

DRAFT

HOUSING AND COMMUNITY DEVELOPMENT FIFTH YEAR ACTION PLAN (2014)

Including:

2014 Community Development Block Grant Action Plan for the
City of South Bend

2014 HOME Investment Partnership Program Action Plan for the
St. Joseph County Housing Consortium

2014 Emergency Solutions Grant Action Plan for the
City of South Bend

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of South Bend anticipates receiving an estimated \$2,359,629 in federal resources for the Community Development Block Grant (CDBG), approximately \$692,765 in HOME funding and an estimated \$165,439 allocation of Emergency Solutions Grant (ESG) funds in 2014. It is anticipated that \$215,000 in CDBG program income and \$275,000 in HOME program income (\$215,000 -South Bend; \$60,000 -Mishawaka) will be available for allocation.

2. Summarize the objectives and outcomes identified in the Plan

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

While funds will be directed to other sites across the City of South Bend, they will be targeted to the Near Northwest (Census Tract 6) and Near West Side (Census Tract 19). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations. It is anticipated that 67% of the HCD Plan-related funds allocated to South Bend will be devoted to these two target areas.

Numerous sources of funding are expected to be available to support the various federal funds for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG & HOME funds, Neighborhood Stabilization Program (NSP1 and 3 program income), private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes in 2014 with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the tool box of assistance to those in foreclosure trouble. All of these funding sources allow

the counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class.

Promoting Quality Rental Property will be realized with the PHA's Section 8 vouchers, as well as HOME funds for Tenant Based Rental Assistance and improvements to previously assisted rental units in St. Joseph County.

Efforts to prevent homelessness and assist the homeless will continue to be supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. 2014 ESG funding will be allocated as follows: 60% for operations, emergency shelters and outreach, 39% for rapid re-housing and 1% for program administration.

3. Evaluation of past performance

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

Given the significant vacant property issues and the desire to more substantially advance efforts towards physical change in neighborhoods, the City of South Bend made a policy decision to shift resources from public services to physical improvements/neighborhood revitalization activities effective with the 2007 program year. To that end, public service grantees were told to anticipate a 25% phase-out annually with 2010 being the final year of funding. Therefore, no direct public services other than public safety will be funded in 2014.

Federal funds, both NSP1 and CDBG, have been used to ameliorate the impact of foreclosed, vacant and/or abandoned homes in South Bend's low-moderate income neighborhoods through a demolition program. Demolitions will continue to be funded in 2014 through CDBG.

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

To ensure compliance with applicable requirements, in addition to on-going desk monitoring, Community Investment staff will conduct at least ten (10) on-site monitoring visits of sub-grantees every year to review their internal systems. As part of the monitoring visit, CD staff meet with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. In addition, any new sub-recipient will be monitored in their first year of funding.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

General Process On June 28, 2013, the notice of the public hearings, along with the schedule for the year's process, was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune, and also available on the City of South Bend's website.

Two public meetings were held July 10, 2013 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

The South Bend Community Investment Department and the St. Joseph County Commissioners worked together to prepare the 2014 Action Plan which outlines priorities and objectives as appropriate and further outlined in the 2010-2014 HCD Plan.

The proposed Action Plan will be available for review as of October 2, 2013, for a thirty (30) day period, ending November 1, 2013. Comments will be accepted during these 30 days and will be considered when developing the Final Action Plan. Two public hearings (one in Mishawaka and one in South Bend) will be held during the public comment period, on October 16, 2013.

The Action Plan will be submitted to HUD by November 17th and copies made available to the public. A summary of comments received on the proposed plan will be included. Amendments to the Action Plan will only be made after adequate opportunity for public comment has occurred as outlined below.

Timely Response - Written comments on the HOME Program, Emergency Solutions Grant, and the South Bend Community Development Block Grant Program are directed to: Department of Community Investment, 1400 County-City Building, 227 W. Jefferson, South Bend, IN 46601. All such written complaints will be answered in writing within 15 working days, where practical. Written complaints received during the public comment periods will be answered as if they were received on the last day of the comment period to allow consideration of all complaints together.

5. Summary of public comments

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

Comments received during the public comment period will be noted here.

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

Comments received during the public comment period and not accepted will be noted here.

7. Summary

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

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SOUTH BEND	
CDBG Administrator		
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Written complaints on the HOME Program, Emergency Shelter Grant, and the South Bend Community Development Block Grant Program, should be directed to: Division of Community Development, 1400 County-City Building, 227 W. Jefferson, South Bend, IN 46601.

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

1. Introduction

The HCD Plan is prepared in consultation with community, governmental, public housing authorities, and nonprofit service and neighborhood organizations. Several federal, state and regional sources for information on economic, health, assisted housing, and social service issues are utilized. Dialogue with local sub-grantees and the Continuum of Care (CoC) is on-going.

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

The City has a seat on the CoC and attends meetings regularly. The Continuum continues to be very active in working cooperatively to apply for relevant grants, and to assess their funding opportunities/challenges. Recent state policy to exclude St. Joseph County agencies from applying for State ESG funds is a recognized issue that will impact the community and the agencies. The Continuum is pursuing a campaign to advise local and state elected officials as to the real impact of this decision.

