

HOUSING AND COMMUNITY DEVELOPMENT PLAN

2010-2014

St. Joseph County
Housing Consortium

City of South Bend
City of Mishawaka
St. Joseph County

ST. JOSEPH COUNTY HOUSING CONSORTIUM

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FORWARD

The following is the St. Joseph Housing Consortium 2010-2014 Housing and Community Development Plan (HCD Plan) as required by the Department of Housing and Urban Development (HUD). This is a new HUD format with different tables and attachments than the previous plan. However, the intent remains the same – which is to provide direction as to the expenditure of various federal funds over the next five years. Those funds include CDBG, HOME, ESG, NSP, HPRP, and CDBG-R.

Correspondence from the public regarding this plan may be directed to:

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3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated

Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The 2010-2014 five year Housing and Community Development Plan (HCD Plan) of the St. Joseph County Housing Consortium indicates the priority needs and related objectives to support strong neighborhood revitalization activity in St. Joseph County. The priority needs and objectives are outlined in the HCD Plan under the following categories: Housing, Non-Housing Community Development, Homeless, and Non-Homeless Special Needs.

The City of South Bend anticipates receiving an estimated \$2,700,000 in federal resources for Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) each year, and the City of Mishawaka anticipates receiving an estimated \$500,000 each year. In addition to the CDBG, HOME, and ESG funds, the City of South Bend received approximately \$4,100,000 in Neighborhood Stabilization Program (NSP) funds, an additional \$750,873 in CDBG-R funds and \$1,148,607 in Homeless Prevention and Rapid Re-Housing funding in 2009. These funds were allocated under the American Recovery and Reinvestment Act of 2009 and have a clear purpose – to stimulate the economy through measures that modernize the Nation’s infrastructure, improve energy efficiency, and expand educational opportunities and access to health care. While these one-time funds are a combination of 2008 and 2009 program years, the extended timeframe of the expenditures will be under the 2010-2014 HCD Plan.

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

Relative to the neighborhood revitalization aspect of the Plan, a Neighborhood Revitalization Strategy Area (NRSA) was approved by HUD in July 2009. The NRSA has a term of 2009-2013 and was requested for an area that is primarily residential located just west of downtown South Bend. Revitalization of this neighborhood has become a priority. The City has proposed CDBG funding for demolitions and NSP funds for housing rehabilitation and new construction in partnership with Neighborhood Development Associates, LLC (NDA), a private housing development consultant firm, and South Bend Heritage Foundation, Inc., a

CBDO (Community Based Development Organization). NDA will use CDBG funds as leverage to apply for a low income tax credit project.

NSP and CDBG-R efforts will also target this area, as well as adjacent neighborhoods farther north. The NSP funds will expand the benefit in the NRSA by providing additional funding for the demolition of vacant and abandoned structures and allow for the acquisition and rehabilitation of 9 homes, the construction of 4 new homes, and the demolition of 60 vacant abandoned homes. In addition the NSP funds will be used to benefit the very low income special needs population with the construction of 2 group homes.

The 2010-2014 funding plan continues to follow the basic parameters of previous plans but with more emphasis on the physical nature of revitalization activities as they relate to even more housing, and the addition of complementary public facility improvements. The previous years of large public works activities (curb and sidewalks) addressed a significant need and complemented other activities/programs funded with non-federal dollars. As these non-federal resources became scarce and projects/programs ended, a stronger and more direct emphasis towards neighborhood revitalization through partnerships with community development corporations, rehabilitation of owner-occupied homes, and homeownership opportunities occurred. Still, previous efforts have resulted in significant rehabs, new homeowners, and assistance to homeowners for repairs they could not otherwise afford to make.

The City of Mishawaka has targeted the Milburn Blvd. Neighborhood for revitalization with approximately 59% of their CDBG funds allocated here. In 2005 the City of Mishawaka's Department of Engineering employed consulting services to prepare a Master Plan for this section of the city. The study identified sewer improvement projects which started in 2006 and should be completed by 2015. The City of Mishawaka Code Enforcement has also targeted this neighborhood with support from CDBG funding, along with TIF funding for new curbs, sidewalks, and streets in support of housing activities. It is estimated that in 2010, approximately \$297,000 (50%) of Mishawaka's CDBG funds will be utilized in the Milburn Boulevard Neighborhood for efforts such as spot blight clearance and infrastructure improvements in addition to 100% of their HOME allocation toward building First-Time Homebuyer houses on the cleared lots in this neighborhood.

The HOME Program anticipates an estimated \$1,140,000 for housing programs throughout St. Joseph County for each of the next 5 years. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

The ESG Program in the City of South Bend is allocated an estimated \$123,000 yearly for emergency shelter activities. ESG grant matching requirements will be satisfied using funds from other federal, state, and private dollars.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

The Housing & Community Development Plan ("HCD Plan," also sometimes called the Consolidated or "Con" Plan) explains how and why HUD funding will be used. The Housing and Community Development Plan requires the community to combine submission of all its HUD-funded grants into one document to allow for better coordination of various resources. In essence, the HCD Plan is a strategy or road map for the HUD grants of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG). Additionally, the HCD Plan addresses activities for special Federal funding opportunities such as the Neighborhood Stabilization Program (NSP), Community Development Block Grant - Recovery (CDBG-R), and the Homelessness Prevention and Rapid Re-Housing Program (HPRP). Because the three jurisdictions of the City of South Bend, the City of Mishawaka, and St. Joseph County entered into an Inter-local Government Agreement in 1991 to establish the St. Joseph County Housing Consortium, they must develop the HCD Plan together. It is a challenge to define a common vision yet maintain unique identities, but the jurisdictions are committed to the process and have successfully worked together over the past 18 years.

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

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

The St. Joseph County Housing Consortium receives funding from the Department of Housing & Urban Development in the following three programs: Community Development Block Grant (CDBG), the HOME Program, and the Emergency Shelter Grant (ESG). In general, this funding must be used to help low-income residents through a variety of programs. These programs can include mortgage subsidies for homebuyers, homeowner rehabilitation, elimination of urban blight, and social programs for low-income and special needs populations.

In order to develop the best possible plan for St. Joseph County citizens, the Consortium needs community input. Not only will this input help the Consortium to identify the most pressing community needs, but it will also assist to ensure HUD funding is used as efficiently as possible. This fourth plan is expected to build upon the foundation developed under the previous three 5-year plans. In the first plan, staff spent a significant number of hours personally interviewing representatives from affected agencies. For the second plan, staff worked with topical committees (Housing, Homeless, Social Services), largely made up of

representatives from local nonprofit agencies. The third plan drew input from all affected agencies. This fourth plan incorporates the traditional public hearing aspects of the previous three plans and consultation with local agencies, plus reflects the goals of the current comprehensive plans of South Bend (*City Plan*) and Mishawaka.

South Bend's *City Plan* was adopted by the South Bend Common Council and the Area Plan Commission, a joint City-County agency, in 2006. Using an unprecedented public participation process, *City Plan* was developed by Staff of the Department of Community & Economic Development with the assistance of the Civic Alliance, fifty individuals representing a broad cross-section of the community. The planning process featured two educational lecture series and more than one hundred public meetings held throughout the city. The goals, objectives, and policies of *City Plan* have been one guide used in the development of this HCD Plan.

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

In 2004, the City of Mishawaka began the process of updating its Comprehensive Plan to guide growth and development in the city. Members from the Redevelopment Commission, City Administration, Common Council members, citizens, and staff members attended a kick-off that year. Also, a questionnaire was distributed to all Mishawaka residents who receive utility bills to gather much needed community input to ensure the Plan is truly reflective of the wants and needs of our community. The goal for the Comprehensive Plan is to consult as many people as possible in the community to obtain feedback, thoughts, and concerns on where our community is headed, and to address future development challenges in a practical, economical manner. In 2005, work on the Comprehensive Plan continued, including an update of Comprehensive Plan Communities (e.g. neighborhoods) and a housing condition survey of over 3,500 homes. A draft Transportation component was added to the plan in 2006.

As part of the process, a Mission Statement was created for the City. Department heads and elected officials provided a basic direction to the effort. The resulting City of Mishawaka's declared mission is: "*Working together to build the "Best Hometown in America" by delivering exceptional services, promoting safe and clean neighborhoods, elevating the quality of life, and inspiring pride in our community.*"

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

The City of South Bend, the City of Mishawaka and St. Joseph County joined together to form the St. Joseph County Housing Consortium to assemble the first five year Plan in 1995. Many challenges confront the St. Joseph County Housing Consortium and its member jurisdictions as this fourth five-year Plan is put together. When governmental units share resources and plan cooperatively, they are more effective in achieving their goals, because

these problems cross jurisdictional boundaries. Despite continuing social and economic problems, the Consortium is committed to meeting the challenges ahead.

General Questions

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.**
- 2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.**
- 3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).**

South Bend

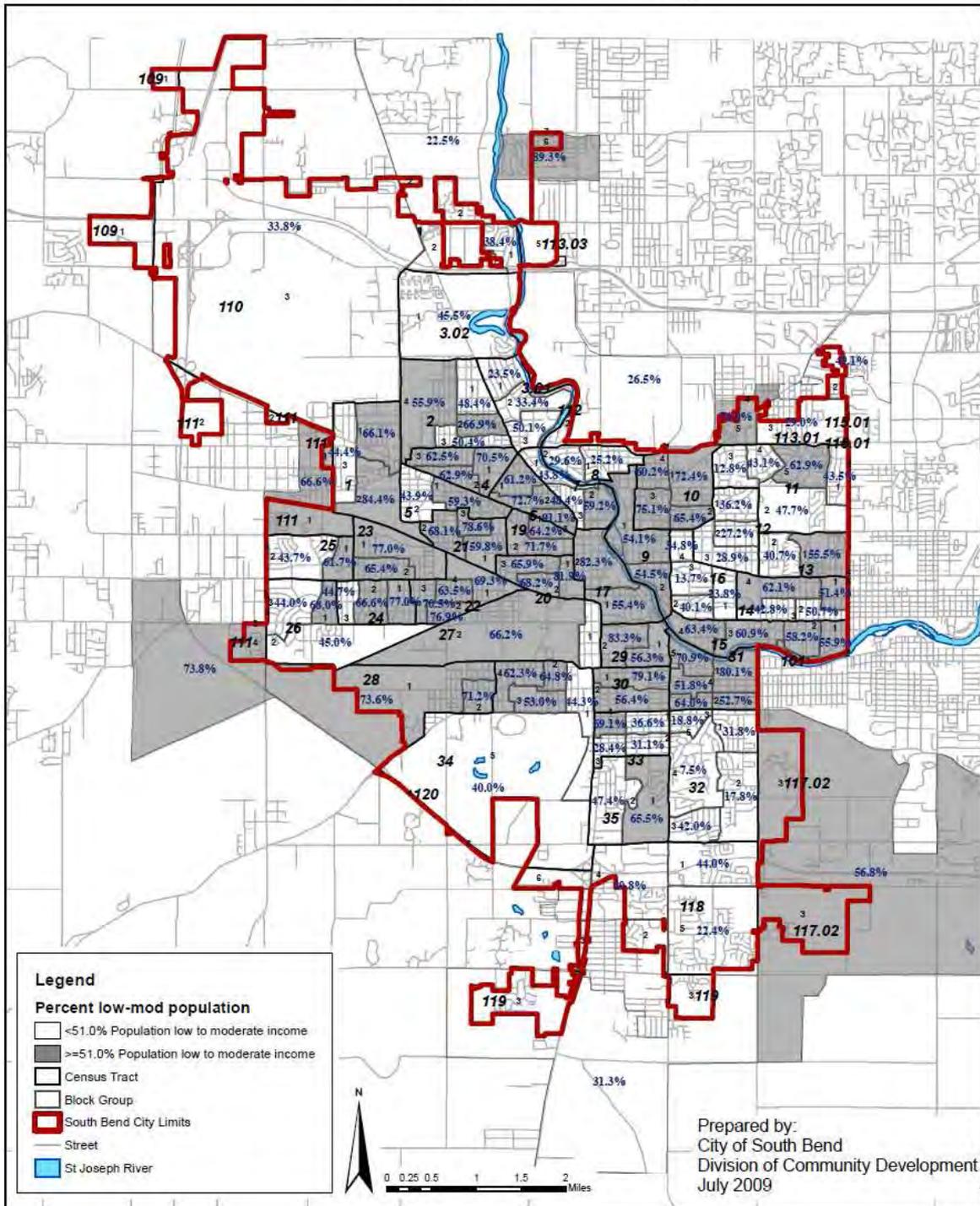
While funds will be directed to many places across the City, they will be targeted to the Near Northwest (Census Tract 6), Near West Side (Census Tracts 19, 20, and 21), and the Northeast (Census Tract 10). (See map below for Census Tract locations.) These neighborhoods show relatively low incomes and 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. An estimated minimum of 45% of HCD Plan-related funds allocated to South Bend will be devoted to these three target areas.

With its 2009 HCD Action Plan, the City of South Bend submitted an application for designation of a Neighborhood Revitalization Strategy Area (NRSA) for Census Tracts 19 and 20. The NRSA is primarily a residential area located just west of downtown. Generally speaking, the NRSA is bounded by Lincoln Way West on the north, William Street on the east, the Norfolk Southern Railroad on the south and Walnut Street on the west. This area was selected given its vacant lots, demolitions, absentee landlords, rental properties, lack of a neighborhood school, large elderly population, and property maintenance issues. However, this area is assisting in addressing these problems given the following resources: many concerned citizens, the history of the neighborhood, affordable housing, churches, small businesses, police presence, the Colfax Cultural Center, the Charles Martin Youth Center, the proposed Kroc Center (to be built at the corner of Western Avenue and Chapin Street), the redevelopment of the Hansel Center in partnership with the University of Notre Dame, the redevelopment of the former Engman Natatorium in partnership with Indiana University South Bend, and existing home improvement programs. The application for the NRSA was approved in July with a term that will run from 2009 to 2013 with the possibility of extensions. The City has proposed CDBG funding for demolition and NSP funds for housing rehabilitation along with new construction in partnership with Neighborhood Development Associates, LLC (NDA), a private housing development consultant firm, and South Bend Heritage Foundation, Inc., a CBDO. The NDA will use CDBG funds as leverage to apply for a low income tax credit project to further invest in, and complement, the area.

Additionally, 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. Given the significant vacant property issues and the desire to more substantially advance efforts towards physical change in neighborhoods, the priority shifted

away from public service activities. To that end, public service grantees were told to anticipate a 25% phase-out annually with 2010 being the final year of funding.

Percent of Population Considered Low-Moderate Income by Block Group



Mishawaka

The City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the West and Union Street on the east. The Milburn Boulevard Neighborhood is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late nineteenth century.

