A City of South Bend Unallocated	\$0	\$0	0	
Total HOME	\$2,646,315	\$1,517,358	\$1,532,710	
Mishawaka CDBG				
Yr 2005 CDBG Entitlement amount		\$626,243.00		
Reprogrammable funds		\$294,264.00		
Section 108 Loan		\$0.00		
Program income		\$1,513,588.00		
Total available for yr 2005		\$2,434,095.00		
Admin subject to 20% cap: 427,966				
Public Services subject to 15% cap: 320,975				
Mishawaka CDBG				
71 City of Mishawaka Administration	570.205(a)(2) & 570.206(a)	Presumed	\$ 162,000	\$ 143,000 \$ 162,000 Admin. Alloc.
29 South Bend Human Rights Commission Fair Housing Activities	570.205(a)(4)	Presumed	\$ 1,000	\$ 1,000 \$ 1,000
61 Healthy Communities Initiative Building Better Neighborhoods	560.206(b)	Low-mod-limited clientele	\$ 10,000	\$ - \$ -
60 Healthy Communities Initiative Family Health Navigator Program	570.206(b)	Low-mod-limited clientele	\$ 11,925	\$ - \$ -
62 Youth Development Commission Developing Community with Youth	570.206(b)	Low-mod-limited clientele	\$ 15,000	Administration \$ -
59 Healthy Communities Initiative CommUnity Religious Effort (CURE)	560.206(b)	Low-mod-limited clientele	\$ 10,000	Requests \$ -
47 Dept. of Community & Economic Development South Bend Planning and Support	570.205(a)(6)	Presumed	\$ 10,000	\$ 219,925 \$ 10,000 \$ 173,000
68 United Religious Community Advocacy Center	570.201(e)	Low-Mod - limited clientele	\$ 12,695	\$ - \$ 2,500
19 YWCA Educational Support Srvc	570.201 (e)	Low-Mod - limited clientele	\$ 20,000	\$ - \$ 5,000
76 FCC Counseling & Development Services Counseling & Dev. Srvc.	570.201 (e)	Low-Mod - limited clientele	\$ 20,000	\$ 10,000 \$ 12,000
75 Boys and Girls Clubs Youth Development Services	570.201 (e)	Low-Mod - limited clientele	\$ 20,000	Public Service \$ 10,000 \$ 15,000
63 North Central Indiana Food Bank Mobile Food Pantry Project	570.201 (e)	Low-Mod - limited clientele	\$ 5,000	Requests \$ 5,000 \$ 5,000
78 REAL Services Older Adult Crime Victims Program	570.201(e)	Low-mod-limited clientele	\$ 5,000	\$ 5,000 \$ 5,000
79 REAL Services Adult Guardianship Program	570.201(e)	Low-Mod - limited clientele	\$ 5,000	\$ 5,000 \$ 5,000
REAL Services Weatherization	570.201(e)	Low-Mod - limited clientele	\$ 10,000	\$ 10,000 \$ 10,000
13 Womens Care Center Womens Care Center	570.201 (e)	Low-Mod - limited clientele	\$ 5,000	\$ 5,000 \$ 3,000 Pub. Serv. Alloc.
54 Indiana Plan- South Bend Pre-Apprenticeship Training	570.201(e)	Low-Mod - limited clientele	\$ 10,600	\$ - \$ - \$ 62,500
52 Stone Soup Community/Mishawaka Alliance of Care Food Pantry Services	570.201(e)	Low-Mod - limited clientele	\$ 5,000	\$118,295 \$ - \$ -
56 St. Margaret's House Renovation Phase 3	570.201(c) & 570.202(b)(2)	Low-Mod - limited clientele	\$ 12,000	\$ 12,500 \$ 8,000
73 City of Mishawaka Spot Blight Elimination Program	570.201 (d)	Low-Mod - limited clientele	\$ 93,000	\$ 124,622 \$ 87,000
72 City of Mishawaka - Redev Mary Phillips Loan Repayment	570.202(e)	Low-Mod - limited clientele	\$ 1,025,345	\$ 251,878 \$ 1,025,345
6 Community Homebuyers Corporation Downpayment Assistance	570.201 (n)(1)	Low-Mod - limited clientele	\$ 51,000	\$ 36,000 \$ 36,000
8 Reward Closing Cost Assistance	570.201 (n)	Low-Mod - limited clientele	\$ 3,000	\$ 3,000 \$ 3,000
74 City of Mishawaka Residential Rehab Program	570.202 (a) (1)	Low-Mod - limited clientele	\$ 254,000	\$ 215,000 \$ 254,000
77 City of Mishawaka Neighborhood Services Program	570.201(c)	Low-Mod - area benefit	\$ 254,936	\$ 82,500 \$ 104,936
80 City of Mishawaka Self-Sufficiency Homeownership Program	570.201(n)(1)	Low-Mod - limited clientele	\$ 50,000	\$ 50,000 \$ 50,000
81 City of Mishawaka Clearance for Low/Mod Housing	570.21(d)	Low-Mod - limited clientele	\$ 320,000	All Other \$ 272,250
82 City of Mishawaka Street Improvements	570.201(c)	Low-Mod - area benefit	\$ 250,000	Requests \$ 210,000
67 North Central Indiana Food Bank Food Bank Parking Lot Resurfacing	570.201(c)	Low-Mod - limited clientele	\$ 15,000	\$ 2,328,281 \$ -
Total Mishawaka CDBG				\$ 2,286,031

**EMERGENCY SHELTER GRANT
2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO# 1**

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

PROJECT TITLE: Safe Station

DESCRIPTION: The primary purpose of the Safe Station program is to provide a safe place for runaway and homeless youth, to reunite families where possible, and to find safe living arrangements for youth who cannot return home. 2005 ESG funds are requested for operational costs-utilities, food, repairs, and office supplies.

2005 FUNDS REQUESTED: \$30,000.00

2004 FUNDS REQUESTED: \$20,250.00

2003 FUNDS ALLOCATED: \$20,250.00

TIMETABLE: Program is ongoing and entering into its 26th year of operation. All funds expected to be used in 2005.

ELIGIBILITY:

24 CFR 576.21(a)(2)

"Provision of essential services to the homeless, subject to the limitations in paragraph (b) of this section,"

24 CFR 576.21(b)(1)

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

24 CFR 576.21(a)(3)

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

SERVICE AREA: City of South Bend

GOALS OF PROJECT, with measurable objectives:

1. Runaway and homeless youth have a safe, off the street environment. 140 clients will receive intake into the Safe Station program
2. 4000 youth will receive outreach intervention services through presentation to local schools
3. 250 youth will receive information/referral services.

CONSISTENCY WITH HCD PLAN: SECTION "C" HOMELESSNESS", STRATEGY #4

MATCH FUNDING: The United Way - \$30,000.00

PROGRAM INCOME: No

ENVIRONMENTAL REVIEW: Exempt

OTHER REVIEWS:

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

**EMERGENCY SHELTER GRANT
2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO# 2**

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

PROJECT TITLE: The Center for the Homeless Operations

DESCRIPTION: The purpose of the program is to assist people in breaking the cycles of poverty, addiction, violence, and isolation that lead to homelessness. 2005 ESG funds are requested for utilities and insurance costs.

2005 FUNDS REQUESTED: \$75,000.00

2004 FUNDS ALLOCATED: \$45,800.00

2003 FUNDS ALLOCATED: \$45,800.00

TIMETABLE: PROGRAMS OPERATE CONTINUOUSLY THRUOUT THE YEAR

ELIGIBILITY:

24 CFR 576.21(b)(1)

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

24 CFR 576.21(a)(3)

“Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff.”

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

GOALS OF PROJECT, with measurable objectives: Helping people meet basic needs and providing them an opportunity to break the cycle of homelessness, addiction, violence, and hopelessness to achieve the maximum degree possible of long term self sufficiency. 1,150 homeless men, women & children will receive services.

CONSISTENCY WITH HCD PLAN: Section “C” Homelessness-Transitional Housing, strategy #1-

MATCH FUNDING: 15,000 volunteer hours

PROGRAM INCOME: The funds will not produce income.

ENVIRONMENTAL REVIEW: Exempt

OTHER REVIEWS:

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

**EMERGENCY SHELTER GRANT
2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 3**

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

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

DESCRIPTION: The primary purpose is to provide the area HIV+ individuals, and their families, with a complete package of housing options, including St. Juste House, based on a continuum of care approach. 2005 ESG funds are requested to provide homeless prevention, essential services, and operations expenses for St. Juste House.

2005 Funds requested: \$43,500.00

2004 Funds Allocated: \$9,131.00

2003 Funds Allocated: \$9,131.00

TIMETABLE: Program will be ongoing, and all funds are expected to be used in 2005.

ELIGIBILITY:

24 CFR 576.21(a)(2)

“Provision of essential services to the homeless, subject to the limitations in paragraph (b) of this section,”

24 CFR 576.21(b)(1)

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

24 CFR 576.21(a)(3)

“Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff.”

SERVICE AREA: City of South Bend/Mishawaka

GOALS OF PROJECT, with measurable objectives: The goal of this project is to provide homeless, HIV disabled individuals, and their families, the critical supportive housing and services based on a continuum of care. 20 HIV+ individuals and 10 children will receive benefits.

CONSISTENCY WITH HCD PLAN: Section “C” Homelessness”, strategy #4.

MATCH FUNDING:

PROGRAM INCOME: No program income will be generated by these funds.

ENVIRONMENTAL REVIEW: Exempt

OTHER REVIEWS:

Davis-Bacon: N/A

Relocation: N/A

Job Creation: N/A

One-for-One Replacement: N/A

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 5**

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: South Bend Home Improvement Program

DESCRIPTION: Provides safe housing for low/moderate income clients, improves and maintains the housing stock in the City of South Bend, maintains affordability with the housing stock and assists in the revitalization of neighborhoods. The 2005 program will be focused in the neighborhoods currently served through the City of South Bend's Neighborhood Partnership Center program. However the program is open to residents throughout the City. In addition, a portion of these funds requested are for targeting the Model Block Neighborhoods.

BUDGET: 2005 requested: \$500,000 Staff recommendation: \$425,000
2004 approved: \$425,000

TIMETABLE: Ongoing throughout 2005

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

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

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

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

GOALS OF PROJECT:

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

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 06**

SUBMITTING ORGANIZATION: *Community Homebuyers Corporation*

PROJECT TITLE: *Forgivable Second Mortgage Program*

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

BUDGET: **2005 REQUESTED:** \$51,000 *Staff recommendation:* \$36,000
 2004 APPROVED: \$36,000

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.201 (n) Homeownership assistance. (1) "Subsidize interest rates and mortgage principal amounts for low and moderate income home buyers"*

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

COMPATIBILITY WITH HCD PLAN: *A Housing: Strategy #2: Helping Renters Become and Remain Homeowners. B: Homebuyer Subsidies*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *To assist 3 low/mod households to mover from renters to homeowners*

ENVIRONMENTAL ASSESSMENT: *Categorically Excluded 24 58.35 (b) (5)*

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 6**

SUBMITTING ORGANIZATION: Community Homebuyers Corporation

PROJECT TITLE: Forgivable Second Mortgage Program

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

BUDGET: 2005 requested: \$300,000
2004 approved: \$300,000

Staff recommended: \$300,000

TIMETABLE: Ongoing throughout 2005

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

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

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

SERVICE AREA: City of South Bend.

GOALS OF PROJECT: Move 27 households from renters to homeowners.

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

park. Through the redevelopment of this area construction of new commercial/industrial development with significant private investment and creation of new jobs is expected.

ENVIRONMENTAL ASSESSMENT: Assessed, 24 CFR 58.36.

OTHER REVIEWS:

Davis-Bacon: No – unless funds are used for public facility improvements or the demolition is to make way for imminent building construction (within one year).

Relocation: Yes

One for One Replacement Hsg: No.

Job Creation: No.