Regular CoC participants include: Oaklawn Psychiatric Center, which works primarily with mental illness issues; AIDS Ministries/AIDS Assist, which provides services to HIV/AIDS patients; Youth Service Bureau, which services unaccompanied youth under the age of 25; YWCA, a domestic violence shelter; Dismas House, which serves ex-offenders; and the Center for the Homeless which provides services to homeless persons/families. In addition, meetings and/or discussions with representatives of local housing authorities, the Housing Assistance Office, Near Northwest Neighborhood, Inc, REAL Services, the St. Joseph County Health Department and South Bend Heritage Foundation assist.

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

The City and Continuum discussed and agreed that the ESG funds would be used to assist nonprofit organizations that provide assistance to homeless individuals and families by supporting the following:

Broadening existing shelter activities.

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

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

Aligning the ESG program with other HUD programs.

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

The proposed performance standards are based on the regulations, desired outcomes, and experience with HPRP. The Center for the Homeless has been and continues to be the Continuum's lead agency with regard to HMIS. The Center maintains an individual as the lead point person who can assist with training and any HMIS issues. The Center contracts directly with Client Track for HMIS service. All HMIS users follow confidentiality and privacy requirements.

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

Not applicable.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	NEAR NORTHWEST NEIGHBORHOOD, INC.
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between NNN and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the NNN to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
2	Agency/Group/Organization	SOUTH BEND HERITAGE FOUNDATION
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph County Housing Consortium meetings and regularly scheduled meetings with SBHF/NNRO and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
3	Agency/Group/Organization	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between Habitat and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow Habitat to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
4	Agency/Group/Organization	Center for the Homeless, Inc
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
5	Agency/Group/Organization	YWCA North Central Indiana
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.

6	Agency/Group/Organization	YOUTH SERVICE BUREAU
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
7	Agency/Group/Organization	Dismas House of South Bend
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Continuum of Care; ex-offenders
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
8	Agency/Group/Organization	OAKLAWN PSYCHIATRIC CENTER, INC.
	Agency/Group/Organization Type	Housing Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Continuum of Care

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care Meetings, with some discussion also taking place at St. Joseph County Housing Consortium meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
9	Agency/Group/Organization	Housing Authority of South Bend
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through Continuum of Care Meetings and one-on-one discussions between HASB and DCI staff. Improved communication regarding projects that impact both HASB and City resources, and continued collaborations such as the Lead Hazard Control Grant, the City's Home Repair program and Environmental Reviews are anticipated outcomes.
10	Agency/Group/Organization	HOUSING ASSISTANCE OFFICE, INC
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through St. Joseph County Housing Consortium meetings and one-on-one discussions between HAO and DCI staff. Continued education and better understanding of program regulations will allow HAO to have the greatest impact with limited funds and to best respond to the application process.
11	Agency/Group/Organization	LIFE TREATMENT CENTERS
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
12	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Center for the Homeless	The goals of the Continuum of Care are included in the St. Joseph County Housing Consortium's Housing & Community Development Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

On July 2, 2013 the notice of public hearings was sent to all organizations on the HCD mailing list. Meeting notices were sent to La Casa de Amistad, a local Hispanic organization, for notification to their clients. The notice was published in the newspaper of greatest circulation in the area, the South Bend Tribune. Two public meetings, with the same agenda but different times/locations, were held July 10, 2013.

The South Bend Department of Community Investment and the St. Joseph County Commissioners worked together to prepare the 2014 Action Plan. This Plan incorporates recommendations for funding made by the local jurisdictions.

The draft Action Plan will be available for review October 2, 2013, for a thirty (30) day period, ending November 1, 2013. Comments will be accepted during the 30 days and will be considered when developing the Final Action Plan. Two public hearings, one in Mishawaka and one in South Bend, will be held during the public comment period, on October 16, 2013.

The Action Plan will be submitted to HUD by November 17th and copies made available to the public. A summary of comments received on the proposed plan will be included. Amendments to the Action Plan will only be made after adequate opportunity for public comment has occurred.

Written complaints on the HOME Program, ESG, and the South Bend CDBG Program, are directed to: Department of Community Investment, 227 W. Jefferson, South Bend, IN 46601. All written complaints are answered in writing, within 15 working days, where practical. Written complaints received during the public comment periods will be answered as if they were received on the last day of the comment period to allow consideration of all complaints together.

A memo, along with lists of MBE/WBE in St. Joseph County, were distributed to HOME and South Bend CDBG subrecipients with their 2013 contracts. The memo detailed the required steps for contacting the Michiana African-American Chamber of Commerce (MAACC) and MBE/WBE whenever the subrecipient has a contracting opportunity involving HUD funds.