This target area was selected for several reasons, one of which is the documented economic need in the area. This is a densely populated neighborhood that is largely residential with a mixture of owner-occupied houses and rental properties. It is comprised of all the block groups in St. Joseph County Census Tracts 101 and 102. Per the 2000 Census, Tracts 101 and 102 have a combined population of 8,685 residents. Per HUD guidelines, 4,945 (56.6%) are considered low-moderate income. Utilizing additional data from HUD, both census tracts have an Estimated Foreclosure Abandonment Risk score of "10," which is the highest score and indicates the greatest risk of abandonment. The United States Postal Service reports that Census Tracts 101 and 102 have residential vacancy rates of "8" and "10" respectively, which is higher than average for the City of Mishawaka. Vacant and abandoned structures are an increasing problem in this neighborhood.

Another reason Community Development is focusing on the Milburn Boulevard Neighborhood is that other City departments are escalating their improvement efforts in the area. In 2005 the City's Department of Engineering employed consulting services to prepare a Master Plan of this section of the City. The study identified nine specific sewer improvement projects. Construction began in 2006 to address these needs, and is continuing. Updates to the entire area should be completed by 2015.

In addition, in 2008 the City's Code Enforcement Department began working in the Milburn Boulevard Neighborhood area. Each code officer is assigned specific streets within the Milburn area to monitor and address any issues that they observe. An additional officer, paid with CDBG funds, is assigned to an area of notable concern. The officers make daily efforts to address both public nuisance cases as well as substandard structures. They patrol their respective streets regularly and notified property owners or tenants of code violations where necessary. In 2008 code officers initiated 666 public nuisance type cases, and were able to close 637 (96%). They opened 97 cases on substandard structures and closed 65 (67%). The Code Enforcement Department will continue to focus on this neighborhood for several years.

These improvement efforts by other City of Mishawaka departments in the target area allow Community Development to leverage its CDBG funds. Another public source of funding in the area is Tax Incremental Finance (TIF) funds. The City's Northwest TIF District overlaps portions of the Milburn Boulevard Neighborhood on its northern edge. According to State statute, TIF funds can be used to pay for such items as curbs and sidewalks, streets, and clearance of land in preparation for development. In addition, a portion of the City of Mishawaka's target area for the Neighborhood Stabilization Program (NSP) overlaps the Milburn Boulevard Neighborhood boundaries.

It is estimated that in Program Year 2010 approximately \$297,000 (50%) of Mishawaka's CDBG funds will be utilized in the Milburn Boulevard Neighborhood for efforts such as spot blight clearance and infrastructure improvements. It is anticipated that approximately 100% of the City's 2010 HOME Grant will be allocated toward building First-Time Homebuyer houses on the cleared lots in the Milburn Boulevard target area.

St. Joseph County

Given economic changes, demand for homeowner assistance has peaked. As a result, HOME funds allocated to the County will be directed to homeowner rehab. The funds will not be targeted to any particular township.

Needs are determined based on input from residents and neighborhood organizations, information from local nonprofit organizations, analysis of housing and other community data, and review of local studies and adopted plans.

The priority to address a need is determined using the following criteria:

- The significance of the need
- The eligibility of the area where the need is found
- The capacity for the community to effectively address the need
- The degree of stabilization (including positive market impact) that could be achieved
- The ability to leverage other funding, especially non-public dollars
- The visual impact on the neighborhood, if a physical project
- The positive impact on homeownership, if a housing project
- The improvement in the occupant's quality of life, if a housing project

All needs discussed in this document are considered a high priority in the community; however, the scarcity of funds does not allow all activities to be funded. Therefore, activities that are best able to address the criteria presented above receive a high priority. Other activities that also address these criteria but may not be undertaken with current funding or at the current time are given a medium priority. Activities that also address these criteria but to a more modest extent or that are cost prohibitive or impractical at the current time receive a low priority.

Lack of adequate funding, from public, private, and nonprofit sources, can be an obstacle to meeting underserved needs. Additionally, providers and their contractors may not have the capacity necessary to address fully the needs. Nonprofit organizations struggle with administrative costs, contractors willing to work on individual, smaller housing rehabilitation jobs are limited, and the local skilled rehabilitation contractors are limited and desired by all entities.

Managing the Process (91.200 (b))

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.**
- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**
- 3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.**

***Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.**

This Housing and Community Development Plan was developed by the St. Joseph County Housing Consortium. The St. Joseph County Housing Consortium was established by an Inter-local agreement in 1991 and is comprised of three jurisdictions: the City of South Bend, the City of Mishawaka, and St. Joseph County, with South Bend acting as the lead jurisdiction. The City of South Bend, the City of Mishawaka, and St. Joseph County recognize that affordable housing, homeless assistance and supportive service needs extend beyond jurisdictional boundaries.

The following organizations support current consolidated planning efforts and have significant roles in administering programs covered by this plan.

City of South Bend - Department of Community and Economic Development

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

City of Mishawaka - Department of Planning & Community Development

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

St. Joseph County - County Commissioners

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

Housing, Homeless, & Social Service Agencies

The HCD Plan was prepared in consultation with community, governmental, public housing authorities, and nonprofit service and neighborhood organizations. State and local health and child welfare data was examined including the incidence and location of lead based paint hazards and poisonings. Several federal, state and regional sources for information on the economic, health, assisted housing, and social service issues were consulted. Ongoing dialogue with local subgrantees and planning agencies was continued. Local subgrantees include REAL Services, which provides services to elderly people within the Northern Indiana region; Madison Center, which works primarily with mental illness issues; AIDS Ministries/AIDS Assist, which provides services to HIV/AIDS patients; and the Center for the Homeless, Youth Service Bureau, and the YWCA, which all provide services to homeless persons. The Continuum of Care continues to be very active in working together to cooperatively apply for relevant grants as they become available. In addition, meetings and discussion were held with representatives of local housing authorities; Grandparents as Parents; Housing Assistance Office; Near Northwest Neighborhood, Inc; REAL Services; the St. Joseph County Health Department; and South Bend Heritage Foundation to consult about this HCD Plan.

Citizen Participation (91.200 (b))

- 1. Provide a summary of the citizen participation process.**
- 2. Provide a summary of citizen comments or views on the plan.**
- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.**
- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.**

***Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.**

To implement an effective process for the compilation of this Housing & Community Development Plan, the St. Joseph County Housing Consortium jurisdictions adopt the following plan:

General Process - At the beginning of each annual review and funding cycle, notice of the spring public hearings, along with an application form and the schedule for the year's process, is sent to all organizations on the HCD mailing list. The mailing list includes all current agencies receiving CDBG, HOME or ESG funds as well as anyone else indicating an interest in being on the mailing list. This information is also available on the City of South Bend's website (http://www.southbendin.gov/living/community_development/index.asp).

The City of South Bend's Department of Community and Economic Development staff, the St. Joseph County Commissioners, and the City of Mishawaka Department of Planning and Community Development staff work together to prepare the draft HCD Action Plan which analyzes the needs and outlines strategies appropriate to meet those needs. As the draft HCD Plan is made available, at least two public hearings are held (one in Mishawaka and one in South Bend) and proposals are solicited from local agencies interested in working to implement the strategies for the following year. These proposals are generally due in August. Please check with the St. Joseph County Housing Consortium (235-5841) for the exact due date for each year. The same staff and the Mishawaka Department of Planning and Community Development (258-1668) will provide assistance to 501(c)3 nonprofit organizations, upon request, to develop proposals that benefit low, very low and poverty income groups. During the summer, while the Plan is in draft stage, the Consortium staff is available to make presentations on the contents of the Plan, and the opportunity to submit proposals for program funding is available to neighborhood and/or nonprofit groups as requested.

The proposed HCD Plan will incorporate recommendations for funding of proposals received (Annual Action Plan) as well as consider any public comments received on the draft HCD Plan. The funding recommendations are made by the local jurisdictions. The proposed Plan will be available for review on or about October 1st (again, check with staff for exact dates each year). Comments will be taken for at least thirty days, and will be considered when developing the Final HCD Action Plan. Two public hearings (one in Mishawaka and one in South Bend) will be held during the public comment period.

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

Notification - Notices of all public hearings and public comment periods and the availability of specific documents will be published in the local newspaper of greatest circulation, the *South Bend Tribune*, as a display ad in the news section. Additionally, such notice will be available on the City of South Bend's website (http://www.southbendin.gov/living/community_development/index.asp). Such notices will be published at least fifteen days, prior to any hearings, and on or before the first day of any public comment period and the availability of documents. All public comment periods will last at least fifteen days, but no longer than thirty-five days (unless time revisions are dictated by HUD). In addition, such notices will be sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

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

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

Two public meetings are held generally in July to discuss housing and community development needs, review program performance, share the availability of federal funding

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

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

- Mishawaka Department of Planning and Community Development - 600 E. Third St., Mishawaka
- South Bend Department of Community & Economic Development - 1200 County-City Building, South Bend
- City of South Bend Clerk's Office, 4th Floor, County-City Building, South Bend
- South Bend Division of Community Development - 224 W. Jefferson, Suite 100, South Bend
- St. Joseph County Public Library branches
- Mishawaka-Penn Public Library branches
- Walkerton Library
- New Carlisle Olive Township Library

These documents will also be available on the City of South Bend's website (http://www.southbendin.gov/living/community_development/index.asp).

The approximate months of the availability of documents in any given year are as follows; appropriate public comment periods will also be scheduled:

- Draft Comprehensive Annual Performance & Evaluation Report - March
- Final Comprehensive Annual Performance & Evaluation Report - April
- Draft Housing and Community Development Plan - July
- Proposed Housing and Community Development Plan - October
- Final Housing and Community Development Plan - November
- Other documents as may be requested or required - As needed

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

Timely Response - Written complaints on the HOME Program, Emergency Shelter Grant, and the South Bend Community Development Block Grant Program, Neighborhood Stabilization Program, and Homelessness Prevention and Rapid Re-Housing Program should be directed to: Division of Community Development, 1200 County-City Building, 227 W. Jefferson, South Bend, IN 46601. Written complaints about the Mishawaka Community Development Block Grant program should be directed to: Department of Planning & Community Development, 600 E. Third St., Mishawaka, IN 46544. All such complaints will be

answered, in writing, within 15 working days, where practical. 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.

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

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

Summary of Comments on Investment Portion of 2010-2014 HCD Plan (2010 Annual Action Plan) – No comments on the 2010 Action Plan were received.

For comments made on subsequent Annual Action Plans (for years 2011-2014), see the Annual Action Plan sections for those years attached as Appendices when they are developed.

Summary of Comments on Amendment(s) to 2010-2014 HCD Plan – See Amendments as attached to this Plan.

Summary of Comments on Draft 2010-2014 Housing & Community Development Plan – The Draft Plan was available for comment from July 22 through August 10, 2009. During that time period, the following comments, summarized below, were received.

Five people attended the July 22, 2009, public hearing held at the Community Development Offices in South Bend. The conversation addressed the process for application of funds and the intent of the use of funds. As part of this discussion, one individual expressed concern that the Plan, in its Anti-Poverty section, did not adequately commit to providing a guarantee of employment for those individuals that are the lowest of income. There was discussion on the requirements of Section 3 for both South Bend and Mishawaka. The discussion focused on the fact that if the federal funds were not committing to employment for those very low income people, then the ability of those individuals to be productive citizens was compromised. The suggestion was made that even though sub-grantee contracts require Section 3 compliance, not enough very low income people were being employed.

Another citizen reviewed the Draft Plan and made the following comments:

- On-site monitoring of sub-grantees should be completed more often than every two years.
- Suggested a plan be created by a neighborhood committee who would then oversee funding to reputable landlords who would acquire, upgrade and restore homes.
- Disagreed with statement that one doesn't know which homes are public housing and that the public housing authority homes should blend in more with the neighborhood.
- PHA Section 8 inspectors need better training; they should not be looking for minor infractions but concentrate on overall quality and condition of the home.
- Disagreed with the paragraph about the historic Districts; indicated that the regulations were established on local standards, and the value of the homes in the

Districts are higher but the standards applied to home rehabs and renovations are not higher in terms of imposing costs which could make affordable housing prohibitive in the Districts.

- Indicated the Plan did not include the effects of Historic Preservation in the unincorporated areas of the County and Mishawaka.
- With regard to supporting a community wide housing rental subsidy program aimed toward chronic homelessness, suggested that qualified private rental properties be considered in addition to those of the Center for the Homeless, Madison Center, and AIDS Ministries.

In response to the concerns expressed about Section 3, City staff indicated that the City is in compliance. Further, the City, as grantee, makes no guarantee of employment for any individual. All Section 3 federal funding requirements are outlined in contracts that all sub-grantees sign and the filing of reports is completed as required.

In response to the concerns expressed about monitoring every two years, it is the City's contention that given staff reductions, the required quarterly reporting, and the working relationship and regular communication with sub-grantees, annual monitoring is not necessary. As to the suggestion of neighborhood involvement in the creation of a funded plan for home rehabilitation by landlords, such a plan would be welcome; however, to determine if it would be eligible for funding, the plan would have to be reviewed and assessed by the City. The language as to the PHA homes was deleted from the Plan, and the comment on Section 8 inspectors will be shared with the PHA. The Plan language was revised to address the concerns of the statement about historic district requirements imposing higher costs. As to the private rental properties being engaged in the various home assistance programs, they may participate in the Tenant Based Rental Assistance Program.

Summary of Comments on Proposed 2010-2014 HCD Plan – The Proposed Plan, which includes comments made on the Draft (see item above) and other changes by staff, was available for public review and comment from October 1 through November 2, 2009.

At the public hearing for the Proposed Plan, a discussion on the Section 3 Activities occurred. A draft of a policy plan was submitted for the cities of South Bend and Mishawaka to review.

Institutional Structure (91.215 (i))

- 1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.**
- 2. Assess the strengths and gaps in the delivery system.**
- 3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as**

well as proposed development, demolition or disposition of public housing developments.

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

Community Development Block Grant - City of South Bend

For the CDBG Program, the City of South Bend carries out its projects by contracting with two types of entities: City Departments and nonprofit organizations, some of which are community development corporations, or CDC's. The Recovery Act CDBG-R and NSP funds allocated to the City of South Bend also include partnerships with City departments.

City Departments

The City of South Bend will establish contracts for delivery of specific services with the appropriate City departments. These departments may include the following:

- Department of Community & Economic Development: The Department directly, or acting as staff for area nonprofits, uses CDBG funding for a wide variety of housing programs for the South Bend community, including rehabilitating owner-occupied homes, providing mortgage subsidies for new homebuyers, and offering homebuyer education classes with a financial incentive for those who complete the course and buy a home in South Bend. The Department also undertakes infrastructure improvements and other slum/blight projects.
- Police Department / Crime Prevention: To strengthen South Bend's Neighborhood Watch Program and pay for overtime for police to patrol crime challenged areas on foot and bike during the warmer months.
- Department of Code Enforcement: To complete demolition activities that complement housing activities.
- Human Rights Commission: To further fair housing in South Bend and investigate claims of discrimination.