COMMENTS:

1.) It is anticipated the project will be funded with 2 separate 108 loans as follows:

- \$9,800,000 drawn down in January 2006
- \$2,180,000 drawn down in January 2007

All terms end in 2025 or earlier. Projected repayment schedules are attached. Repayment sources are anticipated to be: SEDATIF, BEDI grant (from HUD), Land Sales, CREED, and COIT.

Loan Requirements at 24 CFR570.705 (a) (2)(i) Entitlement public entities. "No commitment to guarantee shall be made if the total unpaid balance of debt obligations guaranteed under this subpart (excluding....) on behalf of the public entity would thereby exceed an amount equal to five times the amount of the most recent grant made pursuant to §570.304 to the public entity".

Our most recent grant amount is \$3,206,050 (PY 2005)

X 5

Maximum outstanding 108 debt allowed - \$16,030,250

As of 6/29/2005 we have outstanding 108 guaranteed loan amount of \$4,425,000 which would be subtracted from the eligible loan amount. This means, the maximum we will be able to apply for without a waiver would be \$11,605,250. However, we will be making payments on August 1, 2005 which will lower our outstanding guaranteed loan amount to \$3,880,000. This means, the maximum loan amount we will be able to apply for will be \$12,150,250 after the August payment.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 08**

SUBMITTING ORGANIZATION: *Housing Development Corporation*

PROJECT TITLE: *REWARD Program*

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

BUDGET: **2005 REQUESTED:** \$3,000 *Staff recommendation:* \$3,000
 2004 APPROVED: \$3,000

TIMETABLE: *Ongoing throughout 2005*

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

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

COMPATIBILITY WITH HCD PLAN: *A. Housing: Strategy #2: Helping Renters Become and Remain Homeowners: B. Homebuyer Subsidies.*

SERVICE AREA: *South Bend and Mishawaka, Indiana*

GOALS OF PROJECT: *To provide assistance to a total of 43 low to moderate income First Time Homebuyers: 40 in South Bend and 3 in Mishawaka.*

ENVIRONMENTAL ASSESSMENT: *24 CFR 58.35 (b) (5) Categorically Excluded*

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**Activity Description
(2005 Program year)
Application #9**

Submitting Organization: South Bend Police Department

Subject Title: Neighborhood Watch Program

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

Budget: 2005 requested: \$40,000 Staff recommendation: \$40,000
 2004 approved: \$0

Timetable: Ongoing throughout the year.

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

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

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

Service Area: NRA

Goals of Project: 1.) To reduce incidents of crime 2.) To decrease the level of fear among residents within the NRA, 3) to increase the number of Neighborhood Watch groups, 4) to increase the number of participating watch captains, 5) to increase the number of neighborhood watch residents, 6) to increase personal safety and home security awareness, 7) to provide residential security assessments, 8) to increase communication and joint problem solving efforts between police and citizens, 9) to promote community policing philosophy by example.

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

Activity Description
2005 Program year
Application #10

Submitting Organization: South Bend Police Department

Subject Title: Neighborhood Action Reclamation Patrols

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

Budget: 2005 requested: \$90,000 Staff recommendation:\$90,000
 2004 approved: \$90,000

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

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

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

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

Service Area: Neighborhood Revitalization Area (NRA)

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

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**Activity Description
(2005 Program year)
Application #11**

Submitting Organization: Real Services, Inc.

Subject Title: Older Adult Crime Victim Program

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

Budget: 2005 requested: \$12,000
2004 approved: \$12,000

Staff recommendation: \$12,000

Timetable: Ongoing throughout the year.

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

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

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

Service Area: City wide.

Goals of Project: Establish contact with 1200 victims, Provide presentations on senior crime prevention. Complete home security assessments, and distribute written materials at community centers. Coordinate with Adult Protective Services to insure greater safety of at risk adults and coordinate with South Bend Police Crime Prevention Unit in efforts to strengthen and stabilize neighborhoods.

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 13**

SUBMITTING ORGANIZATION: *Women's Care Center*

PROJECT TITLE: *Parenting Skills Education for Highly At-Risk Mishawaka Families*

DESCRIPTION: *To offer parenting and life skills classes to low and moderate income families of Mishawaka.*

BUDGET: **2005 REQUESTED:** \$5,000 *Staff recommendation:* \$3,000
2004 APPROVED: \$5,000

TIMETABLE: *Ongoing throughout 2005*

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

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

COMPATIBILITY WITH HCD PLAN: *B. Strategies to Attack the Social Service Needs: Strategy #4: Give Family Advocacy and Support*

SERVICE AREA: *Mishawaka, Indiana*

GOALS OF PROJECT: *The overall goal of the project is to improve the parenting and life skills of mothers and fathers of low and moderate income living in Mishawaka, Indiana. The objective for 2004 is to provide parenting education to at least 1,000 residents, 300 of whom will be unduplicated clients.*

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

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**Activity Description
(2005 Program year)
Application #15**

Submitting Organization: Ark Angels, Inc.

Subject Title: Project Transformation

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

Budget: 2005 requested: \$70,500 Staff recommendation: \$30,000
 \$20,000 - Administration
 \$50,500 - public services/equipment
2004 approved: \$30,000 For public services

Timetable: On going throughout the year.

Eligibility: **24 CFR 570.206**, Program Administration costs. (General management, oversight and coordination.) **24 CFR 570.201 (e) Public Services.** "Provision of public services (including labor, supplies and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerning...education.... welfare.... recreational needs.

Benefit: **24 CFR 570.200 (a) (3)(I)** "Cost of administration and planning eligible under 570.205 and 570.206 will be assumed to benefit low and moderate income persons." **24 CFR 570.208 (a) (1) Area benefit activities. (I).**"An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons....."

Compatibility with HDC Plan: Administration (see note) B. Social Services, Strategy #9 Expand Youth Services.

Service Area: Near Northwest Neighborhood CT 6 (71.51% L/M) The center is located at 749 Harrison Avenue and they will be using Colfax Cultural Center for additional activities.

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

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

The full cost of administration of a public service is not addressed in the HDC Plan. Administration costs are not included in the recommended award. This is a continuation of the Grace Community Center program.

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 16**

APPLICANT: YWCA of St Joseph County
802 N. Lafayette
South Bend, IN 46601 PH: 233-9491

PROJECT TITLE: Self-Sufficiency Rental Subsidies

DESCRIPTION: Application requests funding for two programs, a Transitional Housing Program at 1102 S. Fellows and an off-site Permanent Housing Program.

The Transitional Housing program operated at the Y provides housing for women and children focusing on self-sufficiency skills and community re-entry. It requires them to be enrolled in school or working within 60 days of entry. Case management requires self-identified goals & objectives. All clients have access to an on-site career training program –the YWCA Community Kitchens; ensuring clients have skills necessary for job retention. Clients meeting educational, employment and savings goals during their first 18 months of residence at the Y would be offered a rental subsidy for off-site housing.

The Permanent Housing Program provides long-term housing for women with chronic mental or physical health issues and is designed to enable these women to live independently in a permanent setting. Case managers identify barriers to self-sufficiency and advocate for benefits from mainstream health and social service programs.

2005 FUNDS Recommended \$30,000.00

2004 FUNDS ALLOCATED: \$125,000.00 construction of new residential, office, community space

TIMETABLE: Programs will operate throughout entire year.

ELIGIBILITY:

24 CFR 92.205(a) (1)

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

SERVICE AREA: St Joseph County

GOALS OF PROJECT: Clients will receive on-site transitional housing services for 18 months and rental subsidies for 6 months. Clients will increase their ability to lead stable, self-sufficient lives. 30 clients will receive transitional housing, five will transition into permanent housing.

CONSISTENCY WITH HCD Plan: Section “C” Homelessness, strategy #6, -

MATCH FUNDING: United Way and donations

PROGRAM INCOME: No program income will be generated by this program.

ENVIRONMENTAL REVIEW: Categorically Excluded

OTHER REVIEWS:

- | | | | |
|------------------|-----|-----------------------------|-----|
| 1. Davis-Bacon: | N/A | 2. Relocation: | N/A |
| 3. Job Creation: | N/A | 4. One-for-One Replacement: | N/A |

**Activity Description
(2005 Program year)
Application #17**

Submitting Organization: YWCA of St. Joseph County

Subject Title: Educational Support Services

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

Budget: 2005 requested: \$68,000 Staff recommendation: \$68,000
 2004 approved: \$68,000

Timetable: Ongoing throughout the year.

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

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

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

Service Area: City of South Bend.

Goals of Project: Four Hundred women and 400 youth will receive education and services.

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**EMERGENCY SHELTER GRANT
2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO#18**

APPLICANT: YWCA of St. Joseph County
802 N. Lafayette Blvd.
South Bend, IN 46601 PH: 233-9491

PROJECT TITLE: Women's Shelter for Domestic Violence

DESCRIPTION: The Women's Shelter provides emergency shelter for women and their children fleeing domestic violence. In addition, the shelter provides counseling, domestic violence education, case management, support groups, and advocacy services. 2005 ESG funds are requested for operations expenses.

2005 FUNDS REQUESTED \$45,900.00

2004 FUNDS ALLOCATED: \$45,900.00

2003 FUNDS ALLOCATED: \$45,900.00

TIMETABLE: All funds expected to be used in 2005

ELIGIBILITY: 24 CFR 576.21(b)(1)

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

24 CFR 576.21(a)(3)

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

SERVICE AREA: City of South Bend

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

CONSISTENCY WITH HCD PLAN: Section "C" Homelessness-Transitional Housing, strategy #1

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

PROGRAM INCOME: No

ENVIRONMENTAL REVIEW: Exempt

OTHER REVIEWS:

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

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 19**

SUBMITTING ORGANIZATION: *YWCA of St. Joseph County*

PROJECT TITLE: *Educational Support Services*

DESCRIPTION: *Providing residential services and education groups for self-sufficiency clients*

BUDGET: **2005 REQUESTED:** \$20,000 *Staff recommendation:* \$5,000
2004 APPROVED: \$0

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.201 (e) Public Services. "Provision of public services including...employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare..."*

BENEFIT: *24 CFR 570.208 (a) (2) Limited Clientele Activities. (A) Benefit a clientele who are generally presumed to be principally low and moderate-income persons. Activities that exclusively serve a group of persons in any one or a combination of the following categories, may be presumed to benefit persons, 51 percent of whom are low/mod income: abused children, battered spouses, elderly persons, the severely disabled, homeless persons illiterate adults, persons living with AIDS, and migrant farm workers.."*

COMPATIBILITY WITH HCD PLAN: *C. Homelessness. Strategy #2: Provide Supportive Services.*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *YWCA will provide services for 70 Mishawaka women and their children and goal attainment for the program will increase.*

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

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 20**

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: Kenmore Street Model Block Program

DESCRIPTION: Installation of 2,400 lineal feet of curb, & 1,500 sq. yds. of sidewalk in the 400 to 800 blocks of Kenmore Street. Remove 10 trees and plant 20 new trees.

BUDGET: 2005 requested: \$208,410 Staff recommended: \$208,410
 2004 approved: 0

TIMETABLE:

Jan 2005:	Proposed start date
Sept-Oct.	public works.
December 2005:	proposed completion date.

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

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

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

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

GOALS OF PROJECT: Replace deteriorated infrastructure in the 400 to 800 block of Kenmore Street

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

OTHER REVIEWS:

Davis-Bacon: Yes.

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 21**

SUBMITTING ORGANIZATION: Division of Community Development

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

DESCRIPTION: Installation of 1,130 lineal feet of curb, & 630 sq. yds. of sidewalk in the 1600 & 1700 blocks of Dunham Street. Remove up to 3 trees and plant 14 new trees.

BUDGET: 2005 requested: \$98,000 Staff recommended: \$98,000
 2004 approved: \$103,000

TIMETABLE:

No timetable filled in on applicaiton

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

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

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

SERVICE AREA: CT27, BG2 66.2% low/mod

GOALS OF PROJECT: Replace deteriorated infrastructure in the 1600 & 1700 block of Dunham Street

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

OTHER REVIEWS:

Davis-Bacon: Yes.