The City hosted a MBE/WBE Outreach Program on October 18, 2012. It provided an opportunity for the City to expand the number of minority and women-owned businesses with which it might contract. The program sought to identify and include more minority and women-owned

businesses in contracting and procurement opportunities with the City, in addition to increasing awareness of projects and goods and services typically purchased by the City. The event was open to all minority and women-owned businesses in St. Joseph County. Representatives from City departments were available for business owners to speak with and receive information about projects and programs. Business certifying agencies, such as the State of Indiana and Indiana Minority Supplier Development Council, were in attendance to inform attendees of the certification process. Each attendee received a copy of the City of South Bend's Purchasing Opportunities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Summary of response/attendance will be reported in the Final 2014 Action Plan.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	
2	Newspaper Ad	Non-targeted/broad community	Summary of response/attendance will be reported in the Final 2014 Action Plan.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	
3	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	Summary of response/attendance will be reported in the Final 2014 Action Plan.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	Summary of response/attendance will be reported in the Final 2014 Action Plan.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	
5	Direct Mailing	Subrecipients of CDBG & HOME funding	A memo detailing required steps to engage M/WBE in federally-funded construction projects, as well as lists of M/WBE in St. Joseph County were distributed to subrecipients of CDBG and HOME funding.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	
6	Notice of Public Meeting	Non-English Speaking - Specify other language: Spanish	Notice of Public Meetings was sent to La Casa de Amistad, a local Hispanic organization, for notification to their clients/visitors.	Summary of comments received will be reported in the Final 2014 Action Plan.	Summary of comments not accepted and reasons will be reported in the Final 2014 Action Plan.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Priority Table

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,359,629	215,000	Annual Action Plan 2014	2,574,629	0	All of the activities under South Bend's CDBG funding are generally targeted to specific and complementary geography and to activities that work together. In 2014 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods - specifically Census Tracts 6 and 19 - through partnerships with two CDCs and Habitat for Humanity, and Rebuilding Together. Programs that assist existing owner occupants and promote first time homebuyers will help support housing throughout the City of South Bend. While those CDBG funds will have City-wide impact, emphasis will be on Census Tracts 6 (in the Near Northwest Neighborhood) and 19 (in the Near West Neighborhood). These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also neighborhoods that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

2014

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	692,765	275,000	0	967,765	0	HOME will support housing programs such as acquisition/rehabilitation/resale, new construction development subsidies, rental housing rehabilitation and tenant-based rental assistance throughout St. Joseph County in 2014. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	165,439	0	0	165,439	0	Based on agreement with the local Continuum of Care, 2014 ESG funding will be allocated as follows: 1% for program administration; 39% for rapid re-housing; and, 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 5 - Expected Resources – Priority Table

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

CDBG funds will leverage private investment by Community Homebuyers Corporation for forgivable 2nd mortgages to low-mod income households purchasing a home within the city limits of South Bend. CDBG will also leverage private donations to the Near Northwest Neighborhood for community revitalization efforts. Rebuilding Together will leverage CDBG funds with discounted materials and services,

volunteer labor and private donations. Habitat for Humanity will leverage CDBG dollars with donated materials and services, as well as volunteer labor and private donations. Oaklawn Psychiatric Center will leverage HOME funding for rental assistance with support services provided by center staff. The required 100% match for ESG is projected to be in the form of in-kind/volunteer labor, cash and materials donations and United Way funding.

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

Not applicable.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Acquisition of Real Property	2014	2015	Affordable Housing	Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$800,000 HOME: \$647,391	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Operating Costs of Homeless/AIDS Patients Programs	2014	2014	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Shelter Operations	ESG: \$53,763	Homeless Person Overnight Shelter: 1953 Persons Assisted HIV/AIDS Housing Operations: 31 Household Housing Unit
3	Clearance and Demolition	2014	2015	Non-Housing Community Development	Census Tract 6 Census Tract 19	Public Improvements - Demolition	CDBG: \$440,705	Buildings Demolished: 47 Buildings
4	Public Services (General)	2014	2014	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 48000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Services	2014	2015	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Shelter Operations	ESG: \$20,000	Homeless Person Overnight Shelter: 127 Persons Assisted
6	Battered and Abused Spouses	2014	2015	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Shelter Operations	ESG: \$25,500	Homeless Person Overnight Shelter: 648 Persons Assisted
7	Rental Housing Rehab	2014	2015	Affordable Housing	St. Joseph County - Not South Bend or Mishawaka	Rental Housing Rehab	HOME: \$59,412	Rental units rehabilitated: 25 Household Housing Unit
8	Rental Housing Subsidies	2014	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance Rapid Re-Housing	HOME: \$20,000 ESG: \$64,176	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Construction of Housing	2014	2015	Affordable Housing	City of Mishawaka	New Construction	HOME: \$195,963	Homeowner Housing Added: 4 Household Housing Unit
10	Direct Homeownership Assistance	2014	2015	Affordable Housing	City of South Bend	Homeownership Assistance	CDBG: \$200,000	Direct Financial Assistance to Homebuyers: 13 Households Assisted
11	Rehab; Single-Unit Residential	2014	2015	Affordable Housing	City of South Bend Census Tract 6 Census Tract 19	Owner-Occupied Rehabilitation	CDBG: \$483,137	Homeowner Housing Rehabilitated: 50 Household Housing Unit
12	Rehabilitation Administration	2014	2015	Affordable Housing Planning and Administration	Census Tract 6	Homeownership Assistance	CDBG: \$30,000	Other: 1 Other
13	Administration	2014	2015	Administration	City of South Bend	Administration	CDBG: \$420,000 HOME: \$45,000 ESG: \$2,000	Other: 1 Other
14	Technical Assistance	2014	2015	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$8,000	Other: 6 Other
15	Fair Housing	2014	2014	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 250 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Housing Counseling	2014	2014	Affordable Housing	City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 200 Other