Nonprofit Organizations

Nonprofit organizations usually address two basic purposes: providing a particular kind of service (such as day care, home rehabilitation, aid to the elderly, etc.) to any client who meets the eligibility requirements and lives in the jurisdiction; or concentrating on neighborhood revitalization, where the "client" is, in a very real sense, the neighborhood itself. The first purpose is fairly straightforward and needs little explanation. The second purpose involves bidding and contracting with private companies to carry out the activities. The primary activity of affordable housing construction is done by community development corporations (CDC's). CDC's work with, but distinctly apart from, local government

agencies and departments to obtain improvements in services and to effect change in policy and legislation on housing and public work issues. Locally, CDC's have rehabilitated owner occupied homes; acquired and rehabilitated vacant houses for resale; rehabilitated rental units; constructed new single-family units as well as apartment complexes. In addition, they have been equally active on commercial structures, as needed to assist the neighborhood. The primary areas in South Bend where CDC's operate are described below.

- Near Westside: The South Bend Heritage Foundation (SBHF) has been working in the Near Westside neighborhood for more than 35 years. They have been instrumental in making significant changes in this neighborhood.
- Near Northwest Neighborhood: The Near Northwest Neighborhood, Inc (NNN), founded in 1974, supports the revitalization and preservation of the neighborhood through the improvement of housing, organizing and empowerment of neighbors, and promotion of the neighborhood's interests.
- Northeast Neighborhood: The Northeast Neighborhood Revitalization Organization (NNRO), staffed by the South Bend Heritage Foundation, uses CDBG and HOME funds for rehabilitating older homes and constructing new ones for sale to new homebuyers in the redevelopment area. NNRO is dedicated to increasing homeownership in this area as part of its neighborhood organizing activities.

Other nonprofit organizations have a citywide scope and offer a variety of services to residents of South Bend. For example, following are some of the organizations offering services to residents in both South Bend and Mishawaka:

- Habitat for Humanity of St. Joseph County: Provides credit and homeownership counseling as part of their house builds for clients.
- La Casa de Amistad: Provides various services including food pantry, community outreach, and education programs.
- Youth Service Bureau of St. Joseph County: Works primarily with adolescents in crisis. Also offers counseling and support programs for young parents and provides services at its Runaway Shelter for homeless teens.
- Young Women's Christian Association (YWCA): Provides shelter and counseling to help women achieve self-sufficiency; offer outreach and case management services to women, as well as group sessions for women escaping abusive relationships.

Community Development Block Grant - City of Mishawaka

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

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

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

- Boys & Girls Club – After School program
- YMCA - Before and After School program (BASE)
- Family & Children’s Center – Family Counseling program
- Real Services – Adult Guardianship Program and the Elderly Crime Victims Program
- Food Bank of Northern Indiana – Satellite food distribution program
- Stone Soup Community- Counseling and Resource program
- Home Management Resources - Homeownership Counseling

Emergency Shelter Grant

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

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

- Donations and non-federal grants
- United Way funding
- Volunteer labor

The HOME Program

The HOME funding is allocated among the three participating jurisdictions by formula. In South Bend and Mishawaka, the HOME funds are generally used to increase and complement the affordable housing activities undertaken with CDBG funds.

In recent years, the City of Mishawaka has invested its HOME fund allocation in providing housing for senior citizens and new home construction for first time homebuyers. In 2010-2014, HOME funds will be directed exclusively toward Mishawaka’s First-Time Homebuyer Program. The intent of this activity is to strengthen and improve neighborhoods through the construction of single-family homes on cleared lots in the City’s inner city neighborhoods. HOME funds are utilized to provide down payment and closing cost assistance as well as infrastructure improvements. As previously mentioned, it is anticipated that 100% of the HOME funds allocated in 2010-2014 will be utilized in the Milburn Boulevard Neighborhood.

In the remaining portion of the County, the availability of HOME dollars allows the County to participate in affordable housing projects as well. In recent years, a good deal of the County’s money has been used to help revitalize the West York neighborhood in the Town of Walkerton. Originally built as temporary housing for a local munitions plant, the two unit structures had not stood well the test of time. Narrow streets made the small community hazardous for the residents as emergency vehicles cannot safely use the original streets. A comprehensive plan has been developed with the town and the Housing Assistance Office to make significant improvements in the neighborhood. Much has been done to date, but it

was recognized at the onset that the full project would take many years to complete. While there is no specific commitment to fund the project every year, it is anticipated that future HOME funds will be requested from time to time, until the entire neighborhood has turned around. Funds allocated in 2010 will be for rehabilitation of owner-occupied homes given the spike in interest with the current economic climate and the desire of owners to stay in their homes longer.

The Near Northwest Neighborhood, Inc., has been designated as a Community Housing Development Organization (CHDO). As mandated by HUD, at least 15% of each year's funding must be used by CHDOs for certain CHDO-eligible projects.

Delivery System

The following are strengths and gaps in the local delivery system:

Strengths:

- Ability of local nonprofit agencies to deliver quality services
- Ability of entitlement communities to leverage dollars
- The number of state, local and nonprofit agencies delivering local services
- Cooperative attitude and dedication by service providers
- Willingness of service providers to accomplish goals in unique ways
- Relationship between government and service providers

Gaps:

- Time the member jurisdictions spend interacting with each other given vast responsibilities
- Full coordination of resources across the three jurisdictions
- Difficulty in providing services to rural areas — few neighborhood-based satellite service facilities outside the incorporated areas of South Bend and Mishawaka

Delivery System for Public Housing

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

Yet, the Housing Authority of South Bend (HASB) works in continual communication with the City of South Bend's Department of Community and Economic Development, Mayor's Office, and the St. Joseph County Housing Consortium. For example, in 2009, the City of South Bend and the HASB have submitted joint applications to HUD for projects that would increase public housing and stabilize neighborhoods in the City. Currently, the HASB is in partnership with the City of South Bend on the Eddy Street Commons Project. As part of this development, the HASB has committed to maintaining a public housing presence in this area.

With a public housing occupancy rate of 97-98% percent and a Housing Choice Voucher utilization rate of 100+%, there are no significant gaps in the delivery of subsidized housing or tenant assistance from the Housing Authority of South Bend (HASB). In response to needs expressed by local supportive service agencies, the HASB has implemented a preference for homeless families and a working family preference.

Strengths in the delivery system for public housing in the City of Mishawaka lie in the locations of properties-management capacity and the condition of the units themselves, which are very good to excellent. The Mishawaka Housing Authority currently manages 299 housing units. This number is insufficient to meet demand. There is also a lack of emergency / immediate housing available.

The City of Mishawaka cooperates with the Mishawaka Housing Authority in the development and operation of rental property that was renovated and developed by the City. Examples include the Battell School and Mary Phillips School senior apartments. The board of the Community Development Corporation (CDC) is comprised of City and Housing Authority staff. The CDC is a nonprofit entity whose mission is to develop, implement and fund on-going housing and community development programs which will provide safe, decent and affordable housing and living environments for all Mishawaka residents.

Board members of the Mishawaka Housing Authority are appointed by the Mayor. Other than such appointments, the city administration plays no additional oversight role. The City is not involved in issues of hiring, contracting and procurement or provision of services. In general, the Housing Authority is not funded through the CDBG or HOME programs for normal public housing services.

The City of Mishawaka provides all City services for the properties owned and managed by the Public Housing agency in the same manner that they provide such services to other City residents. The Mishawaka Housing Authority pays an annual Payment in Lieu of Taxes (PILOT) for the services.

The City of Mishawaka has the same review process and ability to review documents as is provided to the general public and dictated by regulation. For actions involving development, demolition or disposition of public housing property, the Mayor and any other entities he/she may recommend would be provided information and the opportunity to have input prior to the Public Housing Agency taking public action.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

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

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

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

Priority Needs Analysis and Strategies (91.215 (a))

- 1. Describe the basis for assigning the priority given to each category of priority needs.**
- 2. Identify any obstacles to meeting underserved needs.**

Needs are determined based on input from residents and neighborhood organizations, information from local nonprofit organizations, analysis of housing and other community data, and review of local studies and adopted plans.

The priority to address a need is determined using the following criteria:

- The significance of the need
 - The eligibility of the area where the need is found
 - The capacity for the community to effectively address the need
 - The degree of stabilization (including positive market impact) that could be achieved
-

- The ability to leverage other funding, especially non-public dollars
- The visual impact on the neighborhood, if a physical project
- The positive impact on homeownership, if a housing project
- The improvement in the occupant's quality of life, if a housing project

Activities that are best able to address these criteria receive a high priority. Other activities that also address these criteria but cannot be undertaken with current funding or at the current time are given a medium priority. Activities that also address these criteria but to more modest extents or that are cost prohibitive or impractical at the current time receive a low priority.

Lack of adequate funding, from public, private, and nonprofit sources, can be an obstacle to meeting underserved needs. Additionally, providers and their contractors may not have the capacity necessary to address fully the needs. Nonprofit organizations struggle with administrative costs, contractors willing to work on individual, smaller housing rehabilitation jobs are limited, and the local skilled rehabilitation contractors are limited and desired by all entities.

Lead-based Paint (91.215 (g))

- 1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.**
- 2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

Lead poisoning from deteriorating lead paint in housing is the most serious environmental threat to the health of children in the St. Joseph County and the United States. Lead based paint in housing also leads to the abandonment of residences. Exposure to even small amounts of lead causes decreased intelligence, learning disabilities, and the inability to manage anger. These effects are permanent. Exposure to large amounts can be fatal. The greatest source of lead poisoning is lead-based paint in homes that were built before 1978.

Lead poisoning of children from deteriorating paint in homes is a serious problem in St. Joseph County and all of its cities and towns. Up to 300 children are lead poisoned each year in the county and more than 3,000 children have elevated lead levels. The St. Joseph County Board of Health has declared that "childhood lead poisoning prevention is a critical priority for the Health Department" and called upon "all government officials and the community organizations to enhance their support for the elimination of childhood lead poisoning throughout St. Joseph County."

In St. Joseph County, 77% of all homes contain lead paint. A breakdown of the age of housing stock is shown in the table below.

Percent of Pre-1979, Pre-1960 and Pre-1940 Housing in St. Joseph County.

Location	% Pre-1979 Housing	% Pre-1960 Housing	% Pre-1940 Housing	Total Housing Units	Population
South Bend	88.3	67.7	28.7	46,230	107,789
Mishawaka	72.8	43.3	24.5	21,619	46,557
Walkerton	81.6	57.6	27.6	868	2,274
Osceola	91.4	61.4	26.4	711	1,859
New Carlisle	86.1	64.6	30.1	631	1,505
North Liberty	85.8	67.5	39.2	590	1,402
Lakeville	86.0	70.8	40.7	302	567
United States	67.2	35.0	15.0		

Source: U.S. Census Bureau (2000 data)

2000 census data also show that 82,313 units in St. Joseph County were built before 1979.

Deteriorated lead based paint in homes in St. Joseph County causes 1) homes to be declared unfit for habitation by children by the Health Department; 2) prevents homes from qualifying for assistance programs, such as the weatherization program; and 3) makes homes unlivable and thereby leads to abandonment of homes that would otherwise be suitable residences. In many cases homes that could be rehabilitated are abandoned due to the costs of eliminating lead based paint hazards.

Community Efforts to Address the Problem

There are many organizations within the St. Joseph County, including organizations within the cities of South Bend and Mishawaka that are working to reduce the threat of lead poisoning. The St. Joseph County Health Department has a large lead poisoning prevention program that includes a staff of four full time and one part-time environmental health specialist addressing lead poisoning including four licensed risk assessors. The Health Department 1) performs environmental case management for lead poisoned children; 2) conducts an outreach program to educate the public and elected officials about the threat of lead poisoning; 3) consults with paint supply stores to ensure appropriate information is being given to suppliers; 4) conducts risk assessments and clearance exams for the community; 5) maintains the Systematic Tracking of Elevated Lead Levels and Remediation (STELLAR) database for St. Joseph County, which is used to keep track of children's blood-lead levels. In addition, the Health Department has four nurses that perform medical case management for every lead poisoned child and provide free lead testing of children.

Memorial Hospital Systems and the South Bend Medical Foundation provide free lead testing of children. Memorial Hospital and Health System operates the St. Joseph County Women, Infants and Children Program, which provides lead tests for 2-year-old enrollees.

The St. Joseph County Lead Task Force consists of organizations that are working to eliminate lead poisoning of children. The Lead Task Force consists of more than 16 organizations and has been in existence for 13 years. It works to integrate lead poisoning prevention efforts and to overcome obstacles and barriers encountered and to energize the community to perform grant activities.

In 2006 the Housing Authority of South Bend teamed with the Health Department and were awarded a \$3 million Lead-Based Paint Hazard Control grant from the Department of Housing and Urban Development to eliminate lead hazards in homes, train contractors in

safe work practices and training for their lead supervisor and abatement worker licenses, and to strengthen the outreach program to inform the public about lead based paint hazards. Other partners included the South Bend Medical Foundation, Near Northwest Neighborhood, and Memorial Hospital Systems. The grant was very successful and exceeded every grant deliverable. These organizations and others are applying for the rebid of this grant in 2009.

Showing the community support for lead poisoning prevention, the Board of Health, County Commissioners and Council, Mayor of South Bend, Community Foundation of St. Joseph County, 1st Source Bank, and Teachers Credit Union have donated over \$250,000 to support the local lead poisoning prevention efforts. Many local supplies have also been contributed generously.

The South Bend Medical Foundation provides free blood-lead testing to children under age 7 in St. Joseph County, using certificates that families can bring in to any of five lab locations. The South Bend Medical Foundation provides about \$20,000 of free testing yearly to children.

The St. Joseph County Commissioners and County Council are concerned about lead hazards in St. Joseph County, and have funded a lead abatement and educational program for nine years.

Memorial Hospital and Health System operates the St. Joseph County Women, Infants and Children Program, which provides lead tests for 2-year-old enrollees.

Activities to Strengthen the Response to the Problem

The Federal, State, and County goal of eliminating lead poisoning of children by 2010 will not be met in St. Joseph County or any other sizable community in the nation with an aging housing stock. However, continuing to enhance the response to the issue will help ensure this goal is met at the earliest possible date. Some local actions to be considered that could protect children and prevent housing stock from deteriorating to the point where homes are abandoned include the following:

- Establishing a landlord registry so the owner of a property can be located when a child is poisoned by deteriorated lead paint and so the property owner can eliminate the hazard within the State and Federal mandated 60 days.
- Establishing a local continuing source of revenue for assisting homeowners with elimination of lead hazards through a system of grants and low interest loans.
- Strengthening enforcement of lead poisoning prevention through a local ordinance as has been done in other communities.