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

It appears one of the trees, at the far west end of the street, proposed for removed is a buffer between the neighborhood and the railroad tracks. The removal of this tree may allow unwelcome rail noise into the neighborhood.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 22**

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: LaSalle Park Neighborhood Public Works Improvements

DESCRIPTION: The removal of 2,150 lineal feet of curb & 1,194 sq. yd. of sidewalk in the 3100 to 3500 blocks of W. Washington Street. Remove 5 trees and plant 16 new trees.

BUDGET: 2005 requested: \$202,750 Staff recommendation: \$202,750
 2004 approved: \$128,150 (Illinois Street)

TIMETABLE:

Jan 2005: Proposed start date
Sept. - Oct. public works construction.
December 2005: proposed completion date.

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

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

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

SERVICE AREA: CT23, BG2 (65.4% L/M)

GOALS OF PROJECT: Replace deteriorated curbs & sidewalks in the 3100 to 3500 blks of W. Washington Street. Remove all trees and plant 24 new trees. Provide 8 new street lights.

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

OTHER REVIEWS:

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

Comments: This is a continuation of the 2003 program that proposed curbs and sidewalks in the 100 block of Chicago and Sheridan Streets and in 2004 proposed curbs and sidewalk in the 100 – 300 blks of South Illinois. I called Marco re: north side of W. Washington, the application doesn't say replacement of curbs and sidewalks on just the south side, but the curbs and sidewalks look good on the north side of the street.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 23**

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: Rum Village Neighborhood Partnership Center

DESCRIPTION: Revitalize 1700 and 1800 blocks of S. Oliver Street (Prairie Ave. to Bruce St), the 1000 block of Dubail Street (Douglas Street alley to Prairie Street) and the west side of the 1800 block of S. Chapin Street (Bruce Street to Calvert Street) by installing new curbs and sidewalks, replacing driveway approaches and service walks and planting new trees. Remove 22 trees at a potential cost of \$13,200.00 and plant 22 new trees at a potential cost of \$8,250.00.

BUDGET: 2005 requested: \$136,000 Staff recommendation: \$136,000
 2004 approved: \$0

TIMETABLE:

Jan 2005:	Proposed start date
June - July	construction
July - 2005	proposed completion date.

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

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

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

SERVICE AREA: CT34, BG2 & 4 (64.8% and 62.3% L/M)

GOALS OF PROJECT: To provide physical revitalization activities including curbs, sidewalks, driveway approaches, service walks, and tree removal and replacement to the 1700 - 1800 blocks of Oliver Street, 1000 Block of Dubail Street and west side of the 1800 block of Chapin Street.

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

OTHER REVIEWS:

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

Comments: The west side of the 1800 block of Chapin Street has only one church in this block. This project was proposed in the 2002 program for improvements to the 1600 to 1800 blks of Chapin Street with a request for \$265,000. Only \$100,000 was awarded and only the 1600 and 1700 blocks were improved. The proposed funds are to continue a previous project and not just to benefit a religious organization. If some of the trees can be saved it would provide stability in the landscape. It will be years before the new trees will provide the shade and environmental benefits the existing trees provide.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 24**

SUBMITTING ORGANIZATION: Division of Community Development

PROJECT TITLE: Westside Neighborhood Partnership Center Service Area Public Works Improvements.

DESCRIPTION: To replace curbs and sidewalks in the 400 block of Kosciuszko Street and the 400 and 500 blocks of Harris Street. The removal of 22 trees and the planting of 28 new trees

BUDGET: 2005 requested: \$199,000 Staff recommendation: \$199,000
 2004 approved: \$120,000

TIMETABLE:

Jan 2004:	Proposed start date
Sept - October	public works.
December 2004:	proposed completion date.

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

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

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

SERVICE AREA: CT22, BG1 (69.3% L/M).

GOALS OF PROJECT: Replace deteriorated curbs & sidewalks in the 400 block of Kosciuszko Street and the 400 and 500 blocks of Harris Street. Remove 22 mature trees and plant 28 new trees.

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

OTHER REVIEWS:

Davis-Bacon: Yes.

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION # 27**

SUBMITTING ORGANIZATION: The Housing Development Corporation, Inc.

PROJECT TITLE: Kenmore Street Model Block Program

DESCRIPTION: To physically revitalize the 400 – 900 blocks of Kenmore Street and prevent continued housing deterioration in a targeted section. The 2005 focus will be on Kenmore Street between Sample Street and Western Avenue. Funds will be used to acquire and rehabilitate one to two problem houses. HDC is working with the City on this project to maximize the impact of revitalization. The City will install new curbs and sidewalks in the same block and homeowners will be offered low interest rehab loans through the SBHIP program.

BUDGET: 2005 requested: \$50,000
2004 approved: \$0

Staff recommendation: \$50,000

TIMETABLE:

October - December 2004 Identify resident partners and site for acquisition. January - February, 2005 Obtain acquisition and rehabilitation costs for house projects and conduct block meetings. March, April and May, 2005, Acquire homes, continue with block meetings, May, June and July, complete home repairs. August - November, sell homes, evaluate initiative and year two program considered.

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

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

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

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

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

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

OTHER REVIEWS:

Davis-Bacon: No

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 29

SUBMITTING ORGANIZATION: South Bend human Rights Commission

PROJECT TITLE: Affirmative Fair housing Activities

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

BUDGET: 2005 requested: \$50,000 Staff recommended: \$13,000
 2004 approved: \$13,000

TIMETABLE: Ongoing throughout the year.

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

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

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

SERVICE AREA: City of South Bend

GOALS OF PROJECT:

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

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 29**

SUBMITTING ORGANIZATION: *South Bend Human Rights Commission*

PROJECT TITLE: *Affirmative fair housing activities*

DESCRIPTION: *To further fair housing in Mishawaka through proactive education and to identify and eliminate barriers to fair housing*

BUDGET: **2005 REQUESTED:** \$1,000 *Staff recommendation:* \$1,000
2004 APPROVED: \$1,000

TIMETABLE: *Ongoing throughout the year*

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

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

COMPATIBILITY WITH HCD PLAN: *Affirmatively Furthering Fair Housing*

SERVICE AREA: *City of Mishawaka*

GOALS OF PROJECT: *Work toward eliminating barriers and impediments to ensure suitable housing for all of Mishawaka and investigating complaints of housing discrimination,*

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

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 31

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

PROJECT TITLE: N.N.N. Revitalization Program

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

2005 FUNDS Recommended: \$230,000.00

2004 FUNDS ALLOCATED: \$154,000.00

TIMETABLE: ALL FUNDS ARE EXPECTED TO BE SPENT IN 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: City of South Bend, Near Northwest Neighborhood

GOALS OF PROJECT: To renovate three structures and to provide the opportunity for three low-to-moderate income families to purchase a home.

CONSISTENCY WITH HCD PLAN: Housing section “A”, strategy #2

MATCH FUNDING: residential tax abatements, property donations, private donations, volunteer labor

PROGRAM INCOME: This project will not produce any direct income.

ENVIRONMENTAL REVIEW: Needs Statutory checklist & release of funds

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

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #33**

Submitting Organization: Near Northwest Neighborhood, Inc.

Subject Title: General Administration

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

Budget: 2005 requested: \$125,000
2004 approved: \$90,000

Staff recommendation: \$90,000

Timetable: Ongoing throughout the year.

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

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

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

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

Goals of Project:

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

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 37**

APPLICANT: St. Joseph County Housing Consortium
1200 County City Building
South Bend, IN 46601 PH: 258-9330

PROJECT TITLE: Analysis of Impediments to Fair Housing

DESCRIPTION: An analysis of impediments to fair housing is required by HUD for communities receiving CDBG/HOME funding. Last analysis was done many years ago.

2005 FUNDS Recommended: \$30,000.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: St. Joseph County

GOALS OF PROJECT: To create an analysis to help eliminate barriers to fair housing.

CONSISTENCY WITH HCD PLAN: Other Needs, section “D”, strategy #4

MATCH FUNDING: Not required for admin.

PROGRAM INCOME: This project will not produce direct income.

ENVIRONMENTAL REVIEW: Exempt

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 38**

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

PROJECT TITLE: Rental Assistance

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

2005 FUNDS Recommend: \$19,000.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: St. Joseph County

GOALS OF PROJECT: To provide safe, community based housing for six persons with serious mental illness.

CONSISTENCY WITH HCD PLAN: Homelessness section “ C” strategy #6

MATCH FUNDING: Madison Center-the value of services provided, CFR24 92.220 (a)(10).

PROGRAM INCOME: This project will not produce direct income.

ENVIRONMENTAL REVIEW: Environmental Assessment required

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 39**

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

PROJECT TITLE: Madison Group Home #4

DESCRIPTION: The primary purpose is to provide permanent supportive housing to the seriously mentally ill.

2005 FUNDS Recommended: \$105,000.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: Near Northeast Neighborhood, City of South Bend

GOALS OF PROJECT: To provide a safe, permanent home to eight or more mentally ill adults.

CONSISTENCY WITH HCD PLAN: Housing section “A” strategy #3

MATCH FUNDING: \$125,000.00 from Madison Center

PROGRAM INCOME: This project will not produce direct income.

ENVIRONMENTAL REVIEW: Environmental Assessment required

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

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #40**

Submitting Organization: South Bend Heritage Foundation

Subject Title: General Administration Support

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

Budget: 2005 requested: \$200,000.00 Staff recommendation: \$150,000
 2004 approved: \$150,000.00

Timetable: Ongoing throughout the year.

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

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

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

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

Goals of Project:

- 1.) Professional & Technical assistance to Memorial Hospital and the City of South Bend in Fire Station #2 acquisitions and demolitions.
- 2.) Provide professional & technical assistance to the Near Westside Neighborhood Association and other Near West Side neighborhood organizations.
- 3.) Provide professional and technical assistance to Downtown South Bend, Inc. through membership on both the Executive Committee and the Design and Land Use Subcommittee as well as participation with Downtown Urban Design Studio of the University of Notre Dame.
- 4.) Provide professional and technical assistance for LaCasa DeAmistad, the Lincolnway West Commercial Corridor committee, including meeting facilitation, property acquisition, project development, reporting, budget analysis and fiscal management, for the use of TIF funds on the Near West Side and Downtown in coordination with the Department of Community and Economic Development, for the continued planning and predevelopment of market rate housing in the Near West Side downtown neighborhood, the Studebaker national Museum in the construction of its new facilities, to the Northeast Neighborhood Revitalization Organization and to various other City and civic initiatives that expand opportunities for low and moderate income families throughout the City of South Bend.
- 5.) Continue to market and sell single-family homes to low and moderate income families in the near West Side neighborhood and in the Near Northeast neighborhood.
- 6.) Operate the Colfax Campus, consisting of the Colfax Cultural Center, Charles Martin Youth Center, Blume's Community Development Center and Studio 815, (the old Smitty's Garage).

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**ACTIVITY DESCRIPTION
(2004 PROGRAM YEAR)
APPLICATION #: 41**

SUBMITTING ORGANIZATION: South Bend Heritage Foundation, Inc.

PROJECT TITLE: Near West Side Acquisition and Demolition

DESCRIPTION: South Bend Heritage proposes a program of acquisition of approximately 10 vacant lots and 5 vacant deteriorated housing in the near west side neighborhood. All 5 homes will be demolished. SBHF also proposes to acquire 4 commercial properties for demolition. Residents of the homes that are occupied will be relocated. The acquired lots will be land-banked for future residential and commercial development. The boundaries of this program are Lincolnway West and Washington to the north, South to Western Street, East to Lafayette and West to Olive and Wilbur.