Table 6 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

1	Goal Name	Acquisition of Real Property
	Goal Description	The Near Northwest Neighborhood, South Bend Heritage Foundation and Habitat for Humanity, using CDBG and/or HOME funds, will acquire and rehab substandard properties in CT 6 and 19 for resale to households at or below 80% AMI.
2	Goal Name	Operating Costs of Homeless/AIDS Patients Programs
	Goal Description	Center for the Homeless: Operating costs for facility housing homeless individuals and families. Life Treatment Center: Operating costs for facility housing substance-dependent homeless individuals. AIDS Assist/Ministeries: Operating costs for housing for individuals with AIDS.
3	Goal Name	Clearance and Demolition
	Goal Description	Demolition and Clearance of substandard structures in CT 6 and 19 for the purpose of remediating blight in low-mod income neighborhoods.
4	Goal Name	Public Services (General)
	Goal Description	The South Bend Police Department will provide a non-threatening presence in targeted low-mod income South Bend neighborhoods via bike/foot patrols.
5	Goal Name	Youth Services
	Goal Description	Emergency shelter and support services for homeless, unaccompanied youth.
6	Goal Name	Battered and Abused Spouses
	Goal Description	Provide support for the YWCA's Domestic Violence Shelter for battered women and children.

7	Goal Name	Rental Housing Rehab
	Goal Description	Rehab 25 rental units for low-mod income residents at Prairie Village Apartments in Lakeville, IN.
8	Goal Name	Rental Housing Subsidies
	Goal Description	Provide rental assistance through Oaklawn Psychiatric Center for severely mentally ill individuals. Provide rental assistance to rapidly re-house homeless individuals/families through the YWCA.
9	Goal Name	Construction of Housing
	Goal Description	Development subsidies from the City of Mishawaka to Habitat for Humanity for new construction homesto households at or below 60% AMI.
10	Goal Name	Direct Homeownership Assistance
	Goal Description	Closing cost/down payment assistance and homebuyer subsidies in the form of forgivable 2nd mortgages to families and individuals at 50-80% AMI.
11	Goal Name	Rehab; Single-Unit Residential
	Goal Description	Repairs/modifications to owner-occupied homes with household income at or below 80% AMI. South Bend Home Improvement Program: Major repairs to owner-occupied homes throughout the City of South Bend. Rebuilding Together: Repairs to owner-occupied homes in CT 6 and 19.
12	Goal Name	Rehabilitation Administration
	Goal Description	Near Northwest Neighborhood planning activities in support of affordable housing and neighborhood development projects.
13	Goal Name	Administration
	Goal Description	Administer and/or manage programs and activities funded through HUD grants.
14	Goal Name	Technical Assistance
	Goal Description	The NRC will assist neighborhood associations and their members with leadership training and capacity building.
15	Goal Name	Fair Housing
	Goal Description	Support for South Bend Human Rights Commission's Fair Housing investigation/education efforts.

16	Goal Name	Housing Counseling
	Goal Description	Provide pre-purchase, foreclosure and credit counseling to low-mod income residents in the City of South Bend.

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

Projected extremely low-income is 25 (tenant-based rental assistance / rapid re-housing); low-income is 7 (acquisition/rehab/resale and new construction); moderate-income is 8 (acquisition/rehab/resale).

AP-35 Projects – 91.220(d)

Introduction

All of the activities under South Bend’s various funding sources are generally targeted to specific and complementary geography and work together. South Bend has targeted the Near Northwest (CT 6) and Near West Side (19) for programs that support existing owner occupants, promote first time homebuyers and allow for the demolition of vacant and abandoned structures in these areas, all in support of housing in the City of South Bend. Additionally, services to the homeless are considered critical activities.

#	Project Name
1	DCI CDBG Administration
2	NNN Administration
3	SBHF Administration
4	SB Human Rights Comm Affirmative Fair Housing
5	CHC Forgivable 2nd Mortgage
6	DCI Housing Counseling Activity Delivery
7	NNN Program Delivery
8	NNN Neighborhood Revitalization
9	SBHF Acquisition Rehab
10	South Bend Home Improvement Project
11	Rebuilding Together
12	Code Enforcement V&A Demolitions
13	NRC Neighborhood Capacity Building
14	SBPD Neighborhood Foot Patrols
15	Habitat For Humanity Rehabilitation
16	ESG14 South Bend
17	DCI Consortium Administration
18	HAO - Prairie Village Apts Rehab
19	Oaklawn - TBRA
20	NNN - Revitalization
21	Mishawaka - Habitat Subsidies

Table 7 – Project Information

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

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

- More need than available resources can meet
- Slow economy / high unemployment deplete existing resources, while reducing donations
- High rate of underemployment means homeowners lack income to maintain housing
- High foreclosure rate still a current issue
- Large older population living in homes they cannot maintain
- Many issues including slow economy, unemployment, foreclosures can take a toll on a person's emotional and mental health. These types of issues can be a contributing factor to abuse, addiction and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the housing crisis nationally and the resulting number of vacant and abandoned homes. This situation, coupled with an aging housing stock, creates a challenging environment for neighborhoods and the community. Complementary activities including vacant/abandoned housing acquisition and rehabilitation, and demolition of substandard vacant properties are seen as necessary and critical to achieving revitalization and assuring other investment.