HOUSING

Housing Needs (91.205)

***Please also refer to the Housing Needs Table in the Needs.xls workbook**

- 1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).**
- 2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.**

South Bend

Based on Comprehensive Housing Affordability Data (CHAS), there were 42,750 households in the City of South Bend in 2000, of which 27.6% (or 11,797) were considered to have a "housing problem." A household is considered to have a "housing problem" when one or more of the following conditions exist: have a cost burden - pay more than 30% of the household's total income on housing costs (includes rent/mortgage and utilities), overcrowding (more than 1.01 persons per room), and/or the housing unit is considered substandard as it does not have complete kitchen or plumbing facilities.

The Housing Needs Table identifies 24 household types/categories, based on household composition and income, and provides information related to a number of different housing needs, including the following:

Cost Burden: More than half of households in 14 of the 24 identified categories spend more than 30% of their total income on housing costs. The Small Related and Large Related categories account for 7 of the 14. Of the households with an income of less than 30% of area median income (AMI), 73.8 – 83.2% of all households in the Small Related (renters & owners) and Large Related (renters & owners) categories are considered to have a cost burden. In addition, more than 50% of households in five categories (all with <30% AMI) have a severe cost burden (more than 50% of total income going towards housing costs).

Sub-standard Housing/Overcrowding: The Housing Needs Table identifies the percentage of households with "Any Housing Problems." This includes cost burden as well as overcrowding and units with no complete kitchen and/or plumbing (sub-standard). The majority of the 24 categories have comparable with "Any Housing Problems" and "Cost

Burden > 30%" figures – indicating that the housing problem for that category is cost burden. However, the large discrepancies between these numbers appear in the Large Related categories – both renters and owners – indicating that households with 5 or more members are experiencing a housing problem other than cost related; it is likely these households are overcrowded (more than 1.01 person per room).

Disproportionate need: There is a disproportionate need for housing in 11 of the 24 categories; all of the disparity reflects the housing needs of Hispanic households. The disparity appears in each of the income groups (i.e. <30%, 30-50%, 50-80%) and 9 of the categories are related to homeowners. In 6 of the 11 categories with disparity, 100% of the Hispanic households have housing problems. All (100%) of Hispanic households with income <30% AMI and that own their homes have housing problems.

* It is important to point out that the racial / ethnic group data only provides information for Family Households while data for "all households" breaks this into 2 categories, Small Related and Large Related. For the purpose of this analysis, it was determined that there was a disproportionate need if the average of the "all households" Small Related and Large Related categories was at least 10 percentage points higher than that of the racial / ethnic group's Family Households data.

Mishawaka

According to information collected in the 2000 U.S. Census and disseminated through the Comprehensive Housing Affordability Data (CHAS), out of the 20,248 households in the City of Mishawaka, the number of households in need is 4,452 (22.0%). These households report paying more than 30% of their income on housing costs, live in overcrowded conditions (>1.01 persons per room), and/or reside in a unit without complete kitchen or plumbing facilities.

Cost Burden: In the Housing Needs Table, 24 categories based on income and family size are indicated. For the City of Mishawaka, in ten of those categories, > 50% of the households present a cost burden of > 30% of their annual income. Seventy percent of these households are renters. As would be expected, these households all fall below 50% MFI. One group out of the 24 categories, "Renter - All Other Households <=30% MFI", indicates a severe housing cost burden (> 50%). It is likely that this category consists mainly of Bethel College, University of Notre Dame and Indiana University South Bend students, and therefore does not accurately reflect the housing cost burden of that group.

Sub-Standard Housing: Per the 2000 U.S. Census, the majority of housing in the City of Mishawaka (54.8%) was constructed prior to 1970. A full quarter of the housing was built pre-1940. The majority of this older housing is found in the City's central downtown area, surrounding the former sites of large manufacturing companies. As is typical of similar cities throughout the country, manufacturing gradually left the City, reducing the number of good-paying jobs in the central district. Families moved out, leaving behind large homes that were often converted into multi-unit rentals. The structures were not always maintained, and as the properties were sold and resold, their condition often continued to decline.

In 2005, Mishawaka's Department of Planning and Community Development conducted a Housing Condition Survey for every residence in the City. The exterior of homes were visually inspected and assigned color ratings based on the repairs required. The items assessed were roofs, windows/doors, porch, paint, gutters, foundation, siding and overall superficial appearance. Colors were plotted on a map to provide a visual of the areas where

the Department should concentrate efforts on improvement programs. Not surprisingly, the majority of the structures with poor and fair ratings were located in the City's central downtown area, where the oldest housing stock and greatest number of rental properties are located.

Additionally, information provided by Mishawaka Code Enforcement was plotted using GIS, and showed that the greatest concentrations of vacant and substandard homes were located in the same areas identified by the Housing Condition Survey.

As important as these surveys are for identifying substandard exterior concerns, they do not provide information regarding the interior condition of a dwelling. The U.S. Census Bureau indicates that only one percent (1%) of the City of Mishawaka's residential units are lacking complete plumbing and/or kitchen facilities. While this is a concern, it does not serve to help us determine which properties truly present a health and safety concern to their residents.

Overcrowding: The Housing Needs Table indicates that the majority of housing problems in the City of Mishawaka are related to costs burden. Within most of the 24 categories, the percentages given for "Any Housing Problems" and "Cost Burden >30%" are virtually identical. The household group with the greatest disparity between housing problems (100%) and cost burden (28.6%), indicating a housing problem other than financial, is the "Large Related" category in the >30 to <=50% MFI. The "Large Related" category in >50 to <=80% also displays disparity, though to a much lesser degree. Lacking additional information, an assumption can be made that a large family at either income level is probably living in an overcrowded condition. It should be noted that this represents slightly more than 50 households.

Racial/Ethnic Disparity: Per the Housing Needs Table, racial-ethnic groups in the City of Mishawaka tend to have fewer reported housing needs than those reported for the all income categories as a whole. There are, however, a few notable exceptions. Housing needs for Hispanic Large Family Renters exceed the needs of the category as a whole at every income level. It is also reported that 100% of Hispanic Large Family Owners in the >50 to <=80% MFI have housing problems. There is much disparity between housing needs in general and cost burden, so the assumption is made that the reported housing problems are the result of substandard dwellings or overcrowded living conditions. This housing disparity affects 120 Hispanic households in Mishawaka.

The only other notable disproportionate need is for Black Non-Hispanic Households. Data indicates that 100% of the "All Others" Owners in the >50 to <=80% MFI category report housing problems. As this category includes singles and students, and the households are owner-occupied, the conclusion is that perhaps repair and maintenance on the dwellings are being neglected for financial reasons. This housing need affects 15 Black Non-Hispanic individuals in Mishawaka.

It should be noted that at this point in time there are relatively few racial-ethnic owned dwellings in the City of Mishawaka, and this skews the data towards more rental-based problems within those groups.

St. Joseph County

Based on Comprehensive Housing Affordability Data (CHAS), there were 100,707 households in St. Joseph County in 2000, of which 25.8% (or 25,960) were considered to have a "housing problem." A household is considered to have a "housing problem" when one or more of the following exist: have a cost burden - pay more than 30% of the

household's total income on housing costs (includes rent/mortgage and utilities), overcrowding (more than 1.01 persons per room), and / or the housing unit is considered substandard as it does not have complete kitchen or plumbing facilities.

The Housing Needs Table identifies 24 household types / categories, based on household composition and income, and provides information related to a number of different housing needs, including the following:

Cost Burden: More than half of households in 14 of the 24 identified categories spend more than 30% of their total income on housing costs. All categories with households making less than 30% Area Median Income (AMI) have at least 50% of the total households with a cost burden more than 30%. Over 50% of the total households in six of these categories have a severe cost burden (>50% of income spent on housing costs).

Sub-standard Housing/Overcrowding: The Housing Needs Table identifies the percentage of households with "Any Housing Problems." This includes cost burden as well as overcrowding and units with no complete kitchen and/or plumbing (sub-standard). The majority of the 24 categories have comparable with "Any Housing Problems" and "Cost Burden > 30%" figures – indicating that the housing problem for that category is cost burden. However, the large discrepancies between these numbers appear in the Large Related categories – both renters and owners – indicating that households with 5 or more members are experiencing a housing problem other than cost related; it is likely these households are overcrowded (more than 1.01 person per room).

Disproportionate need: There is a disproportionate need for housing in 12 of the 24 categories; all of the disparity reflects the housing needs of Hispanic households. The disparity appears in each of the income groups (i.e. <30%, 30-50%, 50-80%), and 9 of the categories are related to homeowners. In 3 of the 12 categories with disparity, 100% of the Hispanic households have housing problems; in a fourth category almost 96% of the households have housing problems. All (100%) of the elderly homeowners with incomes <30% and 50-80% have housing problems.

* It is important to point out that the racial / ethnic group data only provides information for Family Households while data for "all households" breaks this into 2 categories, Small Related and Large Related. For the purpose of analysis, it was determined that there was a disproportionate need if the average of the "all households" Small Related and Large Related categories was at least 10 percent points higher than that of the racial / ethnic groups Family Households data.

Priority Housing Needs (91.215 (b))

- 1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.**
- 2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.**

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. **Describe the basis for assigning the priority given to each category of priority needs.**
4. **Identify any obstacles to meeting underserved needs.**

South Bend

Homeownership: HIGH PRIORITY

Homeownership Assistance: CDBG and HOME funds will support closing cost/downpayment assistance and mortgage subsidies to families and individuals at 50-80% of median household income. The 80/20 program of the Community Homebuyer's Corporation (CHC); the Housing Development Corporation's (HDC) downpayment assistance program REWARD; and the CDC's programs offering mortgage subsidies.

Acquisition/Rehab: CDBG Acquisition and rehabilitation of properties for resale to households below 80% of median household income. This activity in the targeted neighborhoods of the Near Westside, Near Northwest and Northeast neighborhoods is conducted by the community development corporations working in these areas. NSP funding will support acquisition/rehab of foreclosed and abandoned properties located in the Near Westside and Near Northwest for individuals and families up to 120% of median household income.

New Construction: Homeownership assistance through CDBG/HOME mortgage subsidies and newly constructed homes funded with NSP dollars in the Near Westside and Near Northwest neighborhoods, as well as the Neighborhood Revitalization Strategy Area (NRSA) including Census Tracts 19, 20, and 21.

Counseling: Counseling is seen as critical to address the current foreclosure situation of many residents and the preventative educational effort for potential homeowners. The City is a HUD certified housing counseling agency that addresses both aspects of counseling. Homeownership programs of the CHC and HDC require pre- and post-purchase counseling, and the NSP funding requires a minimum number of hours of counseling for NSP assisted individuals/families.

Rehabilitation: HIGH PRIORITY

Homeowner Rehabilitation: Provided for those individuals and families up to 80% of median household income that own their home but need assistance in major safety related and/or health modifications. Such assistance addresses improvements to an aging housing stock, aids in homeowner retention rates, and can assist in the stabilization of neighborhoods. For the elderly population this option often provides a less expensive alternative and allows people to remain in their homes. CDBG funds will continue to support the South Bend Home Improvement Program (SBHIP), REAL Services Home Modification Program and Rebuilding Together (RT).

Permanent Rental Housing: Acquisition, rehabilitation, infrastructure and/or new construction for assisted rental housing for persons at 80% or below median household income. Primarily in the community development corporation target areas and the NRSA.

Permanent Supportive Rental Housing: Acquisition, rehabilitation, infrastructure and/or new construction for assisted rental housing for the special needs population below 80% of median household income.

Tenant Based Rental Assistance: Assistance for families eligible for Section 8 Vouchers. The South Bend Housing Authority's (HASB) Section 8 Waiting List opened July 20, 2009, for the first time in three years. In 2006, the Waiting List opened and received 3,000 applications in 7 days. On the first day the list was opened in 2009, by 10:00 AM, over 6,000 applications were distributed and over 3,000 had visited the HASB Website. Also, assistance for individuals that are seriously mentally ill to provide safe, structured residential placement for persons who can live semi-independently with supportive services.

Mishawaka HIGH PRIORITIES

The City of Mishawaka has a lower percentage of owner-occupied dwellings than does the surrounding county. In Mishawaka, the homeownership rate is 56.80%, while in St. Joseph County homeownership is 71.70%. Therefore, to stabilize established neighborhoods, increase housing standards, create a more diverse community, and positively affect the tax base, the City has made increased homeownership a priority. The City has several programs in place that it will continue to fund during the 5-year plan to address the housing needs of those in the 30-80% AMI range for St. Joseph County.

Direct Homeownership Assistance - First Time Homebuyer Program: The City of Mishawaka will provide direct homeownership assistance through our First Time Homebuyer Program. Program participants are in the 65-80% AMI range for St. Joseph County. The First-Time Homebuyer Program provides down payment and closing cost assistance in the form of a 15-year forgivable loan for new home construction and infrastructure improvements. The City provides and clears the lots, prepares surveys, constructs new sidewalks and curbs and provides sewer and water connections. The program is funded with a HOME grant. It is estimated that 18 households will be assisted during the 5-year plan period.

Direct Homeownership Assistance - Lease to Own Self-Sufficiency Program: The City of Mishawaka will provide eligible applicants with down payment assistance in the form of a deferred payment loan to purchase homes that have been rehabilitated by the Department of Planning and Community Development. Program participants are in the 65-80% AMI range for St. Joseph County. The applicant participates in a "lease-to-own" scenario for two years, in which payments are made to the Department. After the two year time period, the applicant will have the opportunity to apply the payments they have made to a down payment for a mortgage. The mortgage is made affordable based on the applicant's income and through the deferred payment loan. The program is funded with CDBG monies. It is estimated that 10 households will be assisted during the 5-year plan period.

Indirect Homeownership Assistance - Habitat for Humanity Partnership: The City of Mishawaka has developed a partnership with Habitat for Humanity of St. Joseph County to provide indirect homeownership assistance. The City donates a cleared lot, installs infrastructure, and provides a construction subsidy to Habitat to provide more amenities in the home. Program participants are in the 30-50% AMI range for St. Joseph County. The

program is funded with a HOME grant. It is estimated that 10 households will be assisted during the 5-year plan period.

The Housing Needs Table indicates that a need exists for increased homeownership among racial-ethnic groups in the City of Mishawaka. To meet that need, we estimate that 10 racial-ethnic households will achieve homeownership through the First Time Homebuyer Program, Lease to Own Self-Sufficiency Program and through the City's partnership with Habitat for Humanity. This number is included in the total households mentioned above.