BUDGET: 2005 requested: \$346,500 Staff recommended: \$221,500
 2004 approved \$209,392

TIMETABLE:

Acquisition will begin once the contract funds are awarded. Maintenance of vacant properties will be on-going throughout the year. Mowing will begin spring bi-weekly through fall.

ELIGIBILITY: *24 CFR 570.201 (a) Acquisition (b) disposition....through sale, lease, donation, orof any real property acquired with CDBG funds or its retention for public purposes, including reasonable costs of temporarily managing such property....(d) clearance activities.... (i) Relocation. "570.202 Eligible rehabilitation and preservation activities.*

BENEFIT: *24 CFR 570.208 (1) Area benefit activities "An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons....."* This program is described as a Neighborhood Program and proposed under area benefit. The end use for the residential acquisitions must be housing, and the users of the housing must be income eligible. Ultimately this will have benefit to low/mod income persons. The commercial acquisitions, 2 of which are located on lots with residential use can be added to the residential use and will benefit the low/mod income residents. The 2 commercial acquisitions that will be used as commercial must be acquired and demolished under slum/and blight. No other benefit will be valid.

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

SERVICE AREA: CT 19 (69.6% L/M), CT 20 (71.08% L/M), CT21 (69.14% L/M), CT 22 (69.24% L/M) and CT5 BG1(59.3% L/M). Total % L/M persons served in SBHF Service Area = 68.35%.

GOALS OF PROJECT: Assembly of land for future residential development. Removal of blighting influences in the Near West Side neighborhood.

ENVIRONMENTAL ASSESSMENT: Assessed 24 CFR 58.40

OTHER REVIEWS:

Davis-Bacon: Yes

Relocation:No.

One for One Replacement Hsg: No.

Job Creation: No.

NOTE: SBHF will need to provide a written plan for use/development of the lots purchased and the maintenance will be limited to CDBG purchased lots.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 42**

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

PROJECT TITLE: Northeast Neighborhood CDBG Acquisition and Demolition

DESCRIPTION: Purchase and demolition of between 6 and 8 single family homes and between 4 and 6 vacant lots to make the land available for new construction. If required, SBHF will also relocate residents of the acquired homes.

BUDGET: 2005 requested: \$357,500 Staff Recommendation: \$350,000
2004 approved: \$250,000

TIMETABLE:

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

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

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

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

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

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

ENVIRONMENTAL ASSESSMENT: Assessed, 24 CFR 58.40

OTHER REVIEWS:

Davis-Bacon: No.

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 44**

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

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

2005 Funds Recommended: \$250,000.00

2004 FUNDS ALLOCATED: \$308,358.00
2003 FUNDS ALLOCATED: \$334,350.00
2002 FUNDS ALLOCATED: \$335,026.00 HO 02-801
2001 FUNDS ALLOCATED: \$151,650.00 HO 01-801
2000 FUNDS ALLOCATED: \$292,652.00 HO 00-802

TIMETABLE: All funds are expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: Near Westside Neighborhood, City of South Bend

GOALS OF PROJECT: To continue removing blighting influences on the neighborhood through the purchase of substandard properties and to create viable homeownership opportunities for two (2) low-to-moderate income families.

CONSISTENCY WITH HCD PLAN: Housing section “A”, strategy #2

MATCH FUNDING: tax abatements from construction of new homes in the neighborhood and private sector financing contributions.

PROGRAM INCOME: The funds from this project will not produce direct income.

ENVIRONMENTAL REVIEW: ENVIRONMENTAL ASSESSMENT

OTHER REVIEWS:

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 45**

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

PROJECT TITLE: Near Westside New Construction Subsidies Project
DESCRIPTION: This is a continuing project. The project will provide mortgage subsidies for new construction of single family homes and provide affordable homeownership opportunities to low/moderate income families.

2005 FUNDS REQUESTED: \$66,000.00

2004 Funds Allocated: \$00.0
2003 Funds Allocated: \$220,000.00
2002 Funds Allocated: \$100,000.00

TIMETABLE: It is hoped that sales will take place concurrently, i.e., be marketed in both the summer and fall of 2003.

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: Near Westside neighborhood, City of South Bend

GOALS OF PROJECT: To create viable homeownership opportunities for four (4) low-to-moderate income families.

CONSISTENCY WITH HCD PLAN: Housing section "A", strategy 2

MATCH FUNDING: from real estate tax abatement

PROGRAM INCOME: The funds from this program will not produce direct income

ENVIRONMENTAL REVIEW: Environmental Assessment

OTHER REVIEWS:

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 46**

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

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

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

2005 FUNDS Recommended: \$41,250
2002 FUNDS ALLOCATED: \$100,000.00 HO 02-802
2000 FUNDS ALLOCATED: \$292,652.00 HO 01-801
1999 FUNDS ALLOCATED: \$195,094.00 HO 99-802

TIMETABLE: All funds expected to be used in 2005.

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: Near Westside Neighborhood, City of South Bend

GOALS OF PROJECT: To increase the number of owner occupied houses by constructing three new houses.

CONSISTENCY WITH HCD PLAN: Housing section “A” strategy #2

MATCH FUNDING: from real estate tax abatement

PROGRAM INCOME: The funds from this program will not produce direct income.

ENVIRONMENTAL REVIEW: Environmental Assessment

OTHER REVIEWS:

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 47**

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

PROJECT TITLE: Northeast Neighborhood Acquisition and Rehabilitation

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

2005 Funds Recommended: \$221,977.00

2004 Funds Allocated: \$385,000.00

Timetable: All funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: Near Northeast Neighborhood

GOALS OF PROJECT: To add two owner occupied newly rehabbed houses and eliminate blight.

CONSISTENCY WITH HCD PLAN: Housing section “A”, strategy #2

MATCH FUNDING: private sector financing, excess tax abatement.

PROGRAM INCOME: The funds from this program will not produce direct income.

ENVIRONMENTAL REVIEW: Environmental Assessment

OTHER REVIEWS:

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 49**

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

PROJECT TITLE: South Bend First Time Homebuyers Program

DESCRIPTION: The primary purpose is to provide homeownership opportunities to first-time home buyers in the form of mortgage subsidies for newly constructed houses.

2005 FUNDS Recommended \$85,000.00

2004 FUNDS ALLOCATED: \$187,000.00

2003 FUNDS ALLOCATED: \$334,000.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: City of South Bend

GOALS OF PROJECT: To provide the opportunity for five (5) low-to-moderate income families to purchase a home.

MATCH FUNDING: City of South Bend tax abatement in the amount of approximately \$11,125.00 per house.

CONSISTENCY WITH HCD PLAN- Housing section “A” strategy #2

PROGRAM INCOME: This project will not produce any direct income.

ENVIRONMENTAL REVIEW: Categorically excluded

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

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 50**

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

PROJECT TITLE: St. Joseph County Owner-Occupied Rehabilitation

DESCRIPTION: Grants of \$5,000 or less for low/mod income homeowners in rural St. Joseph County for improvements to the energy efficiency & safety of their homes.

2005 FUNDS Recommended: \$150,000.00

2004 FUNDS ALLOCATED: \$0.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: St. Joseph County

GOALS OF PROJECT: To provide renovation funds to improve the energy efficiency & improve the safety of 25 homes.

CONSISTENCY WITH HCD PLAN: Housing section “A” strategy #1

MATCH FUNDING: \$37,500.00 of banked match

PROGRAM INCOME: This project will not produce any direct income.

ENVIRONMENTAL REVIEW: Categorically excluded

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

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 53**

SUBMITTING ORGANIZATION: Habitat for Humanity of St. Joseph County

PROJECT TITLE: Habitat for Humanity Training, Construction and Re-Store Center

DESCRIPTION: Requested funding for the construction of a building to house Habitat for Humanity of St. Joseph County's (HFHJC) Construction Department, Cornerstone Training Program and Habitat Re-Store. CDBG funds will fund only the First phase or the Construction Department.

BUDGET: 2005 requested: \$83,666 Staff recommended: \$83,666
 2004 approved -0-

TIMETABLE:

Bidding begins in January, 2005; building will be complete October 1, 2005.

ELIGIBILITY: **24 CFR 570.201 (c)** *Public facilities and improvements.* "acquisition, construction of public facilities and improvements,....."

BENEFIT: **24 CFR 570.208 (a)** *Activities benefiting low and moderate income persons.* (2) *Limited Clientele activities.* (I) "an activity which benefits a limited clientele, at least 51 percent of whom are low or moderate income persons....."

COMPATIBILITY with HDC Plan: D. "Other" needs, Strategy #5: Public Facilities

SERVICE AREA: St. Joseph County

GOALS OF PROJECT:

1. Increase the capacity to train people in the construction and home maintenance process.
2. Increase the number of volunteers involved with Habitat.
3. Increase the capacity for number of houses built in St. Joseph County.
4. Provide a dependable source of funding for building homes.

ENVIRONMENTAL ASSESSMENT: Environmental Assessment, 24 CFR 58.36

OTHER REVIEWS:

Davis-Bacon: Yes

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

Comments: The estimated total cost of this project is \$340,946. HFHSJ has a commitment from Waterfield Mtg. Co. to purchase 3 mortgages for \$91,500, they are planning on selling a gifted home for \$50,000 and have applied for/or will apply for other grants totaling \$115,000 (plan to receive \$55,000 of that amount), and are planning on donations of \$100,000 for this project. CDBG funds will be used for Phase #1, site work and concrete. This appears to be a very well thought out project.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 54**

SUBMITTING ORGANIZATION: Indiana Plan

PROJECT TITLE: Pre-Apprenticeship Training

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

BUDGET: 2005 requested: \$53,000
2004 approved: \$39,750

Staff Recommendation: \$39,750

TIMETABLE: Ongoing throughout the year.

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

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

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

SERVICE AREA: City wide

GOALS OF PROJECT: To provide pre-apprenticeship training to 15 individuals and place them in apprenticeship positions where 70% will be retained after 13 weeks of employment.

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 56**

SUBMITTING ORGANIZATION: *St. Margaret's House*

PROJECT TITLE: *St. Margaret's House Renovation*

DESCRIPTION: *This project will allow the grantee to complete Phase 3 of the building renovation of their facility. Phase 3 is the renovation of the third floor of their building that will be used for special projects such as the distribution of school supplies and Christmas gifts for their clients. The third floor is also used to receive and sort donations to St. Margaret's House.*

BUDGET: **2005 REQUESTED:** \$12,000 *Staff recommendation:* \$8,000
2004 APPROVED: \$12,500

TIMETABLE: *60 days from work commencing*

ELIGIBILITY: *24 CFR 570.201 (c) Public Facilities and improvements. "...rehabilitation...such facilities include shelters for the homeless;...battered spouse; drug offenders..." 24 CFR 570.202 Eligible rehabilitation and preservation activities. (b) Types of assistance. "CDBG funds may be used to finance the following types of rehabilitation activities...(2) labor, materials and other costs of rehabilitation of properties..."*

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

COMPATIBILITY WITH HCD PLAN: *B. Strategies to Attack the Social Service Needs: Strategy #4: Give Family Advocacy and Support, Strategy #5: Furnish Adequate Health Care/ Nutrition Services D. "Other" Needs Strategy #5: Rehab of Public Facilities.*

SERVICE AREA: *Cities of South Bend and Mishawaka. Site is located at 117 North Lafayette Boulevard, South Bend, Indiana, Census Tract 17, Block Group 2 (82.3% Low/Mod - per 2000 Census)*

GOALS OF PROJECT: *To complete renovation of St. Margaret's House in order to expand the programs and services provided. Usable space will increase to 2800 sq. ft.*

ENVIRONMENTAL ASSESSMENT: *Categorically Excluded, 24 CFR 58.35 (a)(3)(ii)(A)(B)*

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 58**

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

PROJECT TITLE: Youth Development

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

BUDGET: 2005 requested: \$50,000
2004 approved: \$40,000

Staff recommendation: \$40,000

TIMETABLE: Ongoing throughout 2005: during winter, spring and fall, club hours are 2:30pm to 8pm; during summer, hours are 8am to 6pm..