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

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	DCI CDBG Administration
	Target Area	City of South Bend
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$260,000
	Description	Staff costs for administering the CDBG program.
	Planned Activities	Planning and administration
2	Project Name	NNN Administration
	Target Area	Census Tract 6
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$70,000
	Description	Support for Near Northwest Neighborhood, Inc.'s administration of CDBG activities
	Planned Activities	Planning and administration
3	Project Name	SBHF Administration
	Target Area	Census Tract 19

	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$90,000
	Description	Support for the South Bend Heritage Foundation's administration of CDBG activities.
	Planned Activities	Planning and administration
4	Project Name	SB Human Rights Comm Affirmative Fair Housing
	Target Area	City of South Bend
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$10,000
	Description	Investigate complaints of housing discrimination filed with the SB Human Rights Commission. Provide promotional and educational workshops and PSAs informing citizens of equal opportunity and fair housing law and the complaint/grievance process.
	Planned Activities	Investigate complaints of fair housing violations; provide information and education regarding fair housing
5	Project Name	CHC Forgivable 2nd Mortgage
	Target Area	City of South Bend
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$200,000
	Description	Assist low and moderate income homebuyers by providing forgivable second mortgages up to 20% of purchase price.

	Planned Activities	Provide closing cost / downpayment assistance to first-time homebuyers
6	Project Name	DCI Housing Counseling Activity Delivery
	Target Area	City of South Bend
	Goals Supported	Housing Counseling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$74,787
	Description	Provide homeownership education, inspection & processing activities for CDBG funded housing programs.
	Planned Activities	Housing counseling and home inspections
7	Project Name	NNN Program Delivery
	Target Area	Census Tract 6
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$30,000
	Description	Increase the Near Northwest Neighborhood, Inc's capacity to develop housing for low and moderate income families in South Bend's Near Northwest Neighborhood.
	Planned Activities	Work with buyers to acquire rehabbed homes in CT 6
8	Project Name	NNN Neighborhood Revitalization
	Target Area	Census Tract 6
	Goals Supported	Acquisition of Real Property
	Needs Addressed	Acquisition / Rehab

	Funding	CDBG: \$78,000
	Description	Acquire and rehabilitate up to two substandard properties to be sold to income eligible buyers.
	Planned Activities	Acquisition/rehab/resale of up to 1 single-family home
9	Project Name	SBHF Acquisition Rehab
	Target Area	Census Tract 19
	Goals Supported	Acquisition of Real Property Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$552,000
	Description	Acquire and rehabilitate up to three substandard properties to be sold to income eligible buyers.
	Planned Activities	Acquire/rehab/sell up to 4 vacant/abandoned homes in CT 19
10	Project Name	South Bend Home Improvement Project
	Target Area	City of South Bend
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$233,137
	Description	Provide low-moderate income homeowners essential home repairs through grants.
	Planned Activities	Rehab 24 houses for low-mod income homeowners
11	Project Name	Rebuilding Together
	Target Area	Census Tract 6 Census Tract 19
	Goals Supported	Rehab; Single-Unit Residential

	Needs Addressed	Owner-Occupied Rehabilitation
	Funding	CDBG: \$250,000
	Description	Low and moderate income homeowners in South Bend's Lincoln Park - Near Northwest Neighborhood area will be assisted with minor home repairs.
	Planned Activities	Moderate repairs for 26 low-income owned houses in CT 6 & 19
12	Project Name	Code Enforcement V&A Demolitions
	Target Area	Census Tract 6 Census Tract 19
	Goals Supported	Clearance and Demolition
	Needs Addressed	Public Improvements - Demolition
	Funding	CDBG: \$440,705
	Description	Demolition and clearance of blighted vacant and/or abandoned structures in low and moderate income neighborhoods in South Bend.
	Planned Activities	Demolish substandard houses in CT 6 & 19
13	Project Name	NRC Neighborhood Capacity Building
	Target Area	City of South Bend
	Goals Supported	Technical Assistance
	Needs Addressed	Technical Assistance
	Funding	CDBG: \$8,000
	Description	Strengthen the ability of neighborhood-based organizations by providing resources and leadership development opportunities.