Minor Owner-Occupied Home Rehabilitation: To address accessibility needs and allow disabled homeowners to remain in their homes, the City of Mishawaka has formed a partnership with the Local Carpenters Union to construct wheelchair ramps. Program participants are homeowners with annual income $\leq 80\%$ AMI for St. Joseph County. The program is funded with CDBG monies. It is estimated that 10 households will be assisted during the 5-year plan period.

Code Enforcement: To address issues of substandard housing, the City of Mishawaka will continue to fund an additional Code Enforcement officer in an older, central city neighborhood. The officer has a background in home construction, and is a licensed lead and asbestos supervisor. The added support provided by this officer helps ensure that the aging housing stock is being maintained, and that safe and decent housing is available to renters and homeowners alike. This program is funded with CDBG monies. It is estimated that a densely populated area of 3,000 residents will be served by this activity during the 5-year plan period.

St. Joseph County

Homeownership: HIGH PRIORITY

Homeownership Assistance: HOME funds will support homeowner subsidies to families and individuals under 80% of median household income.

Rehabilitation: HIGH PRIORITY

Homeowner Rehabilitation: Provided for those individuals and families up to 80% of median household income that own their home but need assistance in major safety related and/or health modifications. Such assistance addresses improvements to an aging housing stock, aids in homeowner retention rates, and can assist in the stabilization of neighborhoods. For the elderly population this option often provides a less expensive alternative and allows people to remain in their homes. HOME funds will support the Housing Assistance Office's Homeowner Rehab Program.

Priorities were based upon identified needs, data available, market conditions and the capacity to address the need with available funding.

Lack of adequate funding can impede program/project activities. Additionally, the capacity issue for providers and contractors can limit not only annual activity, but also long term activity/productivity. The CDC's and nonprofit agencies struggle with administrative costs; contractors willing to work on individual, smaller jobs are limited, and the skilled rehab contractors are few and desired by all entities.

The foreclosure situation can be addressed for some. However, there are others who have been and will be so significantly affected that they will need housing assistance for the first time. In many cases these are lower income individuals and their ability to alter their housing environment on their own is limited. In some cases, if there are no subsidies available, these people are at risk of homelessness. Add to this scenario the layoffs and unemployment based on the current economic climate, and a new group of individuals seeking assistance surfaces now and for the near future.

Housing Market Analysis (91.210)

***Please also refer to the Housing Market Analysis Table in the Needs.xls workbook**

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.**
- 2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).**
- 3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.**

Median sales prices for the South Bend-Mishawaka area remain among the lowest of any metropolitan area in the country. In 2008, the median sales price for homes in St. Joseph County was about \$86,000 (\$79,000 within the city limits of Mishawaka and just \$43,500 within the city limits of South Bend).

According to 2000 Census data, approximately 63% of St. Joseph County's housing stock was built before 1970. Of that, about 54% was located in South Bend, 18% in Mishawaka, and 28% in the County Remainder. Conversely, about 13% of the housing stock was less than 10 years old. The new housing was distributed as 19% in South Bend, 23% in Mishawaka, and 58% in the County Remainder. Twenty-seven percent of the County's housing stock was rental, with 55% of it in South Bend, 31% in Mishawaka, and 14% in the County Remainder. The majority of the lower-priced (owner occupied, with value less than \$100,000) housing was located in South Bend at 52%, with 19% in Mishawaka, and 29% in the County Remainder. At the same time, only 18% of the housing valued at \$100,000 or higher was in South Bend, 9% in Mishawaka and 73% in the County Remainder.

The geographic distribution of housing development countywide causes some problems for the community. Residential growth outside of South Bend and Mishawaka has generally

been reliant upon septic systems. Soils in those areas may not be able to adequately accommodate much more housing construction, and current septic users may need municipal sewer services. According to the St. Joseph County Comprehensive Plan, 91% of the County may be considered unsuitable for septic use based strictly upon soil conditions (not considering residential densities, topography, etc.).

Expansion of municipal water and sewer services is expensive and is typically at the cost of individuals – generally developers of subdivisions – requesting such services. South Bend and Mishawaka’s systems have capacity to add users, but infrastructure would have to be extended. In addition to lacking municipal water and sewer services, much of the new housing in the County Remainder has been built in subdivisions without sidewalks, bicycle facilities, street lights, and other typical urban amenities. County Remainder residents have begun requesting these additional amenities and expect the County to supply them. Unfortunately, local units of government lack the financing mechanisms and means to provide water and sewer extensions and other amenities.

St. Joseph County has 825 Low Income Housing Tax Credit (LIHTC) assisted units for low income families and the elderly. Of that total, 370 are located in South Bend, 204 in Mishawaka, and 251 in the County Remainder. Section 8 Project Based Apartment Communities in St. Joseph County have 1,772 units of housing. Of that amount, 810 units (46%) are exclusively for low-income elderly residents. Of the County’s units, 1,177 are located in South Bend, 443 are in Mishawaka, and 152 are in the County Remainder. Countywide, 2,648 Tenant Based Section 8 vouchers are available or in use for low-income households. Of these, 2,124 are allocated to South Bend, 300 to Mishawaka, and 224 to the County Remainder. The Housing Authority of South Bend provides 815 public housing units, the Mishawaka Housing Authority provides 299 public housing units, and the Housing Assistance Office owns and manages 47 units of housing in the County Remainder for households earning less than 80% of the area’s median income. Collectively, the aforementioned provide or serve 6,406 households in St. Joseph County; 4,486 are in South Bend, 1,246 are in Mishawaka, and 674 are in the County Remainder. No notable reductions to the number of units in the assisted housing inventory are projected.

Housing is available for persons with disabilities and persons with HIV/AIDS.

The City of South Bend conducted a windshield survey of housing units within the city in 1991 and again in 1998. These studies revealed that the condition of housing in South Bend, on average, had declined over the 1990s. Using anecdotal evidence, one is able to draw the conclusion that the condition of the overall housing stock in South Bend has continued to decline.

The latest comprehensive field check of vacant properties, completed by the Department of Code Enforcement in early 2006, tallied 2,925 vacant residential structures within the South Bend city limits. According to an analysis completed by the Department of Community & Economic Development, at least 35% of these units have active Code Enforcement repair orders.

South Bend has been hit particularly hard by the foreclosure crisis and vacancy. Utilizing neighborhood stabilization index score data provided by HUD, the City ranked every census tract in the United States based on a composite score, developed by adding the estimated percentage of mortgages to start foreclosure processes or be seriously delinquent in the past 2 years and the percentage of vacant addresses. Two South Bend census tracts were in the top 100 census tracts in need nationwide; Census Tract 21 is ranked 50th and Census

Tract 6 is ranked 84th. In addition, Census Tracts 19, 20, and 34 are within the top 2% of census tracts in need nationwide.

While foreclosure has become a prominent problem, South Bend's foreclosure problem predated the national subprime foreclosure crisis. According to data compiled by University of Notre Dame researchers and the City of South Bend, St. Joseph County had 5,083 foreclosures from 2001-2005, a time prior to the national foreclosure crisis. During this time period, almost 80% of all St. Joseph County foreclosures, or 4,019, occurred in South Bend, even though South Bend represented only 43% (43,349) of the total housing units countywide. While the City of South Bend maintained a disproportionately high level of foreclosures compared with the remainder of the County, the overall number of foreclosures increased roughly 30% from 2006 to 2007.

Data provided by HUD in cooperation with the United States Postal Service indicate a countywide vacancy rate of 6% as of June 30, 2009. However, vacancy rates in urban core areas are much higher. According to the same data, South Bend has two census tracts with vacancy rates higher than 30%, four census tracts with vacancy rates between 20% and 30%, and 14 census tracts with vacancy rates between 10% and 20%.

South Bend's housing problems may be attributed to, in part, the fact that too many homes in the city do not meet modern consumer preferences. For example, data from the Multiple Listing Service reveal that the average home sold in a recent 2.5-year period in the City of South Bend's NSP2 target area (Census Tracts 6, 19, 20, 21, & 34) is 94 years old, is 1,335 square feet, has three bedrooms, one bathroom, no garage, and sold for \$20,035.32. In contrast, according to the U.S. Census Bureau, the average home built in the United States in 2008 is 2,532 square feet, has three bedrooms, two and a half bathrooms, a two car garage, and sold for \$252,000. Vacant, substandard housing that is cost prohibitive to modernize may be demolished to support the development of infill housing meeting modern consumer preferences.

At any given time the City of Mishawaka has approximately 100 vacant structures within its city limits. As a result of the current foreclosure crisis, however, that number is expected to grow by approximately 5% each month. Vacant properties can include abandoned, boarded-up buildings; unused lots that attract trash and debris; vacant or underperforming commercial properties, known as grayfields (such as under-leased shopping malls and strip commercial properties); and neglected industrial properties with environmental contamination, known as brownfields. State laws and uniform building codes further refine what constitutes an abandoned building, but these vary from jurisdiction to jurisdiction. Often these structures have been unoccupied for over a year, are beyond repair, and pose serious danger to public safety.

In 2006, the City of Mishawaka turned its attention to the broad issue of vacant, abandoned and derelict houses. An inventory of all vacant structures, both residential and commercial, was completed by the Department of Code Enforcement in conjunction with Mishawaka Utilities. It was discovered that while many of the properties standing vacant could be classified as "problem," some of the homes were in transition to become a new home for a Mishawaka family. While certainly a positive trend, this fact does not minimize the adverse effect an abandoned, blighted structure has upon the surrounding neighborhood.

It has been estimated by the City of Mishawaka's Department of Code Enforcement that at any given time, approximately 80 housing units, or 75% of the total number of vacant houses in the City, are uninhabitable in their current state.

Currently, there are 299 Public Housing units serving 281 low-income families in Mishawaka. Eighteen units are unoccupied due to renovations occurring at River View 500, a public housing facility maintained and operated by the Mishawaka Housing Authority.

The aging housing stock in Mishawaka's central city area in general, and the Milburn Boulevard Neighborhood in particular, has shaped the City's plan for allocation of funds. NSP, CDBG and TIF funds will be used to acquire and demolish vacant, abandoned and/or foreclosed structures in these older neighborhoods. NSP and HOME grants will provide the funding for new construction single-family homes on the cleared lots for low-moderate income participants in the City's First-Time Homebuyer Program. HOME funds will also be used to subsidize the construction of Habitat for Humanity homes on some of the cleared lots, benefiting very low - low income families. Vacant, abandoned and/or foreclosed homes in the Milburn Boulevard Neighborhood that are deemed to be in reasonably sound condition will be purchased and rehabilitated using NSP and CDBG funds. These houses will become homes for low-moderate income participants in the City's Self-Sufficiency Lease-to-Own program.

At present, the Mishawaka Housing Authority has a waiting list of 25 households seeking senior citizen housing. In response, the City of Mishawaka has obtained an NSP grant to convert a former high school into approximately 32 age-restricted (55 years and older) apartments. CDBG and TIF funds, as well as a grant from the Federal Home Loan Bank, will be utilized to complete the rehabilitation of the site.

Specific Housing Objectives (91.215 (b))

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.**

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

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

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

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

- A. Homebuyer Training
- B. Homebuyer Subsidies/Down payment Assistance
- C. Lease/Purchase Programs
- D. Rehab for Resale to Homebuyers
- E. Infill Single Family Home Construction (includes demolition for future development)

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

South Bend

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 (NSP), CDBG-Recovery (CDBG-R), private local financial institution support, community foundation dollars, and general community donations are anticipated. NSP and CDBG-R dollars are complementing the targeted area investment with additional nine single family rehabs and four newly constructed homes, and a consortium of six local financial institutions pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program is expected to assist approximately 20 clients per year. Home modifications addressing medical needs will offer approximately 35 elderly homeowners assistance and will be supported by over \$900,000 from the Weinburg Foundation. Rebuilding Together completes approximately 25 homeowner rehabs per year with CDBG dollars and is additionally supported by local trades, business and individual monetary, labor and material donations.

Housing counseling is made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. All of these funding sources allow the counseling activity that supports the efforts for homeownership as noted previously. Over 250 people are expected to attend a counseling session and/or class each year.

Promoting Quality Rental Property will be realized with the improvements to 80 low-moderate income units at Robertsons and the installation of 25 geothermal heating units at the Dunbar Homes rental complex, which will see additional tax credit support to make improvements and upgrades to the entire complex. Additionally, the PHA's Section 8 vouchers, HOME funds for Tenant Based Rental Assistance of 6 units, and NSP funds to address the housing of 8-16 special needs persons will occur.

Efforts to prevent homelessness and assist the homeless will be supported with Homelessness Prevention and Rapid Re-Housing (HPRP) funds through an entitlement award and via the State to local service agencies; McKinney Vento Homeless funds; Emergency Shelter Grant (ESG) funds for 4 agencies sheltering youth, women and children, and other homeless. In addition to a small amount of CDBG funds for the Veterans Shelter rehab,

private local donations, as well as donated property, have been made available for this project.

Mishawaka

As previously stated, the aging housing stock in Mishawaka's central city area has shaped the City's five-year plan for allocation of funds. The City's goal is to stabilize its older, historic neighborhoods by removing blighting structures and providing low-moderate income families with homeownership opportunities.

In the five-year period that spans 2010-2014, Mishawaka anticipates acquiring and demolishing four vacant, abandoned and/or foreclosed properties each year. Three new construction low-moderate income family homes will be constructed on the cleared lots each year for the First-Time Homebuyer Program; one new construction low-income family home will be constructed on a cleared lot for a Habitat for Humanity family. A combination of NSP, CDBG, HOME, TIF and Federal Home Loan Bank funds will be used for this activity.

In the five-year period that spans 2010-2014, Mishawaka anticipates acquiring and rehabilitating two vacant, abandoned and/or foreclosed homes each year. These houses will become homes for low-moderate income participants in the City's Self-Sufficiency Lease-to-Own program. A combination of NSP, CDBG and Federal Home Loan Bank funds will be used for this activity.

In the five-year period that spans 2010-2014, Mishawaka anticipates rehabilitating a former high school into 32 apartments for senior citizens (age 55 and older). Construction is anticipated to begin in 2010 and be completed in 2011, with units being available for rent in late 2011. Based on occupancy data from the Mishawaka Housing Authority, it is expected that approximately 80% of the renters will be at or below 50% AMI. A combination of NSP, CDBG, TIF and Federal Home Loan Bank funds will be used for this activity.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

St. Joseph County has 1,110 public housing units in St. Joseph County: 811 in South Bend and 299 in Mishawaka. This represents a decrease of 1.5% (17 units) in the number of units available at the time of 2005-2009 HCD Plan.

South Bend

The Housing Authority of South Bend (HASB) has 811 units of Public Housing, 235 of which are single family homes in scattered sites throughout the City. There are 12 family developments which contain the additional 576 units of a multi-family nature. The HASB has divided the 811 units of Public Housing into 4 Asset Management Projects (AMPs) as it transitions into the HUD mandated asset based management concept.