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

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

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

SERVICE AREA: Daily programming takes place at three sites in South Bend , 502 E. Sample St. located in CT 29 (75.48% L/M), 740 N. Eddy Street, and 56660 Oak Road. The Wilson Primary Center located at 56660 Oak Road has about 75 out of the 2500 kids participating. This is approximately 3% which keeps the Boys and Girls Club well above the 51% benefit to low/moderate income, City of South Bend families. The \$40,000 awarded from the City of South Bend's CDBG program is well below the total 2003 budget of \$919,486. From this information we can assume the City's CDBG funds are benefiting low/moderate income City children.

GOALS OF PROJECT: Provide youth development programs for 800 City of South Bend youth in 2005.

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

**Activity Description
(2005 Program year)
Application #62**

Submitting Organization: Youth Development Commission

Subject Title: Developing Community with Youth

Description: YDC is an agency whose main role is to encourage and facilitate positive, collaborative, cooperative activities for the youth of our community. As part of their mission, they improve communications, information sharing and inter-organizational relationships through neutral forums for dialogue and participation in identified projects of importance.

Budget: 2005 requested: \$15,000
2004 approved: \$ 0

Staff recommendation: \$10,000

Timetable: Throughout the year.

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

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

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

Service Area: Throughout the City of South Bend

Goals of Project:

The goals for YDC in 2005 are to continue to be a provider of public information and support to neighborhoods that are involved with leadership training and the enhancement of civic engagement opportunities for those youth who live in neighborhoods that are being assisted with CDBG funds.

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**CITY OF MISHAWAKA
ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 63**

SUBMITTING ORGANIZATION: *North Central Indiana Food Bank, Inc.*

PROJECT TITLE: *Mobile Food Pantry Service Project*

DESCRIPTION: *The purpose of this project is to expand the distribution of food to under-served areas of South Bend and Mishawaka, Indiana*

BUDGET: **2005 REQUESTED:** \$5,000 *Staff recommendation:* \$5,000
2004 APPROVED: \$5,000

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.201 (e) Public Services. "Provision of public services including...health,...counseling,...welfare..."*

BENEFIT: *24 CFR 570.208 (a)(2) Limited clientele activities. (D) Be of such nature and be in such location that it may be concluded that the activity's clientele will primarily benefit low/mod income persons.*

COMPATIBILITY WITH HCD PLAN: *B. Strategies to Attack the Social Service Needs: Strategy #5:Furnish Adequate Health Care/Nutritional Services*

SERVICE AREA: *Mishawaka, Indiana*

GOALS OF PROJECT: *To add nutritional services to additional low-mod income residents of Mishawaka. In 2004, the Mobile Food Pantry assisted 2600 residents a month.*

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

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**Activity Description
(2005 Program year)
Application #64**

Submitting Organization: La Casa De Amistad, Inc.

Subject Title: LaCasa de Amistad Community Outreach Services

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

Budget: 2005 requested: \$50,000
2004 approved: \$40,000

Staff recommendation: \$20,000

Timetable: Programs will continue throughout the year.

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

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

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

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

Goals of Project:

4. Service at least 100 clients through information and referral annually.
5. Develop a more extensive system to record all information and referral requests.
6. Develop a more extensive system to track the success of specific referrals.
7. Continue to provide emergency food to at least 75 families per month through the food pantry.
8. Continue to provide a safe and educational place for children of clients through the after School (capacity=30) and Summer Youth (capacity=40) programs.
9. Continue to provide child care for all of the classes and meetings held at LaCasa deAmistad so that families and mothers may attend.

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

Other Reviews:

Davis Bacon: No

Relocation: No

One for One Replacement Hsg: No

Job Creation: No

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 68**

SUBMITTING ORGANIZATION: *United Religious Community of St. Joseph County*

PROJECT TITLE: *Advocacy Centers of St. Joseph County*

DESCRIPTION: *Resource and referral services for Mishawaka low-mod income residents.*

BUDGET: **2005 REQUESTED:** \$12,695 *Staff recommendation:* \$2,500
2004 APPROVED: \$0

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.201 (e) Public Service. "Provision of public services (including labor, supplies, and materials which are directed toward improving the community's public services and facilities, including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling energy conservation, welfare..."*

BENEFIT: *24 CFR 570.208(a)(2) Activities benefiting low and moderate income persons, Limited Clientele Activities*

COMPATIBILITY WITH HCD PLAN: *B. Social Services: Strategy #4: Give Family Advocacy and Support.*

SERVICE AREA: *Cities of South Bend and Mishawaka, Indiana*

GOALS OF PROJECT: *1011 Mishawaka families will be provided case management assistance, support, and guidance, and 2,905 individuals will show benefit from our case management services.*

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

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #69**

SUBMITTING ORGANIZATION: Community Coordinated Child Care, Inc.

PROJECT TITLE: Child Care Subsidy

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

BUDGET: 2005 requested: \$67,000
2004 approved: \$62,000

Staff Recommended: \$62,000

TIMETABLE:

Ongoing throughout year.

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

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

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

SERVICE AREA: Day Care Centers involved:

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

GOALS OF PROJECT:

Provide 12 children with 3000 days of child care.

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

OTHER REVIEWS:

Davis-Bacon: No.

Relocation: No.

One for One Replacement Hsg: No.

Job Creation: No.

**HOME 2005 PROGRAM YEAR
ACTIVITY DESCRIPTION
APPLICATION NO. 70**

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

PROJECT TITLE: Mishawaka First Time Homebuyer Program

DESCRIPTION: Mortgage subsidy program to provide homeownership opportunities to income eligible families.

2005 FUNDS Recommended: \$257,500.00

2004 FUNDS ALLOCATED: \$250,000.00

TIMETABLE: all funds expected to be used in 2005

ELIGIBILITY:

24 CFR 92.205(a)(1)

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

SERVICE AREA: City of Mishawaka

GOALS OF PROJECT: To strengthen neighborhoods by adding 7 new structures and provide homeownership opportunities to seven families .

CONSISTENCY WITH HCD PLAN: Housing section “A” strategy #2

MATCH FUNDING: Difference between appraised value and the sales price, the value of city-owned property donated to the project.

PROGRAM INCOME: This project will not produce direct income.

ENVIRONMENTAL REVIEW: Environmental Assessment required

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

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 71**

SUBMITTING ORGANIZATION: *City of Mishawaka Department of Redevelopment*

PROJECT TITLE: *City of Mishawaka Department of Redevelopment General Administration*

DESCRIPTION: *Provide staff services needed to monitor and administer the Mishawaka CDBG programs.*

BUDGET: **2005 REQUESTED:** \$147,000 *Staff recommendation:* \$147,000
 2004 APPROVED: \$143,000

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.205 Eligible planning, urban environmental design and policy-planning-management-capacity building activities. (a)(2) "Community development plans" and CFR 24 570.206, Program Administration costs. (a) "General management, oversight and coordination."*

BENEFIT: *24 CFR 570.200 (a) (3) (I) "Cost of administration and planning eligible under CFR.205 and CFR 570.206 will be assumed to benefit low and moderate income persons."*

COMPATIBILITY WITH HCD PLAN: *D. "Other" Needs: Strategy #3 Administrative and Planning Support.*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *Personnel and non-personnel costs associated with administering CDBG funded housing and neighborhood development programs.*

ENVIRONMENTAL ASSESSMENT: *24 CFR 58.34 (a) (3) Exempt*

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 72**

SUBMITTING ORGANIZATION: *City of Mishawaka Department of Redevelopment*

PROJECT TITLE: *Mary Phillips Loan Repayment*

DESCRIPTION: *This activity is set up to repay the loan for the Mary Phillips School Apartments Project*

BUDGET: **2005 REQUESTED:** \$270,000 *Staff recommendation: \$270,000*
2004 APPROVED: \$0

TIMETABLE: *Program Year 2005*

ELIGIBILITY: *24 CFR 570.202 (e) Eligible rehabilitation and preservation activities. Renovation of closed buildings.*

BENEFIT: *24 CFR 570.208 (a) (3) Activities benefiting low-moderate income persons, Housing activities. "...for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low/mod income households. This would include but not necessarily be limited to acquisition or rehabilitation of property by the recipient, sub-recipient, or developer ...conversion of nonresidential structures, and new housing structures...For rental housing, occupancy by low/mod income households must be at affordable rents to qualify under this criterion."*

COMPATIBILITY WITH HCD PLAN: *A. Housing: Strategy #3 Promote Quality Rental Property. Activity B: Create additional and upgrade single family and multi-family rental units.*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *Repayment of the loan for the Mary Phillips School Apartments, which provides senior housing.*

ENVIRONMENTAL ASSESSMENT: *Assessed, 24 CFR 58.36*

OTHER REVIEWS:

Davis-Bacon: *Yes*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 73**

SUBMITTING ORGANIZATION: *City of Mishawaka*

PROJECT TITLE: *Spot Blight Elimination*

DESCRIPTION: *For demolition and clearance of deteriorated homes*

BUDGET: **2005 REQUESTED:** \$87,000 *Staff recommendation:* \$87,000
 2004 APPROVED: \$124,622

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *24 CFR 570.201(d) Clearance activities. Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites. Demolition of HUD-assisted housing units may be undertaken only with the prior approval of HUD*

BENEFIT: *24 CFR 570.208(b)(2) Activities to address slums or blight on a spot basis. Acquisition, clearance, relocation, historic preservation and building rehabilitation activities which eliminate specific conditions, of blight or physical decay on a spot basis not located in a slum or blighted area will meet this objective. Under this criterion, rehabilitation is limited to the extent necessary to eliminate specific conditions detrimental to public health and safety.*

COMPATIBILITY WITH HCD PLAN: *Category D "Other Needs": Strategy #2- Targeted Demolition*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *Three (3) vacant, deteriorated buildings will be acquired, demolished and cleared.*

ENVIRONMENTAL ASSESSMENT:

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 74**

SUBMITTING ORGANIZATION: *City of Mishawaka Department of Redevelopment*

PROJECT TITLE: *City-Wide Residential Rehabilitation Program*

DESCRIPTION: *Provides home repair loans and grants for residents of Mishawaka with low and moderate incomes.*

BUDGET: **2005 REQUESTED:** \$254,000 *Staff recommendation:* \$254,000
2004 APPROVED: \$215,000

TIMETABLE: *Ongoing throughout 2005*

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

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

COMPATIBILITY WITH HCD PLAN: *A. Housing: Strategy #1: Supporting Existing Homeowners, Activity A: Loans/Grants to Owner-Occupants for home rehabilitation/repair. Activity B: Home modifications to handicapped homeowners.*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *Approximately 8 homes will be successfully rehabilitated with all lead paint hazards identified and controlled.*

ENVIRONMENTAL ASSESSMENT: *24 CFR 58.35 (a) (3) (i) Categorically Excluded*

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 75**

SUBMITTING ORGANIZATION: *Boys & Girls Club of St. Joseph County*

PROJECT TITLE: *Youth Development Services in Mishawaka*

DESCRIPTION: *To provide interrelated activities involving Mishawaka youth in experiences that enhance the development of their physical, social, educational, vocational, and moral lives. The activities include but are not limited to Character and Leadership; Education and Career; Health and Life Skills; The Arts; and Sports, Fitness, and Recreation.*

BUDGET: **2005 REQUESTED:** \$20,000 *Staff recommendation:* \$15,000
2004 APPROVED: \$10,000

TIMETABLE: *Ongoing throughout the year*

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

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

COMPATIBILITY WITH HCD PLAN: *B. Strategies to Attack the Social Service Needs...Activity 9. Expanding Youth Services.*

SERVICE AREA: *Mishawaka, Indiana*

GOALS OF PROJECT: *To have two hundred children participate in the core programming at the Battell Elementary School extension site.*