	Planned Activities	Provide leadership & capacity-building assistance to low-mod neighborhood associations
14	Project Name	SBPD Neighborhood Foot Patrols
	Target Area	City of South Bend
	Goals Supported	Public Services (General)
	Needs Addressed	Public Services
	Funding	CDBG: \$90,000
	Description	The South Bend Police Department will provide overtime patrols within the Neighborhood Revitalization Area and other designated low and moderate income neighborhoods.
	Planned Activities	SBPD foot patrols in low-mod income neighborhoods
15	Project Name	Habitat For Humanity Rehabilitation
	Target Area	Census Tract 6 Census Tract 19
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$170,000
	Description	Acquire and rehabilitate up to two substandard properties to be sold to income eligible buyers
	Planned Activities	Acquire/rehab/sell up to two vacant/abandoned houses in CT 6 and/or 19.
16	Project Name	ESG14 South Bend
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend

	Goals Supported	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Rental Housing Subsidies
	Needs Addressed	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing
	Funding	ESG: \$165,439
	Description	The 2014 ESG funds will support the operation of homeless shelters and implement rapid re-housing strategies.
	Planned Activities	Support shelter operation costs and assist with rent/utilities for those entering self-sufficiency
17	Project Name	DCI Consortium Administration
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$45,000
	Description	Administrative support to the St. Joseph County Housing Consortium.
	Planned Activities	Administrative oversight of subrecipients/programs
18	Project Name	HAO - Prairie Village Apts Rehab
	Target Area	St. Joseph County - Not South Bend or Mishawaka
	Goals Supported	Rental Housing Rehab
	Needs Addressed	Rental Housing Rehab

	Funding	HOME: \$59,412
	Description	Rehab of 25 rental units at Prairie Village Apts in Lakeville, IN
	Planned Activities	Rehab rental units at Prairie Village Apts in Lakeville, IN
19	Project Name	Oaklawn - TBRA
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Rental Housing Subsidies
	Needs Addressed	Tenant-Based Rental Assistance
	Funding	HOME: \$20,000
	Description	Rental subsidies for up to 6 severely mentally ill households.
	Planned Activities	Provide rental subsidies for up to
20	Project Name	NNN - Revitalization
	Target Area	Census Tract 6
	Goals Supported	Acquisition of Real Property Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	HOME: \$487,391
	Description	Acquisition/rehab/resale of up to 3 vacant/abandoned homes in CT 6.
	Planned Activities	Acquire/rehab/sell up to 3 vacant/abandoned homes in CT 6
21	Project Name	Mishawaka - Habitat Subsidies
	Target Area	City of Mishawaka

Goals Supported	Construction of Housing
Needs Addressed	New Construction
Funding	HOME: \$195,963
Description	Up to 4 development subsidies will be provided to Habitat for Humanity for new construction builds in the City of Mishawaka.
Planned Activities	

Table 8 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

While funds will be directed to other sites across the City, it is anticipated that 67% of the City of South Bend HCD Plan-related funds will be allocated to the Near Northwest Neighborhood (Census Tract 6) and the Near West Side (Census Tract 19). These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area (NRSA)	
Near Northwest Neighborhood	
Near West Side Neighborhood	
City-Wide	
City of Mishawaka	6
St. Joseph County - Not South Bend or Mishawaka	2
City of South Bend	26
Census Tract 6	29
Census Tract 19	37

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as Census Tracts 6, 4, 21, and 5, four of which are located in the Near Northwest and Near West Neighborhoods. The City also identified Census Tracts 19 and 20 as areas of greatest need based on the data and foreseen likelihood of foreclosures. Census Tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. For 2014 the City of South Bend will be focusing funds for housing activities in Census Tracts 6 and 19.

Additionally, the geographic allocation of resources was based upon:

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

For South Bend, priority areas include addressing housing needs for elderly homeowners, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical disabilities, and persons with HIV/AIDS. It is expected that close to 100 people will be assisted in 2014.

One Year Goals for the Number of Households to be Supported	
Homeless	1,984
Non-Homeless	50
Special-Needs	6
Total	2,040

Table 10 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	6
The Production of New Units	0
Rehab of Existing Units	58
Acquisition of Existing Units	8
Total	72

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

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

With the addition of a resident commissioner to the HASB's Board of Commissioners, several meetings have been held to encourage the reformulation of a Resident council. While the desire to participate must eventually reside in our residents, there is a role for the HASB in early formulation of a Council. The next step will be a nomination of candidates, followed by an election. It is anticipated that by early 2014 a Resident Council would be active in the Annual Planning Process.

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

Not applicable.

Discussion

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

Introduction

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

Additionally, the 2013-2014 renewal of funding through the Shelter Plus Care Program, offers shelter assistance for 37 units through Oaklawn Psychiatric Center. This McKinney Vento Homeless Assistance funding is designed to link rental assistance to supportive services for hard to serve homeless persons with disabilities, primarily those and their families, who are seriously mentally ill; have chronic problems with alcohol, drugs or both, or have acquired AIDS.

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

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

The Continuum of Care (CoC) agencies have worked together to design and implement a collaborative process based on referrals and complementary programs and services.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

- Restructuring the traditional shelter system toward the Housing First model and meeting Hearth Act priorities.
- Focusing on rapid re-housing activities with the HPRP to ESG transition.
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them.
- Reducing the unsheltered or precariously housed population.
- Reducing the time spent in transitional housing.

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

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

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

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

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

Discussion

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance

Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

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

1. Monitor Federal guidelines for defining income.

Timeline: ongoing.

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

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

Timeline: Complete analysis by Fall 2013

The South Bend Human Rights Commission could become a county-wide agency, this would provide local access to all residents who need to ask a questions or file a complaint about fair housing.

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

Timeline: Ongoing.