The occupancy rate for the HASB is typically at 98%, varying at times by a percentage point. With a preference for working families and for referrals from members of the local Continuum of Care (CoC), the HASB still has a typical waiting list of 300 families.

The HASB has received permission for the disposal of eight public housing units located in what is now referred to as the Eddy Street Commons Project. In exchange for these eight units, the HASB will receive five newly built units in the same area and 3 significantly revitalized units.

The HASB may seek to demolish 14 units of public housing in Census Tract 20 as part of an application to transform public housing at the development named Laurel Court.

As have all public housing authorities across the country, the HASB has been chronically underfunded in both its Operating Subsidy and Capital Funds by HUD. Not since 2002 has Congress funded PHAs at 100% of their eligible operating expense.

In 2009, Congress provided a \$4 billion down payment on the backlog of Capital Funding Subsidy due PHAs. While this additional funding was much appreciated, it still leaves PHAs with \$28 billion in underfunded capital improvements.

The physical condition of such Public Housing units in South Bend must be rated on two differing sets of criteria. The first set of criteria is what HUD refers to as Uniform Physical Condition Standards (UPCS) and is the Physical Assessment Sub-System (PASS). The PASS was first implemented as one of four components comprising part of HUD's Public Housing Assessment System (PHAS).

The housing of the HASB scores typically in the 88 – 94% range out of 100 on the PASS. This on the face of it would indicate that Public Housing in South Bend, while far below what is needed for the demand, is well maintained. There are no units that are offline for anything other than that associated with a typical turn after a vacancy.

As mentioned earlier, 235 public housing units in South Bend are single family walkups. These units are more attractive than most public housing. However, the last time all but 50 of these homes were given a comprehensive modernization, the facades varied very little and to the trained observer, can be spotted with relative ease. The other 50 were purchased a bit later and are only now undergoing modernization, with an eye to keeping their uniqueness intact.

This above said, while in good repair, the HASB does realize the need for a new kind of public housing; a kind geared to the amenities that will attract working families. The need for houses with 1600 square feet (current average square feet is 1100) that blend into existing neighborhoods; showers; attached garages; poured basements and the other features common on the non-subsidized rental market is something that the HASB is actively pursuing with ARRA Capital Funding and HUD Replacement Housing Funds (RHF).

Demographically, the two high-rises are home to mainly seniors and disabled individuals.

In the last HASB 504 assessment, the HASB found no need to dramatically increase the number of handicapped units available but did so anyway. Currently, 6.5% of all HASB units are handicapped accessible and the HASB is committed to increasing that rate as the new additions are brought online. In the 504 needs survey, the HASB received no responses from any resident wanting accessibility or accommodations that did not have them. The HASB policy for non handicapped families residing in handicapped units is that should a need arise for a handicapped unit, the family will be relocated to facilitate the need.

The HASB's Section 8 Waiting List opened July 20, 2009, for the first time in three years. In 2006, the Waiting List opened and received 3,000 applications in 7 days. On the first day the list was opened in 2009, by 10:00 AM, over 6,000 applications have been distributed and over 3,000 have visited the HASB Website at www.hasbonline.com. Given the general economic climate this was somewhat expected but not after one day.

The HASB's Housing Choice Voucher Program is a perennial High Performer on the Section Eight Assessment System (SEMAP). The HASB has the authority to issue 2124 Section 8 vouchers and is currently just above that level. The HASB receives \$12,000,000 annually as a pass through to landlords in the form of a Housing Assistance Payment (HAP). The HASB had been rated a High Performer for 5 straight years until last year when leasing suddenly started to drop because many could not make the minimum payments, coupled with a significant difficulty in finding homes that would pass the Housing Quality Standard (HQS) Inspection, which is required before a home can be admitted to the Program. These factors left the HASB a Standard Performer. In 2009, the HASB implemented several new strategies and it is highly likely that it will return to its usual rating as a High Performer.

In summary, there continues to be a dramatic need for public housing and tenant-based rental assistance in South Bend. Additionally, Congress needs to continue the positive measures it has begun under ARRA and help bring the public housing that now exists into good repair even when viewed from the eyes of the private sector. Fortunately, for South Bend, the properties of the HASB remain well above average when compared to other public housing in similar sized cities.

Mishawaka

The Mishawaka Housing Authority currently manages 299 housing units. The condition of these units is "good" to "excellent," with most units tending toward "excellent." Currently, 281 units are occupied; 18 are empty due to renovations taking place at one of the Housing Authority's facilities, River View 500.

Public Housing Strategy (91.210)

- 1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.**

- 2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))**
- 3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))**

South Bend

As a perennial HUD High Performing PHA in both its Section 8 and Public Housing Programs, the HASB is meeting the needs of extremely low-income, low-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.

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.

Having long since made all public housing lead safe and after implementing an award-winning Section 8 Landlord Assistance Program concerning the 2001 implementation of the Lead Rule for Section 8 properties (which resulted in the HASB not losing one landlord over the proposed rule), the HASB in 2006 applied for and received a Lead Hazard Control Grant. The HASB has submitted another application for Lead Hazard Control and is an active participant organization in the St. Joseph County Lead and Healthy Homes Task Force.

In the near future the HASB will be looking to additional revenue streams to continually expand the number of families it can serve via public housing and similarly Section 8. The use of Low Income Housing Tax Credits and project based Section 8 housing are two options being contemplated.

Mishawaka

The Mishawaka Housing Authority is expanding services in River View 500 to include assisted living for low and moderate income elderly and disabled individuals and families. Specific improvements are being made to the building in order that it can be licensed to provide assisted living services and receive reimbursement from Medicaid for the services provided. The improvements are expected to cost approximately \$2.5 million and are being financed through Housing Authority reserves, a Federal Home Loan Bank grant, and a private loan using the Mary Phillips School Apartment building as collateral.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.**
- 2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.**

The cost of housing is affected by various public policies.

Property Tax Rate - Tax codes have traditionally restricted housing development in St. Joseph County as homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. The tax rates for South Bend and Mishawaka put both cities at a disadvantage relative to the rest of the county, particularly in attracting new development. To address this problem, South Bend has implemented a residential tax abatement program which may account for a proportional rise in housing building permits in the City. In addition, the County Property Tax Rate for St. Joseph County is the second highest in the State. With state-mandated property tax caps that took effect beginning in 2009 and a shift to forms of taxation other than property tax to fund local government, the property tax burden is likely to be relaxed in coming years.

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

From 1994 to 2006, South Bend used CDBG funds to pay for new curbs and sidewalks in eligible low- and moderate-income neighborhoods to encourage and support the development of new affordable housing. Mishawaka began a limited infrastructure program in 2004 utilizing CDBG funds as part of the City's "Targeted Neighborhood Investment Strategy" replacing aging, broken, or missing curbs and sidewalks in designated neighborhoods. In addition, the City has used a portion of its HOME allocation to provide infrastructure improvements including curbs, sidewalks, and sewer and water connections in the construction of the new homes being built as part of the City's First-time Homebuyer Program. Without some kind of continuing subsidy in both jurisdictions, the high cost of infrastructure requirements can be a barrier to the development of affordable housing.

Impact of Building Codes and Local Historic Districts - Local building codes are not

considered restrictive and pose no barrier to the development of safe, sanitary, and affordable housing. Structural requirements for conditions such as earthquakes, high winds, or soil erosion are not applicable. However, there are local requirements for structures located in flood hazard areas. Codes related to construction and development allow no special provision waivers for the construction of new, or rehab of existing, affordable housing. The lack of provision waivers for affordable housing could be considered a barrier to the development of affordable housing. However, it could also be argued that it is a way to maintain a single, minimum code of standards which applies to all housing units and all classes.

South Bend's nine local historic districts are located in established neighborhoods of large, owner-occupied homes. The City of Mishawaka has 10 individual local historic district sites, and one multiple site historic district (Riviera Place). Local regulations require exterior compatibility at the time of renovation or rehabilitation, possibly imposing costs which could make the development of affordable housing within those districts more expensive depending on the nature and extent of the project.

Administrative Procedures and Fees - The St. Joseph County and South Bend Building Department merged in 1992 to create a more efficient permit process. In 2009 Mishawaka's Planning, Building and Community Development Departments merged to create a more efficient permit process. Local approvals for plats generally take up to three weeks and building permits for residential structures can usually be obtained within one day. Existing fees for plat approvals/construction permits pose no barrier due to their low cost. The State of Indiana has passed impact fee legislation but the St. Joseph County Housing Consortium member jurisdictions have not required such fees.

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

Publicly Owned Land and Property - The City of South Bend occasionally purchases vacant lots which revert to public (County) ownership due to non-payment of taxes. Some of these lots are then given to housing agencies, such as Habitat for Humanity, for construction of new affordable units. Because of the relatively strong housing demand in Mishawaka, historically, few vacant lots of sufficient width and depth (buildable lots) for new home construction are available. Using a variety of means, such as finding excess City-owned property, donations of property, slum and blight clearance, and formal purchase, the City of Mishawaka has had to be very deliberate and creative in its acquisition of vacant lots for new home construction as part of their First-time Homebuyer Program and their partnership with Habitat for Humanity.

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

Consortium jurisdictions do not subscribe to growth control techniques to inhibit the location

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

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

Rent Control and Landlord Licensing - There are no rent control ordinances in the three jurisdictions, nor are there any ordinances requiring that landlords be licensed. There is general agreement that rental housing can be an issue; however, the concept of landlord licensing is a politically controversial issue in the community and is unlikely to be pursued unless a coalition can be built to promote the idea and local politicians favor it.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

***Please also refer to the Homeless Needs Table in the Needs.xls workbook**

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

For a summary of the nature and extent of homelessness in St. Joseph County, see Homeless Population and Subpopulations Chart in the Tables section of this document.

According to the 2000 U.S. Census of Population and Housing Report, St. Joseph County consists of approximately 266,000 persons, 26,200 of whom live below the poverty level. The county population is 80% White, 11% African Americans, 5% Hispanic, 1% Asian, and 2% Native American and other origins. Statistics show that a disproportionate number of persons living in poverty are minorities (approximately 9,000 below the poverty level) and/or minority families (approximately 2,000 below the poverty level). These demographic trends closely parallel those of the homeless population, of which families are the fastest growing segment.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and**

unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

The CoC is working toward the following priorities:

- Restructuring the traditional shelter system toward the Housing First model and meeting Health Act priorities.
- Focusing on prevention and rapid re-housing activities with HPRP funds.
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them.
- Reducing the unsheltered or precariously housed population by 50% by 2012.
- Reducing the time spent in transitional housing.

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

The CoC has identified the following homeless service and housing gaps, presented here in no particular order.

Harm reduction/safe haven housing: Currently there are no housing facilities for those individuals who have yet to achieve sustained recovery from addictions and/or mental illness. The Housing First model is considered best practice nationally, where individuals are not expected to achieve the ultimate goal of recovery before they are stably housed and where supportive services are offered while in residence to help them attain this goal. Research demonstrates that Housing First reduces the overall community burden in caring for these individuals.

Permanent Supportive Housing: While there are permanent supportive housing beds available in this community, it is our belief that there are simply not enough beds for all of the homeless individuals who qualify for these units.

Prevention for the Precariously Housed: Prevention is also considered best practice nationally, as indicated by the recent HPRP funds being made available to communities. Prevention activities include both financial assistance for utility, rent, and mortgage arrears,

financial literacy training, and intensive case management outreach for those individuals and families who experience multiple psychosocial stressors that place them at higher risk for becoming homeless.

Emergency Shelter Beds for Women: Presently there are fewer emergency shelter beds available in this community since the last HCD Plan. As funding priorities have shifted from emergency shelter to transitional/permanent housing, beds have been lost; however, anecdotal evidence indicates a growing need for shelter for homeless women. HPRP funds will allow more money to be spent on emergency shelter beds.

Prisoner Reentry Issues: This group is at greater risk of homelessness due to inability to secure employment, as companies are increasingly adopting HR policies that automatically exclude past felons. Studies show strong positive correlations between access to basic needs and reduced rates of recidivism. Local individuals have begun working with the State of Indiana on strategies for the successful re-entry into the community from the criminal justice system.

Housing for Sexual Offenders: Presently, there is no facility within the CoC which may house those convicted of any sexual offense, leaving those individuals on the street and at greater risk to reoffend. Sex offender housing would not only benefit the individuals, but also the community through increased monitoring and accountability.

Homeless Youth: Youth Service Bureau Street Outreach workers estimate there are nearly 500 young adults (18-22) who are "couch surfing" and at risk of ending up on the street. The individuals who do come into shelter tend to have poorer outcomes, so specialized housing and programming is essential to this subpopulation. An implementation committee is investigating providing units for youth in a facility staffed 24 hours per day and providing related programming. Funding would be provided through the CoC, HPRP, and the Runaway and Homeless Youth Act.

Medically Fragile: Many times, medically fragile people become homeless because they are unable to maintain their own residence, but are not deemed ill enough to warrant skilled nursing care at a long term care facility. Additionally, these individuals often lack the financial resources to pay for long term care, even if they do qualify.

Discharge Policies: 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.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

AIDS Ministries/AIDS Assist

AIDS Ministries/AIDS Assist has two facilities that CESG funds are used to operate. The first one is located at 219 South William Street, South Bend. There are 5 one bedroom units that house only 5 individual HIV men or women. The other facility is located across the street, at 222 South William. There are 4 two bedroom units that house 4 families. The program is a transitional program that will assist our HIV clientele for up to 2 years. While clients are in the transitional program, they receive case management, bus passes, and food vouchers. The purpose of the program is to help them obtain self sufficiency and permanent housing when the program ends.

Center for the Homeless

The Center for the Homeless is not a homeless shelter. On any given night, nearly 200 men, women, and children call the Center their home. While it has provided more than 700,000 safe nights and over 1.5 million meals to more than 44,000 individuals since opening in December 1988, the Center focuses on providing not just life-saving, but life-changing services to each guest.

The Center offers a full continuum of housing and social services to guests, beginning with Emergency Shelter, moving through Transitional Housing, and finally into Permanent Housing. Their innovative service model offers homeless families and individuals an on-site structured, step-by-step process to achieve and maintain self-sufficiency. This revolutionary program relies on partnerships with every sector of the community and has been endorsed by HUD.

Emergency Shelter: When a guest first comes to the Center, crisis intervention, orientation and assessment are provided. Basic needs are met, and the foundation is laid to begin addressing the barriers to long term self-sufficiency. Guests may receive emergency shelter services for up to 45 days.