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

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 76**

SUBMITTING ORGANIZATION: *Family & Children's Center Counseling & Development*

PROJECT TITLE: *Family & Children's Center Therapeutic Services*

DESCRIPTION: *To provide clinical services and child development services that aid in the prevention, education, intervention and treatment of child abuse and/or neglect.*

BUDGET: **2005 REQUESTED:** \$20,000 *Staff recommendation:* \$12,000
2004 APPROVED: \$10,000

TIMETABLE: *Ongoing throughout the year*

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

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

COMPATIBILITY WITH HCD PLAN: *B. Strategies to Attack the Social Service Needs: Strategy #6: Provide Needed Mental Health Care*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *1) Counseling for adults and/or young children; 2) Child care for families working toward self-sufficiency; 3) Relief child care and ongoing therapeutic services (to prevent or minimize the effects of abuse and neglect on children); 4) Self-help support group for mothers; 5) Parenting groups.*

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

OTHER REVIEWS:

Davis-Bacon: *No*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

**ACTIVITY DESCRIPTION
(2005 PROGRAM YEAR)
APPLICATION #: 77**

SUBMITTING ORGANIZATION: *City of Mishawaka*

PROJECT TITLE: *Mishawaka Neighborhood Services Program*

DESCRIPTION: *To provide for a variety of public works improvements that will include curbs , sidewalks, trees, alleys, and street lights.*

BUDGET: **2005 REQUESTED:** \$104,936 *Staff recommendation:* \$104,936
2004 APPROVED: \$82,500

TIMETABLE: *Ongoing throughout 2005*

ELIGIBILITY: *570.208 (c) Public facilities and improvements. "Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvments..."*

COMPATIBILITY WITH HCD PLAN: *D. "Other" Needs: Strategy #1: Public Works*

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

SERVICE AREA: *Lincoln Park Neighborhood which is located in Census Tract 102, Block Group 1, (63.1% of the population is of Low/Mod income - Source: 2000 Census)*

GOALS OF PROJECT: *The program will provide for the removal and installation of approximately 2,200 linear feet of sidewalk and over 1,000 linear feet of curb. Additionally, assistance may be provided for water/sewer connections. Also, if funds are available, street trees, streetlights, and other blighting infrastructure will be replaced.*

ENVIRONMENTAL ASSESSMENT: *24 CFR 58.35 (a) (1) Categorically Excluded*

OTHER REVIEWS:

Davis-Bacon: *Yes*
Relocation: *No*
One for One Replacement Housing: *No*
Job Creation: *No*

ACTIVITY DESCRIPTION

(2005 PROGRAM YEAR)

APPLICATION #: 78

SUBMITTING ORGANIZATION: *City of Mishawaka*

PROJECT TITLE: *City of South Bend Planning / Staff Support, Housing and Community Development Requirements*

DESCRIPTION: *Program administration. Provides staff services needed to carry out various planning and program management activities*

BUDGET: **2005 REQUESTED:** :\$10,000 *Staff recommendation:* :\$10,000
2004 APPROVED: :\$10,000

TIMETABLE: *Ongoing throughout the year*

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

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

COMPATIBILITY WITH HCD PLAN: *D. "Other" Needs: Strategy #3: Administrative Planning and Support*

SERVICE AREA: *City of Mishawaka, Indiana*

GOALS OF PROJECT: *Personnel and non-personnel costs associated with carrying out various planning and program management activities.*

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

OTHER REVIEWS:

Davis-Bacon: *No*

Relocation: *No*

One for One Replacement Housing: *No*

Job Creation: *No*

**Application for
Federal Assistance**

U.S. Department of Housing
and Urban Development

OMB Approval No.2501-0017 (exp. 03/31/2005)

1. Type of Submission

Application

Preapplication

Duns # 07-432-7123

2. Date Submitted	4. HUD Application Number
3. Date and Time Received by HUD	5. Existing Grant Number
	6. Applicant Identification Number

7. Applicant's Legal Name City of South Bend, Indiana		8. Organizational Unit Dept. of Community & Economic Development	
9. Address (give city, county, State, and zip code) A. Address: 227 W. Jefferson B. City: South Bend C. County: St. Joseph D. State: IN E. Zip Code: 46616		10. Name, title, telephone number, fax number, and e-mail of the person to be contacted on matters involving this application (including area codes) A. Name: Elizabeth Leonard B. Title: Director-Financial & Program Management C. Phone: 574-235-9330 D. Fax: 574-235-9021 E. E-mail: ELeonard@ci.south-bend.in.us	
11. Employer Identification Number (EIN) or SSN 35-6001201		12. Type of Applicant (enter appropriate letter in box) c A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School District I. University or College J. Indian Tribe K. Tribally Designated Housing Entity (TDHE) L. Individual M. Profit Organization N. Non-profit O. Public Housing Authority P. Other (Specify)	
13. Type of Application <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Renewal <input type="checkbox"/> Revision If Revision, enter appropriate letters in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Amount B. Decrease Amount C. Increase Duration D. Decrease Duration E. Other (Specify)		14. Name of Federal Agency U.S. Department of Housing and Urban Development	
15. Catalog of Federal Domestic Assistance (CFDA) Number Title: Emergency Shelter Grant Component Title: 14 --- 231		16. Descriptive Title of Applicant's Program	
17. Areas affected by Program (boroughs, cities, counties, States, Indian Reservation, etc.) within the boundaries of St. Joseph County			
18a. Proposed Program start date 1/1/05	18b. Proposed Program end date 12/31/05	19a. Congressional Districts of Applicant second	19b. Congressional Districts of Program second
20. Estimated Funding: Applicant must complete the Funding Matrix on Page 2.			
21. Is Application subject to review by State Executive Order 12372 Process? A. Yes <input type="checkbox"/> This preapplication/application was made available to the State Executive Order 12372 Process for review on: Date _____ B. No <input type="checkbox"/> Program is not covered by E.O. 12372 <input type="checkbox"/> Program has not been selected by State for review.			
22. Is the Applicant delinquent on any Federal debt? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation.			

Funding Matrix

The applicant must provide the funding matrix shown below, listing each program for which HUD funding is being requested, and complete the certifications.

Grant Program*	HUD Share	Applicant Match	Other HUD Funds	Other Federal Share	State Share	Local/Tribal Share	Other	Program Income	Total
ESG	124,736.00	124,736.00							249,472.00
									0.00
									0.00
									0.00
									0.00
Grand Totals	124,736.00	124,736.00	0.00	0.00	0.00	0.00	0.00	0.00	249,472.00

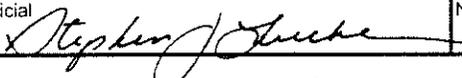
* For FHIPs, show both initiative and component

Certifications

I certify, to the best of my knowledge and belief, that no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of an 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 this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all sub awards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly.

Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage of the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

This application incorporates the Assurances and Certifications (HUD-424B) attached to this application or renews and incorporates for the funding you are seeking the Assurances and Certifications currently on file with HUD. To the best of my knowledge and belief, all information in this application is true and correct and constitutes material representation of fact upon which HUD may rely in awarding the agreement.

23. Signature of Authorized Official 	Name (printed) Stephen J. Luecke
Title Mayor, City of South Bend	Date (mm/dd/yyyy) 11-1-20

**Application for
Federal Assistance**

U.S. Department of Housing
and Urban Development

OMB Approval No.2501-0017 (exp. 03/31/2005)

1. Type of Submission

Application Preapplication

2. Date Submitted 11/08/2004	4. HUD Application Number M-05-DC-18-0208
3. Date and Time Received by HUD	5. Existing Grant Number
	6. Applicant Identification Number

Duns # 07-432-7123

7. Applicant's Legal Name St. Joseph County Housing Consortium	8. Organizational Unit City of South Bend		
9. Address (give city, county, State, and zip code) A. Address: 227 W. Jefferson B. City: South Bend C. County: St. Joseph D. State: IN E. Zip Code: 46601	10. Name, title, telephone number, fax number, and e-mail of the person to be contacted on matters involving this application (including area codes) A. Name: Elizabeth Leonard B. Title: Director, Financial & Program Management C. Phone: 574-235-9330 D. Fax: 574-235-9021 E. E-mail: Eleonard@ci.south-bend.in.us		
11. Employer Identification Number (EIN) or SSN 35-6001201	12. Type of Applicant (enter appropriate letter in box) <input type="checkbox"/> c A. State I. University or College B. County J. Indian Tribe C. Municipal K. Tribally Designated Housing Entity (TDHE) D. Township L. Individual E. Interstate M. Profit Organization F. Intermunicipal N. Non-profit G. Special District O. Public Housing Authority H. Independent School District P. Other (Specify)		
13. Type of Application <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Renewal <input type="checkbox"/> Revision If Revision, enter appropriate letters in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Amount B. Decrease Amount C. Increase Duration D. Decrease Duration E. Other (Specify)	14. Name of Federal Agency U.S. Department of Housing and Urban Development		
15. Catalog of Federal Domestic Assistance (CFDA) Number Title: HOME Component Title: 14 -- 35-239	16. Descriptive Title of Applicant's Program		
17. Areas affected by Program (boroughs, cities, counties, States, Indian Reservation, etc.) within the boundaries of St. Joseph County, Indiana			
18a. Proposed Program start date 1/1/05	18b. Proposed Program end date 12/31/05	19a. Congressional Districts of Applicant second	19b. Congressional Districts of Program second
20. Estimated Funding: Applicant must complete the Funding Matrix on Page 2.			
21. Is Application subject to review by State Executive Order 12372 Process? A. Yes <input type="checkbox"/> This preapplication/application was made available to the State Executive Order 12372 Process for review on: Date _____ B. No <input type="checkbox"/> Program is not covered by E.O. 12372 <input type="checkbox"/> Program has not been selected by State for review.			
22. Is the Applicant delinquent on any Federal debt? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation.			

Funding Matrix

The applicant must provide the funding matrix shown below, listing each program for which HUD funding is being requested, and complete the certifications.

Grant Program*	HUD Share	Applicant Match	Other HUD Funds	Other Federal Share	State Share	Local/Tribal Share	Other	Program Income	Total
HOME	1,227,000.00	306,750.00					164,904.00	67,000.00	1,765,654.00
									0.00
									0.00
									0.00
									0.00
Grand Totals	1,227,000.00	306,750.00	0.00	0.00	0.00	0.00	164,904.00	67,000.00	1,765,654.00

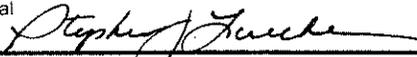
* For FHIPs, show both initiative and component

Certifications

I certify, to the best of my knowledge and belief, that no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of an 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 this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-L.L.L. Disclosure Form to Report Lobbying. I certify that I shall require all sub awards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly.

Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage of the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

This application incorporates the Assurances and Certifications (HUD-424B) attached to this application or renews and incorporates for the funding you are seeking the Assurances and Certifications currently on file with HUD. To the best of my knowledge and belief, all information in this application is true and correct and constitutes material representation of fact upon which HUD may rely in awarding the agreement.