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

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

Timeline: Underway; fund at least one such organization in Summer 2013

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

The St. Joseph County Housing Consortium will continue the analysis and efforts to expand the reach of the Human Rights Commission to the City of Mishawaka and St. Joseph County. Support for the development efforts that improve employment prospects for low/mod income individuals is ongoing. People returning to the community from prison often need assistance in securing jobs and affordable housing. The City of South Bend awarded HPRP, 2nd Allocation 2011 ESG funds, and 2013 ESG funds to Dismas House, an organization which provides support and job referral services to ex-offenders, for the time period of October 2009 - December 2013. The agency did not apply to the City for 2014 ESG funds.

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

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

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

1. The South Bend Mayor's Task Force on Vacant and Abandoned Housing continues to work on developing creative solutions and possible resources to address the issue.
2. Continuing the emphasis on homeowner rehab support to assist owners with being able to remain in their homes.
3. City's continuing support of housing counseling and successful renewal of Indiana Foreclosure Prevention Network (IFPN) and Hardes Hit Funds (HHF) awards that ultimately assist those facing foreclosure.
4. Continuum of Care strategic planning to strengthen the structure, communication and efforts to support the homeless and special needs populations through the following actions:
 - Broaden existing shelter and homelessness prevention activities.
 - Emphasize Rapid Re-housing (helping individuals and families who are literally homeless (in a shelter or sleeping place not meant for human habitation)) to quickly access permanent housing.
 - Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
 - Align the ESG program with other HUD programs.
 - Support more coordinated and effective data collection, performance measurement, and program evaluation.

Actions planned to foster and maintain affordable housing

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

- Grants to owner occupied homes for Home rehabilitation/repair/purchase
- Home modifications for elderly and disabled homeowners

- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

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

Bridges Out of Poverty is a local program based on a nationally recognized model that serves to education both the low-income individual and the employer community on how to work together to address issues that prevent people in poverty from becoming employed. The Bridges classes were part of the City's Weed & Seed Program and targeted to the same neighborhoods as the CDBG funding.

The St. Joseph County community is further committed to implementation of the low income

employment provisions at 24 CFR, Part 135 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using federal funds include Section 3 language as well. In addition, Section 3 requirements are outlined during pre-construction meetings for those projects.

Actions planned to develop institutional structure

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

The targeted geography approach meshes the efforts of the South Bend City departments, the CDCs, and other nonprofits such as Habitat for Humanity, to broadly plan and advance the City's efforts. The HOME, CDBG and NSP funds targeted to the Near Westside and Near Northwest neighborhoods offer an opportunity for all of these entities to work together using their various areas of expertise to support the successful conclusion of the plan.

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

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

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

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

1. The Continuum of Care is formalizing their structure, Board and membership; monthly, as well as special topic CoC meetings are held; the CoC seeks to expand membership to include developers, and others with diverse backgrounds.
2. The Public Housing Authority is a member of the CoC.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	215,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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

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

Not applicable.

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

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED December 13, 2010"

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

Not applicable.

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

Not applicable.

Emergency Solutions Grant (ESG)
Reference 91.220(I)(4)

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

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

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

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

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

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

- Top priority will be given to agencies that are actively involved in the Continuum of Care.
- Allow for the most efficient and cost-effective use of ESG Program funds so that as many homeless individuals and families as possible will be assisted.
- Demonstrate a commitment to the project in terms of time, effort, resources, etc.
- Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained).
- Describe the nature and extent of the (documented) unmet homeless need within the applicant's jurisdiction and detailed extent to which the proposed activities address the need.

- Provide the ability of the applicant entity to carry out the proposed activities within the 2014 program year.
- Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals.
- Timeliness of reimbursement request/draw requests will be considered for currently or previously funded entities.

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

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

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

5. Describe performance standards for evaluating ESG.

The City, like HUD, recognizes that performance standards will evolve over the next few years as the ESG Interim Rule is implemented and as ESG sub-grantees improve their program outcomes through evaluation of HMIS data and through the integration of ESG services into the Continuum of Care. Implementation of the Emergency Solutions Grant will allow the City to gain baseline data about specific performance measures and performance standards. Baseline information from FY 2012 and FY 2013 will be used to further refine measures and standards for the FY 2014 ESG funds. When developing the performance standards, the City will also consider which data elements were required to be collected in HMIS for ESG, and additional data elements included in the March 2010 HMIS Data Standards. Discussion to date has included standards of housing stability; maintaining income/employment; access to other resources assistance; and the ability of a client to not fall back into a homeless situation. The CoC will continue to be a consulting partner as the ESG performance standards are finalized.

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

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

Performance Measure for Homeless Rapid Re-Housing: A reduction in the number of homeless households involving families with children, both sheltered and unsheltered (a priority need for homeless assistance within the local Continuum of Care community).