Transitional Housing, Phase 1: Guests who will go on to programming at the Center have a coach who assists in developing and implementing a self-sufficiency plan. The following services are available as indicated by the self-sufficiency plan throughout the stay: Adult Basic Education, Practical Living Skills, Relationship Counseling, Mental Health and Substance Abuse Treatment, Peer Mentoring, Abuse Counseling, Debt Reconciliation and Budgeting. Guests may participate in this housing phase for up to 24 months. The Center's flagship programs in this phase of housing include the following:

- *Starting Over/Stepping Higher Program:* This five week comprehensive program emphasizes personal development and awareness. The curriculum includes stress management, living an integrated life, team leadership, goal setting and daily programming addressing the whole person (mental, emotional, physical and spiritual domains of functioning).
- *STAR (Skilled, Trained, Able and Ready):* This five week job training and placement program focuses on building skills in the basics of employment preparedness, including job readiness, job retention, and job search. The curriculum focuses on educating guests in a classroom setting in the areas listed above, and extending the learning through community based externships.

Transitional Housing, Phase 2: Guests in this phase move out of the dormitories and into an onsite congregate apartment suite. Nearly all in this program have income from employment or disability. They continue to work with a coach on improving self-sufficiency, particularly addressing financial barriers. Guests are required to save 75% of income for the purpose of debt reduction and building credit. Guests may participate in this housing phase for up to 24 months.

Transitional Housing, Phase 3: Guests secure affordable housing in the community and qualify for rental subsidy. They are required to participate in aftercare/outreach coaching to improve self-sufficiency, volunteer in the community and mentor guests at the Center. Guests may participate in this housing phase for up to 24 months.

Permanent Supported Housing: Disabled guests qualify for permanent rental subsidy in order to secure affordable housing in the community. They are required to participate in aftercare/outreach coaching to improve self-sufficiency, volunteer in the community and mentor guests at the Center.

Everything that goes on in the Center serves to further its mission, which is threefold:

1. Break the cycle of homelessness.
2. Bring together disparate groups so that each can discover the worth, dignity and potential of the other.
3. Pioneer a service model worthy of replication.

This mission unites all members of the Center community in a common endeavor. Because of the depth and severity of the condition of homelessness, no less than a focused and concerted effort can bring lasting change into the lives of the guests.

Hope Ministries

Hope Ministries serves men, women and children who are in need of food, clothing, shelter and new opportunities. While Hope recognizes individual differences, there are many common threads in the lives of those seeking services at Hope. At least 70% of Hope clients are struggling with an addiction to drugs and/or alcohol, 25% have a diagnosable mental illness and many have been sexually and/or physically abused. Most have experienced generational poverty and have moved in and out of homelessness. Hope also reaches out to those living on the street with meals, clothing, toiletries, medical triage, and cold weather overnight emergency housing.

Hope serves around 250 free meals each day, serving breakfast, lunch and dinner. Meals are offered 365 days per year to our residents and to any other person seeking food. Hope provides transitional housing to families and women and emergency and transitional housing to men. Hope has 18 family apartments and 16 individual rooms for women. Hope provides housing to mother-head of households, father-head of households, married couples and single adults. Emergency housing is available to 10-12 men and 25 men are housed in the transitional program housing. Men, women and families who participate in Hope programs typically live at Hope for 18-24 months. Currently, over 100 people call Hope home.

Hope offers a holistic set of programs designed to help each client identify and address core issues standing in the way of a healthy and self-sufficient life-style. Each client is assigned a case manager who conducts an in-depth assessment and works with the client to develop a set of personal goals and a plan to achieve those goals.

Hope offers the following services on-site:

- Spiritual Development
- Case Management, mentoring and goal-setting
- Mental and Physical Healthcare
- Adult Education and GED completion
- Financial Planning
- Hope4Kids Early Childhood Development Program and Parenting Programs
- Recovery of Hope Substance Abuse Recovery Program
- Employment Readiness skill development
- Life Skills classes
- Connection to community services

Madison Center

Madison Center, a comprehensive community mental health center, is a private nonprofit agency located in South Bend. Madison Center serves St. Joseph, Elkhart, Marshall, La Porte and Porter counties. Madison Center provides a full array of services to children, adolescents, families, adults and geriatrics. There are two programs that target the homeless population and both of these programs are housed at the Center for the Homeless. One of the programs is the Community Support Program (CSP). This program provides case management services to the seriously mentally ill population that are homeless or who have a history of homelessness. This program is able to complete outreach and assessment of the clients who are homeless and mentally ill. New Passages is the other program on-site at the Center for the Homeless. This is an intensive outpatient alcohol/drug treatment program that serves dually diagnosed individuals who may be homeless.

Along with these programs, Madison Center is also the recipient of Supportive Housing and Shelter-Plus Care grants to assist homeless clients in obtaining housing. Below is a listing of those grants along with the number of spots on the grant.

Supportive Housing Program	15
Shelter Plus Care-CSP Scattered	10
Shelter Plus Care-Scattered site	13
Shelter Plus Care-Gateway/Families	25
Supportive Housing-Turnock House	8

Madison Center owns one apartment building (Gateway) that is funded entirely by one of the Shelter Plus Care grants. This apartment and funding through Shelter Plus Care provides permanent housing to the formerly homeless individuals. While living here, clients receive case management services through another Madison Center case management program, Semi-Independent Living Program.

Madison Center has one group home that receives Supportive Housing Program assistance. This group home, Turnock House, has space for eight individuals to live and receive 24-hour support through the staff on-site.

Youth Service Bureau

The Youth Service Bureau of St. Joseph County, Inc. offers a number of services that positively affect the lives of runaway, homeless, and in crisis youth ages 12 through 24 years old. These services include an active Street Outreach Program; Safe Station, which is an emergency shelter for runaway and homeless youth ages 12 through 18 years old; a self sufficiency program for young moms and their children; and an apartment based

transitional living program for runaway, homeless, or in crisis young mothers and their children.

The Street Outreach teams are available during the day at area high schools and during the evening hours Tuesday through Saturday at selected locations across St. Joseph County where young people are known to congregate. Over the time period July 1, 2008, through June 30, 2009, a total of 570 youth primarily ages 16 through 24 years old have sought assistance that included brief assessments, crisis counseling; referral for services; limited case management; and transportation. Based on assessment, the following needs were addressed and referrals made:

Jobs and job training	306
Pregnancy and Parenting	206
Housing	190
Subsidized apartment: 110	
Emergency Shelter: 68	
Family Life Center: 4	
Transitional Living: 8	
Counseling	73
Individual: 42	
Family: 31	
Health	48
Other miscellaneous	50

Safe Station is an emergency shelter for teenagers ages 12 through 18 years old. These young people are runaways, homeless, or in crisis and in need of temporary shelter. The shelter is licensed to house 10 youth, both male and female. The maximum length of stay in the shelter is 21 days. During the past year, a total 191 youth took advantage of shelter and services. Of the 191, 17 were homeless 18 year olds. Of the 191 youth, 54 reported physical or sexual abuse. Dispositions were as follows:

Home	140
Relative or Friend	3
Foster Home	13
CFH, FCC, Hope Family Life	10
In Patient Mental Health Setting	10
Juvenile Justice Center	7
Ran	5
Exited without a plan	3

The Youth Service Bureau operates a self sufficiency program for young women who are pregnant and parenting. This program has a home based component and a transitional living component. Specialists meet with young moms, their children, and when possible the father of the child(ren) to establish self sufficiency goals in the area of housing, education, employment, and parenting. During the year just ended, 72 young moms have participated in the program. Of the group, 16 have made improvements in education; 21 have attained a job; and 24 have had assistance with housing issues. A total of 9 young moms and children have accessed the agency's transitional living program, Porch Light. The Youth Service Bureau maintains five apartments for young moms and children who are runaways, homeless, or in another crisis that has created a need for housing. During their stay, they are provided case management, life skills programming including budgeting, finance, and daily living. Each participant of the transitional living program must either be in school or working. Participants in the transitional living program can stay up to 21 months.

Generally, mothers involved in the home based program can stay up to 24 months or as long as appropriate goals are being established and being worked on.

Homeless Strategic Plan (91.215 (c))

- 1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.**
- 2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.**
- 3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.**
- 4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.**
- 5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.**

To develop a system to address homelessness, the following process is used:

1. Needs analysis: Annually, each organization serving the homeless assesses the need for services based on internal organization occupancy reports, waiting lists, inquiry calls, anticipated program changes, etc. Beginning in June 2003, an actual street count to

determine the extent of unsheltered homeless was conducted. Now the street count, an annual process, is conducted in the winter.

2. This information is aggregated at the Committee level; so that an overall community needs level is established. Implementation of the HMIS has assisted in aggregating data on homeless needs.
3. A Gaps Analysis is performed, comparing the needs identified in step one with the resources available in the community.
4. Resources, including HUD and other funds, are identified to determine feasibility of new project development.
5. New projects are discussed and then prioritized by the Committee for funding and implementation.
6. Evaluation of the effectiveness of new projects (ongoing).
7. Involvement of the City, through the Division of Community Development, assists in communication, grants management, and program implementation.

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

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

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

The second stage involves a continuation of the strategy that has been enacted by this community over the last several years. This strategy has involved broad-based cooperation among service providers in identifying and addressing the causes of homelessness on an

individual basis, including elements such as emergency housing, case management, education, job readiness training, counseling, addictions treatment, transitional housing, financial assistance and rental subsidy.

With the support of the 2009 Homelessness Prevention and Rapid Re-Housing (HPRP) funds, the Continuum of Care (CoC) agencies have worked together to design a collaborative process based on referrals and complementary programs and services. One agency will serve as the single point of entry to provide financial assistance and make referrals to other appropriate agency partners. The process will include shelter housing, movement to current ESG or SHP funded agency programs, and working with the CoC to ensure needs are met appropriately per client. Case management services will be available through four agencies to regularly assess the needs of clients. One agency in particular will serve returning prisoners who are homeless.

Major participants in the CoC Planning Committee are representatives of organizations serving the area's homeless housing needs. They include AIDS Ministries/AIDS Assist, The Center for the Homeless, Dismas House, Hope Ministries, Life Treatment Centers, Madison Center, the United Religious Community, Youth Service Bureau, and the YWCA of St. Joseph County. Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supportive Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services.

St. Joseph County has a long history of providing services to the homeless population dating back to the time of the First World War when the City Rescue Mission was established. By the 1950's the City Rescue Mission had become a youth services organization and was replaced as a shelter by Hope Rescue Mission founded in 1954 by the Mennonite Church. (Over fifty years later, and now named Hope Ministries, it continues to play a leading role as a homeless services provider in the county.) Also providing temporary, low cost housing during the first two thirds of the century were several privately run Single Room Occupancies (SROs); however, the major providers of SROs closed down in the 1970's and 1980's. The loss of the SRO units helped created the situation that led the United Religious Community to open an emergency shelter in 1984 to house homeless persons. This emergency shelter evolved into the Center for the Homeless in 1988.

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

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

The 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.

Health Care: Memorial Hospital and Health Care Systems and St. Joseph Regional Medical Center are the two major health care centers in the community. Both have written protocols concerning the Discharge Planning and Process in place. Discharge planning begins at the time of admission. The protocols state that the social worker/case manager shall provide assistance when identified or requested. Both health care facilities will be meeting with the St. Joseph County Continuum of Care to discuss a better-coordinated discharge plan for homeless or potentially homeless individuals. Future revisions of their policies will specifically address the hospitals not discharging to McKinney-Vento funded shelters.

Mental Health: Madison Center and Hospital have numerous written policies, protocols, and Memorandums of Understanding involving discharge of homeless or potentially homeless individuals. If this is the case, the protocol instructs the social worker to contact Center for the Homeless and/or other shelters to find out whether the individual is banned, timed-out or needs to go to the grievance board. The social worker also is to administer a STAT urine drug test to establish that the patient has no drugs in his/her system and is able to go to Center for the Homeless per their requirements. Madison Center maintains a Center for the Homeless Discharge Tracking Sheet to track discharges to the center and the sheet is reviewed monthly by the Director of Clinical Services on the last day of the month. A release of information is also available if the patient chooses to utilize Hope Ministries as the next step. MOUs are in existence with both Center for the Homeless and Hope Ministries. Neither the Center for the Homeless or Hope Ministries are recipients of McKinney-Vento funding.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

***Please also refer to the Community Development Table in the Needs.xls workbook**

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.**
- 2. Describe the basis for assigning the priority given to each category of priority needs.**
- 3. Identify any obstacles to meeting underserved needs.**
- 4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

South Bend Public Facilities

Improvements to Community Facilities: HIGH PRIORITY. Support for addressing vacant and underutilized buildings that promote neighborhood revitalization, and/or serve the low income population. Preference given to projects with additional private or other state/federal funding.

Acquisition of Community Facilities: MEDIUM PRIORITY. Support for acquisition of buildings with end use as a community facility serving the low and moderate income population.

Public Improvements

Code Enforcement Demolition: HIGH PRIORITY. Support for activities that stabilize and improve the health and safety of substandard structures for the purpose of remediating blight in older neighborhoods.

Infrastructure - Sidewalks, Streets, Lighting, Parks): MEDIUM PRIORITY. Support for small scale infrastructure related to particular housing or community facilities projects.

Technical Assistance: HIGH PRIORITY. Support as it relates to increasing the capacity of neighborhood based entities to carry out eligible neighborhood revitalization activities.

Public Services: MEDIUM PRIORITY

CDBG funds are not planned to be used for public services at least through the 2010 program year. The City of South Bend's policy decision to shift resources from public services to physical improvements/neighborhood revitalization activities was effective with the 2007 program year. Given vacant property issues and the desire to more substantially advance efforts towards physical change in neighborhoods, the priority shifted away from public service activities. To that end, public service grantees were told to anticipate a 25% phase-out annually with 2010 being the final year of funding.

Economic Development: MEDIUM PRIORITY

The City of South Bend has actively pursued economic development initiatives through its partnerships/support of the Chamber of Commerce, Project Future, the Urban Enterprise Association, Downtown South Bend, as well as job training programs through Project Impact and Bridges out of Poverty.

Additionally, the City has been focusing on larger economic development projects such as Eddy Street Commons and Ignition and Innovation Parks as catalysts for broader neighborhood development. The basic plan, in terms of new business development complemented by the subsequent potential for renewed interest in housing, is to see revitalization over time impacting adjacent neighborhoods.

These initiatives have been funded from local funding sources other than CDBG.

Priorities were based upon identified needs, data available, market conditions, the capacity to address the need with available funding, and if the activity is complementary to planned/projected targeted efforts for neighborhood development.

Lack of adequate funding can impede program/project activities. Current economic conditions provide a challenging fundraising environment for all nonprofit organizations. City services are challenged by tax revenue issues. The extent of foreclosures in St. Joseph County has resulted in an excess of vacant and abandoned properties creating public safety, tax and development issues.