23. Signature of Authorized Official 	Name (printed) Stephen J. Luecke
Title Mayor, City of South Bend	Date (mm/dd/yyyy) 11-9-07

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;

11-9-07
Signature/Authorized Official Date

Mayor
Title

**Application for
Federal Assistance**

U.S. Department of Housing
and Urban Development

OMB Approval No.2501-0017 (exp. 03/31/2005)

1. Type of Submission

Application

Preapplication

Duns # C7-432-7123

2. Date Submitted 11/08/2004	4. HUD Application Number B-05-MC-18-0011
3. Date and Time Received by HUD	5. Existing Grant Number
	6. Applicant Identification Number

7. Applicant's Legal Name City of South Bend		8. Organizational Unit Dept. of Community & Economic Development	
9. Address (give city, county, State, and zip code) A. Address: 1200 County-City Bldg, 227 W. Jefferson B. City: South Bend C. County: St. Joseph D. State: IN E. Zip Code: 46601		10. Name, title, telephone number, fax number, and e-mail of the person to be contacted on matters involving this application (including area codes) A. Name: Elizabeth Leonard B. Title: Director, Div. of Financial & Program Management C. Phone: 574/235-9330 D. Fax: 574/235-9021 E. E-mail: Eleonard@ci.south-bend.in.us	
11. Employer Identification Number (EIN) or SSN 35-6001201		12. Type of Applicant (enter appropriate letter in box) <input type="checkbox"/> C A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School District I. University or College J. Indian Tribe K. Tribally Designated Housing Entity (TDHE) L. Individual M. Profit Organization N. Non-profit O. Public Housing Authority P. Other (Specify)	
13. Type of Application <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Renewal <input type="checkbox"/> Revision If Revision, enter appropriate letters in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Amount B. Decrease Amount C. Increase Duration D. Decrease Duration E. Other (Specify)		14. Name of Federal Agency U.S. Department of Housing and Urban Development	
15. Catalog of Federal Domestic Assistance (CFDA) Number Title: <i>CDBG</i> Component Title: 14--218		16. Descriptive Title of Applicant's Program	
17. Areas affected by Program (boroughs, cities, counties, States, Indian Reservation, etc.) Within the boundaries of the City of South Bend			
18a. Proposed Program start date 1/1/05	18b. Proposed Program end date 12/31/05	19a. Congressional Districts of Applicant Indiana second	19b. Congressional Districts of Program Indiana second
20. Estimated Funding: Applicant must complete the Funding Matrix on Page 2.			
21. Is Application subject to review by State Executive Order 12372 Process? A. Yes <input type="checkbox"/> This preapplication/application was made available to the State Executive Order 12372 Process for review on: Date _____ B. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372 <input type="checkbox"/> Program has not been selected by State for review.			
22. Is the Applicant delinquent on any Federal debt? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation.			

Funding Matrix

The applicant must provide the funding matrix shown below, listing each program for which HUD funding is being requested, and complete the certifications.

Grant Program*	HUD Share	Applicant Match	Other HUD Funds	Other Federal Share	State Share	Local/Tribal Share	Other	Program Income	Total
CDBG	3,468,840.00							658,334.00	4,127,174.00
									0.00
									0.00
									0.00
									0.00
Grand Totals	3,468,840.00	0.00	0.00	0.00	0.00	0.00	0.00	658,334.00	4,127,174.00

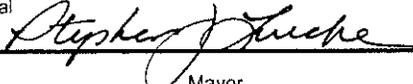
* For FHIPs, show both initiative and component

Certifications

I certify, to the best of my knowledge and belief, that no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of an 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 this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all sub awards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly.

Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage of the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

This application incorporates the Assurances and Certifications (HUD-424B) attached to this application or renews and incorporates for the funding you are seeking the Assurances and Certifications currently on file with HUD. To the best of my knowledge and belief, all information in this application is true and correct and constitutes material representation of fact upon which HUD may rely in awarding the agreement.

23. Signature of Authorized Official 	Name (printed) Stephen J. Luecke
Title Mayor	Date (mm/dd/yyyy) 11-9-2007

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 antidisplacement 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:

1. 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;
2. 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
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards 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.

Stephen J. Suche 11.9.01
 Signature/Authorized Official Date

Mayor
 Title

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:

1. **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);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____, _____ (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;
3. **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:

1. 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

2. 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 24 CFR Part 35, subparts A, B, J, K and R;

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

Stephan Zucke 11-9-07
Signature/Authorized Official Date

Mayor
Title

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

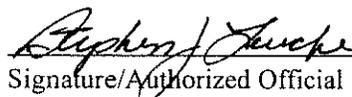
Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under §576.71 of this title.

Confidentiality -- It will 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 under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.


Signature/Authorized Official _____ Date _____

Title

APPLICATION FOR FEDERAL ASSISTANCE

1. Type of Submission Application <i>Preapplication</i> <input type="checkbox"/> Construction <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction <input type="checkbox"/> Non-Construction		2. Date Submitted (mm/dd/yyyy) 09/17/2004	Applicant Identifier
		3. Date Received by State (mm/dd/yyyy)	State Applicant Identifier
		4. Date Received by Federal Agency (mm/dd/yyyy)	Federal Identifier

5. APPLICANT INFORMATION																											
Legal Name: City of Mishawaka	Organizational Unit:																										
Address (give city, county, state, and zip code): 600 E. Third St. Mishawaka, St. Joseph County, IN 46544	Name and telephone number of the person to be contacted on matters involving this application (give area code): Laura L. Wagley (574)258-1609																										
6. EMPLOYER IDENTIFICATION NUMBER (EIN): <table style="width:100%; text-align: center;"> <tr> <td style="border: 1px solid black; width: 20px;">3</td> <td style="border: 1px solid black; width: 20px;">5</td> <td style="border: 1px solid black; width: 20px;">-</td> <td style="border: 1px solid black; width: 20px;">6</td> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">0</td> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">5</td> </tr> </table>	3	5	-	6	0	0	1	1	1	5	7. TYPE OF APPLICANT: <i>(enter appropriate letter in box)</i> <div style="text-align: right; border: 1px solid black; width: 30px; height: 20px; margin: 5px auto; text-align: center;">C</div> <table style="width:100%; font-size: small;"> <tr> <td>A. State</td> <td>I. State Controlled Institution of Higher Learning</td> </tr> <tr> <td>B. County</td> <td>J. Private University</td> </tr> <tr> <td>C. Municipal</td> <td>K. Indian Tribe</td> </tr> <tr> <td>D. Township</td> <td>L. Individual</td> </tr> <tr> <td>E. Interstate</td> <td>M. Profit Organization</td> </tr> <tr> <td>F. Intermunicipal</td> <td>N. Nonprofit</td> </tr> <tr> <td>G. Special District</td> <td>O. Public Housing Agency</td> </tr> <tr> <td>H. Independent School Dist.</td> <td>P. Other (Specify)</td> </tr> </table>	A. State	I. State Controlled Institution of Higher Learning	B. County	J. Private University	C. Municipal	K. Indian Tribe	D. Township	L. Individual	E. Interstate	M. Profit Organization	F. Intermunicipal	N. Nonprofit	G. Special District	O. Public Housing Agency	H. Independent School Dist.	P. Other (Specify)
3	5	-	6	0	0	1	1	1	5																		
A. State	I. State Controlled Institution of Higher Learning																										
B. County	J. Private University																										
C. Municipal	K. Indian Tribe																										
D. Township	L. Individual																										
E. Interstate	M. Profit Organization																										
F. Intermunicipal	N. Nonprofit																										
G. Special District	O. Public Housing Agency																										
H. Independent School Dist.	P. Other (Specify)																										
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): <table style="width:100%; text-align: center;"> <tr> <td style="border: 1px solid black; width: 30px; height: 20px;"> </td> <td style="border: 1px solid black; width: 30px; height: 20px;"> </td> </tr> </table> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify):			9. NAME OF FEDERAL AGENCY: Dept. of Housing and Urban Development																								
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: (xx-yyy) <table style="width:100%; text-align: center;"> <tr> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">4</td> <td style="border: 1px solid black; width: 20px;">.</td> <td style="border: 1px solid black; width: 20px;">2</td> <td style="border: 1px solid black; width: 20px;">1</td> <td style="border: 1px solid black; width: 20px;">8</td> </tr> </table> TITLE: Community Development Block Grant	1	4	.	2	1	8	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Community Development Block Grant 2004 activities to include: residential owner-occupied rehabilitation, screening for lead based paint, first-time homebuyers assistance, public facilities and improvements, acquisition clearance, food & nutrition services, youth programs, child care, health services, services for senior citizens, and general program administration. Owner- Occupied Residential Rehabilitation First- Time Homebuyer Program Spot Blight Elimination Program Neighborhood Services- Curbs and Sidewalks Sub-Recipients/Human Services Administration/Planning Mary Phillips Senior Housing Project																				
1	4	.	2	1	8																						
12. AREAS AFFECTED BY PROJECT (cities, counties, states, etc.): City of Mishawaka																											
13. PROPOSED PROJECT: <table style="width:100%; font-size: x-small;"> <tr> <td style="width:50%;">Start Date (mm/dd/yyyy)</td> <td style="width:50%;">Ending Date (mm/dd/yyyy)</td> </tr> <tr> <td style="text-align: center;">01/01/05</td> <td style="text-align: center;">12/31/05</td> </tr> </table>	Start Date (mm/dd/yyyy)	Ending Date (mm/dd/yyyy)	01/01/05	12/31/05	14. CONGRESSIONAL DISTRICTS OF: <table style="width:100%; font-size: x-small;"> <tr> <td style="width:50%;">a. Applicant</td> <td style="width:50%;">b. Project</td> </tr> <tr> <td style="text-align: center;">Indiana Second</td> <td style="text-align: center;">Indiana Second</td> </tr> </table>	a. Applicant	b. Project	Indiana Second	Indiana Second																		
Start Date (mm/dd/yyyy)	Ending Date (mm/dd/yyyy)																										
01/01/05	12/31/05																										
a. Applicant	b. Project																										
Indiana Second	Indiana Second																										
15. ESTIMATED FUNDING: Complete form HUD-424-M, Funding Matrix	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON: DATE (mm/dd/yyyy) _____ b. NO. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12372 OR <input type="checkbox"/> PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW																										
17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No																											
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.																											
a. Typed Name of Authorized Representative Jeffrey L. Rea	b. Title Mayor	c. Telephone number (Include Area Code) 574-258-1601																									
d. Signature of Authorized Representative 		e. Date Signed (mm/dd/yyyy) 09/22/04																									

Federal Assistance Funding Matrix

OMB Approval (pending)

The applicant must provide the funding matrix shown below, listing each program for which Federal funding is being requested, and complete the certifications.

Program*	Applicant Share	Federal Share	State Share	Local	Other	Program Income	Total
Community Development Block Grant		\$662,000			\$101,436	\$200,000	\$963,436
Grand Totals		\$662,000			\$101,436	\$200,000	\$963,436

* For FHIPs, show both initiative and component

Instructions for the HUD-424-M

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

This form is to be used by applicants requesting funding from the Department of Housing and Urban Development for application submissions for Federal assistance.

Enter the following information:

Program: The HUD funding program you are applying under.

Applicant Share: Enter the amount of funds or cash equivalent of in-kind contributions you are contributing to your project or program of activities.

Federal Share: Enter the amount of HUD funds you are requesting with your application.

State Share: Enter the amount of funds or cash equivalent of in-kind services the State is contributing to your project or program of activities.

Local Share: Enter the amount of funds or cash equivalent of in-kind services your local government is contributing to your project or program of activities.

Other: Enter the amount of other sources of private, non-profit, or other funds or cash equivalent of in-kind services being contributed to your project or program of activities.

Program Income: Enter the amount of program income you expect to generate and contribute to this program over the life of your award.

Total: Please total all columns and fill in the amounts.

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 antidisplacement 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.

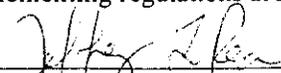
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

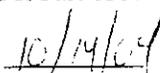
1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the 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;
2. 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
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

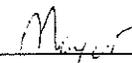
Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

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


 Date


 Title

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:

1. **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);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____, _____ (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;
3. **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:

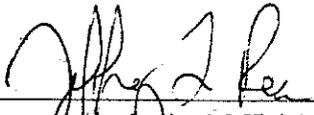
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. 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;

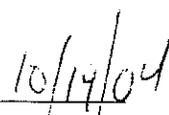
Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

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

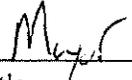
Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official



Date



Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. 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.

B. 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.

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: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) 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).

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. 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.

B. 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.

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: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) 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).

ATTACHMENT TO
ST. JOSEPH COUNTY HOUSING CONSORTIUM
HOUSING & COMMUNITY DEVELOPMENT PLAN
2005

SPECIFIC INFORMATION REQUIRED TO APPLY FOR
SECTION 108 GUARANTEE LOAN

While the activity description for the proposed Section 108 loan funded activities are included in the Housing & Community Development Plan, there is certain other information which must be submitted to HUD as well. This attachment will consolidate this required information into a separate document to make it easier for HUD to conduct the separate review process as necessary.