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

Discussion

26-Sep-13	HCD Application Recommendations for Program Year 2014			
	CDBG - City of South Bend			
			2014 Anticipated Entitlement	\$2,359,629
			Reprogrammable funds	\$0
	Admin subject to 20% cap:	\$514,925.80	Program income	\$215,000
	Public Services subject to 15% cap:	\$386,194.35	Total available for 2013	\$2,574,629

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2013 Allocation	2014 Requests	2014 Recommendations
ADMINISTRATION (SUBJECT TO 20% CAP)						
Department of Community & Economic Development	General Admin C&ED	570.205 & 570.206	Presumed	260,000	282,500	260,000
Downtown South Bend, Inc.	Parking Lot Program Income	570.206	Presumed	18,000	18,000	18,000
Near Northwest Neighborhood, Inc	NNN Admin	570.206	Presumed	75,000	120,000	70,000
South Bend Heritage Foundation	General Admin	570.206	Presumed	95,000	\$175,000	90,000
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)	Presumed	10,000	25,000	10,000
TOTALS				458,000	620,500	448,000

HOMEOWNERSHIP- HIGH PRIORITY
Homeownership Assistance

Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/mod Housing	200,000	300,000	200,000
Department C&ED	Activity Delivery-includes Housing Counseling	570.202(b)(9)&570.201(n)	Low/mod Housing	74,787	74,787	74,787
Near Northwest Neighborhood, Inc	Activity Delivery	570.202(b)(9)	Low/mod Housing	40,000	50,000	30,000
TOTALS				314,787	424,787	304,787

Acquisition / Rehab

Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale in CT 6	570.201(a)(b)(d)(f(i))	Low/mod Housing	314,000	1,422,500	78,000
South Bend Heritage Foundation	Acquisition / Rehab / Resale in CT 19	570.201(a)(b)(d)(f(i))	Low/Mod Housing	0	877,500	552,000
Habitat for Humanity	Acquisition / Rehab / Resale in CT 6 & 19	570.201(a)(b)(d)(f(i))	Low/mod Housing	0	739,500	170,000
TOTAL				314,000	3,039,500	800,000

REHABILITATION-HIGH PRIORITY

Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/mod Housing	100,000	265,263	0
Division of Community Development - Housing	South Bend Home Improvement Program	570.202(b)(2)	Low/mod Housing	301,110	300,000	233,137
Rebuilding Together	Rebuilding Together /River Park	570.202(b)(2)	Low/mod Housing	120,000	150,000	250,000
TOTALS				521,110	715,263	483,137

PUBLIC IMPROVEMENTS-DEMOLITION HIGH PRIORITY

City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	317,887	500,000	440,705
Near Northwest Neighborhood, Inc.	Demolition	570.201 (a)(d)	Low/Mod Area Benefit	0	58,000	0
TOTAL				317,887	558,000	440,705

TECHNICAL ASSISTANCE-HIGH PRIORITY

NRC	Neighborhood Capacity Building	570.201(p)	Low/mod Area Benefit	15,000	28,000	8,000
TOTALS				15,000	28,000	8,000

PUBLIC SERVICES-HIGH PRIORITY

South Bend Police Department	Neighborhood Action Reclamation Patrols // Foot-Bike Patrols	570.201(e)	Low/mod Area Benefit	90,000	90,000	90,000
TOTALS				90,000	90,000	90,000

HCD Application Recommendations for Program Year 2014
St. Joseph County Housing Consortium

South Bend ESG	
2014 Entitlement projected	\$165,439

Agency ESG			2013 Allocation	Requested 2014	Recomendations 2014
AIDS Ministries/AIDS Assist	Comprehensive Housing Assistance for people w/ AIDS-HIV		0	30,000	20962
YWCA	Women's Shelter for Domestic Violence and Rapid Re-Housing		68,254	68,254	73714
Youth Service Bureau	Safe Station and Rapid Re-Housing		20,400	30,000	20000
Dismas House	Housing Assistance for Ex-Offenders		22,922	0	0
The Center for the Homeless	Center operations		30,000	30,000	28500
Life Treatment Centers	Detoxification Program-Emergency Shelter		21,863	50,000	20263
Department of Comm & Econ. Development	General Admin		2,000	2,000	2000
Total South Bend ESG			165,439	210,254	165,439

St. Joseph Housing Consortium HOME	
2014 Entitlement	\$692,765
Reprogrammed Dollars	\$0
2014 Program Income	\$275,000
Total Available	\$967,765

HOME			2013 Allocation	Requested 2014	Recomendations 2014	Jurisdiction
South Bend						
7	Northeast Neighborhood Revitalization Org. (NNRO)	Northeast Mortgage Subsidies	0	253,125	0	South Bend
2	Near Northwest Neighborhood, Inc	NNN Revitalization Program ** Includes CHDO Allocation	357,390	487,391	178,000	South Bend/CHDO
4	Habitat for Humanity	New Construction	90,000	170,000	0	South Bend
1	Oaklawn	Rental Assistance	15,500	20,000	20,000	South Bend
3	Consortium Staff	General Admin	22,500	22,500	22,500	South Bend
		TOTAL South Bend	485,390	953,016	220,500	
	St. Joseph County					
5	Housing Assistance Office	Prairie Village Apts Rehab	59,412	58,600	59,412	County
3	Consortium Staff	General Admin	11,250	11,250	11,250	County
		TOTAL St. Joseph County	70,662	69,850	70,662	
	Mishawaka					
8	City of Mishawaka	Habitat Subsidies	135,963	200,000	195,963	Mishawaka
3	Consortium Staff	General Admin	11,250	11,250	11,250	Mishawaka
		TOTAL Mishawaka	147,213	211,250	207,213	