The City of South Bend, Indiana is requesting a total Section 108 loan of \$21,000,000. Our grant year, starting January 1, 2004, received a CDBG allocation of \$3,379,000 (see executed 7082 for grant B-04-MC-18-0011 signed by HUD 4/19/04 and by the City of South Bend on 4/29/04). As of 8/11/04 we have outstanding 108 guaranteed loan amount of \$4,425,000. The loan amount requested exceeds the loan limits listed at 24 CFR 705 (a)(2)(i). We are requesting a waiver which would allow us to borrow up to \$21,000,000.

All of the requested \$21,000,000 is to be used for issuance costs and loan payments, as well as acquisition, relocation, demolition, environmental clean-up and site preparation associated with redevelopment projects in the old Studebaker manufacturing corridor (primarily area A of the Studebaker/Oliver Redevelopment Area within the corridor). Eligibility citations, respectively, are 24CFR570.703(a), (d), (e), (f) and (g). The redevelopment project meets the national objective of eliminating slums and blight [24CFR570.208(b)(1)].

This request will help the City of South Bend meet its community development strategies in the Housing & Community Development Plan as follows:

Redevelopment activities meet the Strategic Plan elements under D. "Other" Needs, Strategy #1: Public Works and Strategy #3: Industry Attraction/Retention and business Expansion.

The proposed repayment schedule, as outlined in the attached, will repay the Section 108 loan in a series of 21 notes of varying amounts, one maturing each year beginning in 2005 with final payment in 2025. We anticipate the total \$37,966,183 projected repayment amount will come from: Brownfield Economic Development Initiative (BEDI) grant funds, Program income derived from the sale of property, Community Revitalization and Enhancement District (CReED) funds and tax increment financing revenues (TIF). While we realize CDBG is an option for repayment in the out years, we have committed ourselves to doing anything possible to repay those costs from other sources.

The City of South Bend's Chief Elected Official is Mayor Stephen J. Luecke, 1400 County-City Building, 227 W. Jefferson Blvd., South Bend, IN 46601 (574)235-9261. For questions on this application, contact: Elizabeth Leonard, Director of Financial & Program Management, 1200 County-City Building, 227 W. Jefferson Blvd., South Bend, IN 46601 (574)235-9330.

REPAYMENT SCHEDULE

Potential New Section 108 Loan in Three Phases

revised

12/7/04

Collection Year	Payment on Proposed New 108 Loan		Possible New BEDI Funds		Land Sales Area A		Land Sales Area C		Estimated CREED		Post TIF TIF		TIF from Future Development		Carryover of Funds From Previous Year		Total Other Sources		COIT
	Current BEDI Funds	New BEDI Funds	Area A	Area C	Area A	Area C	Area A	Area C	Area A	Area C	Area A	Area C	Area A	Area C	Area A	Area C	Area A	Area C	
2005	308,030	0	0	0	0	0	0	0	655,267	0	0	0	0	0	0	0	655,267	0	0
2006	616,060	0	0	0	0	0	106,500	0	287,757	0	0	0	0	0	347,237	0	741,494	0	0
2007	789,463	0	0	0	0	0	106,500	0	287,757	0	0	0	0	0	125,434	0	519,691	269,772	0
2008	1,046,690	0	0	0	148,500	0	106,500	0	296,390	0	0	0	0	0	0	0	551,390	495,300	0
2009	1,130,515	0	0	0	148,500	0	106,500	0	305,282	0	0	0	0	0	0	0	560,282	570,233	0
2010	1,130,515	0	0	0	148,500	0	106,500	0	314,440	0	0	0	0	0	0	0	569,440	561,075	0
2011	1,130,515	252,026	0	0	148,500	0	0	0	323,873	0	0	0	0	0	0	0	724,399	406,116	0
2012	1,953,715	547,974	0	0	148,500	0	0	0	333,589	51,384	0	0	0	0	0	0	1,081,447	872,268	0
2013	1,954,415	0	0	0	148,500	0	0	0	343,597	662,276	0	0	0	0	0	0	1,154,373	800,042	0
2014	1,958,615	0	0	0	148,500	0	0	0	353,905	731,251	0	0	0	0	0	0	1,233,656	724,959	0
2015	1,959,065	0	0	0	148,500	0	0	0	364,522	775,480	0	0	0	0	0	0	1,288,502	670,563	0
2016	1,953,840	0	0	0	148,500	0	0	0	375,458	820,669	0	0	0	0	0	0	1,344,627	609,213	0
2017	1,948,865	0	0	0	148,500	0	0	0	386,722	828,996	0	0	0	0	0	0	1,364,218	584,647	0
2018	1,955,365	0	0	0	0	0	0	0	398,324	838,371	0	0	0	0	0	0	1,236,695	718,670	0
2019	1,951,628	0	0	0	0	0	0	0	410,274	842,046	0	0	0	0	0	0	1,252,320	699,308	0
2020	1,951,840	0	0	0	0	0	0	0	422,582	836,396	0	0	0	0	0	0	1,258,978	692,862	0
2021	1,947,953	0	0	0	0	0	0	0	435,259	837,326	0	0	0	0	0	0	1,272,585	675,368	0
2022	2,470,503	0	0	0	0	0	0	0	448,317	834,651	0	0	0	0	0	0	1,282,968	1,187,535	0
2023	2,468,878	0	0	0	0	0	0	0	461,767	1,358,401	0	0	0	0	0	0	1,820,168	0	0
2024	2,470,465	0	0	0	0	0	0	0	475,620	1,358,401	0	0	0	0	351,290	0	2,185,311	285,154	0
2025	2,468,765	0	0	0	0	0	0	0	489,889	1,358,401	0	0	0	0	0	0	1,848,290	0	0
2026	2,400,483	0	2,000,000	0	0	0	0	0	20,958	0	0	0	0	0	379,525	0	2,400,483	0	0

Assumptions

CREED shown in 2005 is actually payments for Fiscal Years 2002, 2003 and 2004
 CREED for 2006 and 2007 is at the actual Fiscal Year 2004 level and then increases 3% per year thereafter
 TIF has been used after the Current Section 108 Loan and TIF Financing have been paid off
 No TIF has been shown for development that will occur on the Studebaker/Oliver property

Totals	37,966,183	800,000	2,000,000	1,485,000	532,500	8,191,549	12,134,049	1,203,486	26,346,584	10,823,085
Total Other Sources	26,346,584									
COIT	10,823,085									
	35,966,183									

APPENDIX A

**SECTION 108 LOAN GUARANTEES
ENTITLEMENT PUBLIC ENTITY CERTIFICATIONS**

In accordance with Section 108 of the Housing and Community Development Act of 1974, as amended, (the "Act") and with 24 CFR § 570.704(b) the public entity certifies that:

(i) It possesses the legal authority to submit the application for assistance under 24 CFR Part 570, Subpart M ("Subpart M") and to use the guaranteed loan funds in accordance with the requirements of Subpart M.

(ii) Its governing body has duly adopted or passed as an official act a resolution, motion or similar action authorizing the person identified as the official representative of the public entity to submit the application and amendments thereto and all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the public entity to act in connection with the application to provide such additional information as may be required.

(iii) Before submission of its application to HUD, the public entity has:

(A) Furnished citizens with information required by § 570.704(a)(2)(i);

(B) Held at least one public hearing to obtain the views of citizens on community development and housing needs; and

(C) Prepared its application in accordance with § 570.704(a)(1)(iv) and made the application available to the public.

(iv) It is following a detailed citizen participation plan which meets the requirements described in § 570.704(a)(2).

(v) The public entity will affirmatively further fair housing, and the guaranteed loan funds will be administered in compliance with:

(A) Title VI of the Civil Rights Act of 1964 (Pub. L. 88-352, 42 U.S.C. 2000d *et seq.*); and

(B) The Fair Housing Act (42 U.S.C. 3601-20).

(vi) In the aggregate, at least 70 percent of all CDBG funds, as defined at § 570.3(e), to be expended during the one, two, or three consecutive years specified by the public entity for its CDBG program will be for activities which benefit low and moderate income persons, as described in criteria at § 570.208(a).

(vii) It will comply with the requirements governing displacement, relocation, real property acquisition, and the replacement of low and moderate income housing described in § 570.606.

(viii) It will comply with the requirements of § 570.200(c)(2) with regard to the use of special assessments to recover the capital costs of activities assisted with guaranteed loan funds.

(ix) It will comply with the other provisions of the Act and with other applicable laws.


Stephen J. Luecke, Mayor

SECTION 108 LOAN GUARANTEES

CERTIFICATION REGARDING DRUG-FREE WORKPLACE REQUIREMENTS

The certification set out below is a material representation upon which reliance is placed by the U.S. Department of Housing and Urban Development in awarding the loan guarantee assistance. If it is later determined that the public entity knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, the U.S. Department of Housing and Urban Development, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

CERTIFICATION

- A. The public entity certifies that it will provide a drug-free workplace by:
- (a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the public entity's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
 - (b) Establishing a drug-free awareness program to inform employees about -
 - (1) The dangers of drug abuse in the workplace;
 - (2) The public entity's policy of maintaining a drug-free workplace;
 - (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
 - (c) Making it a requirement that each employee to be engaged in the performance of the activities undertaken with the loan guarantee assistance be given a copy of the statement required by paragraph (a);
 - (d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the loan guarantee, the employee will -
 - (1) Abide by the terms of the statement; and
 - (2) Notify the employer of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction;

*Certification Regarding Debarment, Suspension,
and Other Responsibility Matters--
Primary Covered Transactions*

- (1) The prospective primary participant certifies to the best of its knowledge and belief, that it and its principals:
 - (a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
 - (b) Have not within a three-year period preceding this proposal been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
 - (c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
 - (d) Have not within a three year period preceding this application/proposal had one or more public transactions (Federal, State or local) terminated for cause or default.
- (2) Where the prospective primary participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.



Stephen J. Luecke, Mayor

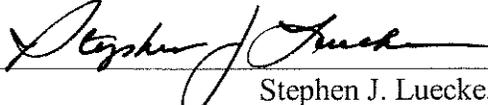
SECTION 108 LOAN GUARANTEES

STATEMENT REGARDING LOBBYING

THE UNDERSIGNED STATES, TO THE BEST OF HIS OR HER KNOWLEDGE AND BELIEF, THAT:

If any 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 commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Submission of this statement 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 statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

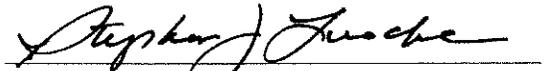


Stephen J. Luecke, Mayor

SECTION 108 LOAN GUARANTEES

Certification Of Efforts To Obtain Other Financing

The City of South Bend, Indiana hereby assures and certifies with respect to its application for a loan guarantee pursuant to Section 108 of the Housing and Community Development Act of 1974, as amended, that it has made efforts to obtain financing for the activities described herein without the use of such guarantee, it will maintain documentation of such efforts for the term of the loan guarantee, and it can not complete such financing consistent with the timely execution of the project without such guarantee.

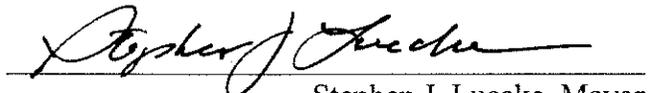


Stephen J. Luecke, Mayor

SECTION 108 LOAN GUARANTEES

Certification of Legal Authority to Pledge Grants

The public entity hereby certifies and assures with respect to its application for a loan guarantee pursuant to Section 108 of the Housing and Community Development Act of 1974, as amended, that it possesses the legal authority to make the pledge of grants required under 24 CFR § 570.705(b)(2).



Stephen J. Luecke, Mayor