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 houses. This situation, coupled with an aging housing stock, creates a challenging environment for neighborhoods and the community.

Complementary activities such as public facility rehabilitation, demolition, and infrastructure are seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, the following objectives and proposed accomplishments are included:

Community Facilities

For those facilities seen as integral to neighborhood development and from which service provision is essential, South Bend will continue to support rehab efforts in a minimum of three facilities over the next five years.

Demolition

While some locations citywide will be addressed, the majority of demolition funding will be targeted to the Near Northwest, Near Westside, and Northeast Neighborhoods to complement existing rehab and new construction. The combination of CDBG and NSP funding is proposed to address a minimum of 140 houses based on an average cost of \$7,500 per demolition. The 140 houses would be demolished over the next five years at the rate of about 28 demolitions per year.

Infrastructure

Small scale infrastructure related to particular housing or community facility projects will be considered. Over the next five years, a minimum of two projects total is proposed.

Mishawaka

While the City of Mishawaka's focus in the area of community development has been on providing decent, safe, sanitary housing and a suitable living environment for low-to-moderate income citizens, the City also gives priority to projects which improve public facilities, services and economic development.

The City of Mishawaka continues to allocate CDBG funds for the installation and/or replacement of curbs, sidewalks and street pavement, as well as storm and sanitary sewers in areas around the city. An obstacle to providing upgrades to all underserved areas of the City is a shortage of funding sources to provide such services. Other funding sources (TIF, Cumulative Sewer) are sometimes leveraged to assist with such infrastructure upgrades.

The City routinely funds public services in order to address community needs, such as family counseling, parenting, food and nutrition, energy efficiency and neighborhood programs for both the elderly and youth. The organizations that provide these services include the Boys and Girls Club of St. Joseph County, YMCA, Stone Soup Community, Family and Children's Services, the Food Bank of Northern Indiana, REAL Services and Home Management Resources. The current economic downturn provides an obstacle to meeting the needs of all the underserved in the Mishawaka community. As the sluggish local economy persists, the need for public services increases, while funding dwindles. The 15% Public Service portion of the City's Community Development Block Grant equates to roughly \$60,000 annually, and falls short of meeting the needs of Mishawaka's underserved populations.

The Cities of South Bend and Mishawaka have followed an active economic development strategy. The community's Chamber of Commerce and its quasi-affiliated business attraction program, Project Future, are very active in trying to bring new companies to the area. The Small Business Development Center is available to lend technical assistance to existing or start-up businesses. South Bend and Mishawaka are also members of the Northern Indiana Workforce Investment Board in the Michiana Business Retention and Expansion Program. WIB actively promotes business retention in the local region and creates local investments in businesses that are currently located in the community.

The City of Mishawaka and its residents share a pride in the history of their neighborhoods. Many residents were employed by the Uniroyal plant and have lived in its surrounding

neighborhoods for decades. However, as the population has aged, the historic homes they once owned and cared for have been inherited and sold, and in many cases converted into rental units and/or neglected. In the last few years, Mishawaka has had significant neighborhood problems related to the increase of foreclosures, vacant homes and blighted structures. However, faith in the older neighborhoods remains strong, and mixed among the dilapidated abandoned buildings are many well-maintained homes. Many of the City's short- and long-term plans are driven by the number of foreclosures and vacant and abandoned properties concentrated in these older neighborhoods. The tide of blight caused by vacant and abandoned homes can be reversed, while new families will be provided the opportunity to live in the revitalized historic districts.

HIGH PRIORITIES

Acquisition of Real Property: To stabilize and improve the health and safety of neighborhoods, the City will acquire substandard structures for the purpose of remediating blighting properties in its older neighborhoods. Some properties will be cleared for use in new construction activities such as the First Time Homebuyer Program or the Habitat for Humanity partnership; some properties will be cleared and left as green space to ease congestion in the densely populated older neighborhoods; and other properties will be rehabilitated for use in the Lease to Own Self Sufficiency Program. This program is funded with CDBG and HOME monies. It is estimated that 15 properties will be acquired during the 5-year plan period.

Clearance and Demolition: To stabilize and improve the health and safety of neighborhoods, the City will demolish and clear substandard structures for the purpose of remediating blighting properties in its older neighborhoods. Some properties will be used for new construction activities such as the First Time Homebuyer Program or the Habitat for Humanity partnership; some properties will be left as green space to ease congestion in the densely populated older neighborhoods. This program is funded with CDBG monies. It is estimated that 10 properties will be cleared during the 5-year plan period.

MEDIUM PRIORITIES

Street Improvements: To address the aging infrastructure in older center city neighborhoods, as well as enhance the impact of its housing activities, the City of Mishawaka funds street improvements in the low-moderate income neighborhoods in which it is working. This program is funded with CDBG monies. It is estimated that 2,400 linear feet of streets will be improved during the 5-year plan period.

Sidewalks: To address the aging infrastructure in older center city neighborhoods. Similar to street improvements, the City of Mishawaka funds the installation/replacement of sidewalks in low-moderate income neighborhoods to enhance the impact of its housing activities. This program is funded with CDBG monies. It is estimated that 4,800 square yards of sidewalk will be installed/replaced during the 5-year plan period.

These short- and long-term goals of neighborhood revitalization will be accomplished via a three-part project: conversion of a blighted commercial building into 32 affordable-rent senior citizen apartments; acquisition and demolition of 12 substandard vacant/abandoned residences for use in the City's First-Time Homebuyer New Construction Program and Habitat for Humanity Partnership; and acquisition and moderate rehabilitation of eight (8) vacant/abandoned residences for use in the City's Lease-to-Own Self-Sufficiency Program.

In the five-year period that spans 2010-2014, Mishawaka anticipates acquiring and demolishing four vacant, abandoned and/or foreclosed properties each year. Three new

construction low-moderate income family homes will be constructed on the cleared lots each year for the First-Time Homebuyer Program; one new construction low-income family home will be constructed on a cleared lot for a Habitat for Humanity family.

In the five-year period that spans 2010-2014, Mishawaka anticipates acquiring and rehabilitating two vacant, abandoned and/or foreclosed homes each year. These houses will become homes for low-moderate income participants in the City's Self-Sufficiency Lease-to-Own program.

In the five-year period that spans 2010-2014, Mishawaka anticipates rehabilitating a former furniture business (Mishawaka Furniture) into 32 apartments for senior citizens (age 55 and older), to be known as Mishawaka River Center Apartments. Construction is anticipated to begin in 2010 and be completed in 2011, with units being available for rent in late 2011. Based on occupancy data from the Mishawaka Housing Authority, it is expected that approximately 80% of the renters will be at or below 50% AMI.

Antipoverty Strategy (91.215 (h))

- 1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.**
- 2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.**

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

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

One of the primary ways to assist is to help individuals secure life-sustaining employment. Our community has a wide range of organizations and programs which provide training and/or employment opportunities to the community's citizens in need. For example, Logan

Industries employs developmentally disabled adults in assembly and packaging positions. Goodwill Industries has over 75 years of service to the community to provide jobs, training and placement services for people with barriers to employment. Goodwill offers a diverse spectrum of job choices to cater to a diverse range of employment skills and interests. The Center for the Homeless has a landscaping business, CFH Landscaping, which offers an opportunity for both training and employment to their clients.

In 2009, South Bend Redevelopment funding was provided to Project Impact to pilot a program to assist with job readiness, primarily for ex-offenders. The basis of the program was to assist individuals with integration into the community while being trained for potential work in the community. The program also had a segment to encourage businesses and find business partners willing to employ the program participants. The initial numbers include 125 participants with 82 graduating and of those with 16 in full-time permanent positions and 40 with some level of part-time employment. Further examples of the variety of mechanisms this community employs to try to attack the problems of poverty include the Center for Homeless STAR (Skilled, Trained, Able, and Ready) program which includes job readiness, externships, job retention, and job search; assistance with job training, bus tokens to such training and/or job interviews, child care and uniform allowances for residents of the Urban Enterprise Zone, under the Zone Resident Employment Program (funded from local UEA dollars); Individual Development Accounts (funded by the State) used to assist housing authority residents in the cost of education and/or home ownership (asset building). In addition, the South Bend Housing Authority has established the Alonzo Watson University for their clients to help ready clients for employment opportunities which give them a chance to live independently outside the assisted housing system. Two more recent programs are the Apprenticeship Academy and Bridges Out of Poverty. The Apprenticeship Academy was started by a business CEO who could not find trained workers. Working with Vincennes University, a training program primarily targeted to manufacturing, but also including health certifications, is coordinated among the Academy, South Bend Community School Corporation, Work One, and the City of South Bend. Bridges Out of Poverty is a local program based on a nationally recognized model that serves to educate both the low-income individual and the employer community on how to work together to address issues that prevent people in poverty from becoming employed.

The St. Joseph County community is further committed to implementation of the low income employment (Section 3) provisions at 24CFR, Part 135 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract using CDBG, CDBG-R, HOME, ESG, NSP, and HPRP funding. All public works construction contracts using such funds include Section 3 language as well. In addition, Section 3 requirements are outlined during the pre-construction meeting for those projects. Each contractor is also asked if they will be hiring new employees as a result of the project. If the answer is yes, we will monitor their efforts to employ Section 3 residents for that job. We further understand the South Bend Public Housing Authority is establishing a list of eligible Section 3 workers among their residents and will work with the Housing Authority to connect the employment opportunities with the Section 3 people seeking work. Our housing rehabilitation contractors also sometimes need employees to complete their work. We will work with our housing rehabilitation nonprofit partners to enhance the potential that Section 3 residents will be able to secure employment with those businesses as well.

We also continue our efforts to bring new, quality jobs into St. Joseph County by creating the conditions which will attract new business to the community. As more firms move in, future job growth equal to or greater than population growth will induce young people to stay in the area and hopefully draw new residents from outside Michiana. If unemployment

is low, then firms must compete to attract the best, highly-skilled workers, causing upward pressure on wage rates. Organizations such as the Business Development Corporation of St. Joseph County and the Industrial Revolving Fund offer incentives to businesses to locate/expand their businesses (and the accompanying jobs) within the community. In addition, the local tax abatement programs are also offered to attract/retain jobs in South Bend and Mishawaka. Recent changes to these programs have narrowed their focus on supporting projects which bring higher quality jobs (higher wages, benefits, etc.).

The Consortium jurisdictions encourage educational programs for low-income persons. As people acquire skills, especially in technical fields, these families have the potential for earning higher incomes. Over time, as the workforce's technical skills increase, more high-tech firms are attracted to relocate here. Our service sector is constantly looking for new ways to help our citizens expand their earning potential. An innovative program established by Habitat for Humanity to introduce their clients to housing construction and home maintenance has also been used as a method for pre-training underemployed residents. This pre-training gave these residents a "leg up" on openings in the various trade apprenticeship programs. Several of our community's youth programs offer mentoring, training and overall exposure to educate our young people on the variety of professions and technical positions available in the greater market place.

The Consortium sponsors housing programs that seek to revitalize neighborhoods by constructing new homes, rehabilitating old homes, and encouraging homeownership. Fortunately, housing prices in St. Joseph County are relatively reasonable. Often, an individual who can afford to pay rent can just as easily afford a mortgage payment. However, credit history and the lack of a down payment can often be another challenge to attaining homeownership. The City sponsors housing counseling to help people determine a method to manage and eliminate their personal debt and to educate them on the process of buying a home of their own. Strategies and activities to assist renters become homeowners not only help the client, but also the neighborhoods as homeowners are generally a more stable influence on a neighborhood. This strategy tackles both the appearance of the neighborhood and the quality of the housing stock.

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

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

Challenges still exist. There are not enough monetary resources to wipe out poverty in St. Joseph County, nor is it thought there are enough dollars available to substantially reduce it in five years either. What we do have though, is a community of caring organizations and individuals with intelligence, creativity and tenacity who are willing to work together to collaborate to find new solutions to old problems. The Consortium intends to continue to

encourage and foster coordination and collaboration between all organizations working to fight poverty.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.**

South Bend

For South Bend, priority areas include addressing housing needs for elderly homeowners and renters, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical disabilities, and persons with HIV/AIDS. Over the five-year period of this plan, an estimated more than 500 people will be assisted. Efforts to achieve the following objectives will be undertaken:

- Allow elderly to live in their home longer.
- Address medical-related home improvements to make access and living more comfortable for the elderly.
- Improve aging housing stock.
- Provide options for elderly rental housing.
- Provide housing options and support for the mentally ill.
- Provide housing options and subsidy support for persons with HIV/AIDS and their families, including children.
- Provide housing options for the disabled.

A combination of resources will be used to address these needs over the 2010-2014 Plan timeframe. Rehabilitation of owner-occupied homes through CDBG, CDBG-R, and HOME funding will work in tandem to assist the elderly population. One specific Aging in Place Home Modification Program will assist a minimum of 90 homeowners between 2010 and 2012. CDBG-R funding of this activity matches a private foundation grant of more than \$600,000. Additionally, CDBG will assist with improvements to 80 units of elderly rental housing, allowing the Robertson's facility to receive needed improvements. NSP resources will be utilized to construct two group homes to house 8-16 individuals with mental and/or physical disabilities. These homes are planned for completion in late 2010/early 2011. Continued support for tenant based rental assistance to house the severely mentally ill and to support individuals with HIV/AIDS is planned. Annually, HOME and ESG funding provides housing assistance for approximately 41 individuals and 20 children.

Mishawaka

The Mishawaka Housing Authority is expanding services in River View 500 to include assisted living for low and moderate income elderly and disabled individuals and families. Specific improvements are being made to the building in order that it can be licensed to provide assisted living services and receive reimbursement from Medicaid for the services provided. The improvements are expected to cost approximately \$2.5 million and are being

financed through Housing Authority reserves, a Federal Home Loan Bank grant, and a private loan using the Mary Phillips School Apartment building as collateral.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

***Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.**

- 1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs. *Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.**
- 2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.**
- 3. Describe the basis for assigning the priority given to each category of priority needs.**
- 4. Identify any obstacles to meeting underserved needs.**
- 5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**
- 6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.**

The precise number of persons in St. Joseph County in various subpopulations that are not homeless but may require housing or supportive services is difficult to determine.

Housing for Elderly, Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addicted, and Persons with HIV/AIDS and their families are high priorities. Supportive services for Elderly, Frail Elderly, Persons with Severe Mental Illness, Alcohol/Other Drug Addicted, and Persons with HIV/AIDS and their families are high priorities.

Lack of adequate funding, from public, private, and nonprofit sources, can be an obstacle to meeting underserved needs of the non-homeless.

Real Services and Rebuilding Together provide services targeted to elderly and disabled homeowners in the County. South Bend Heritage Foundation provides elderly rental housing at its Robertsons facility. Madison Center works primarily with mental illness issues, including providing rental assistance. AIDS Ministries/AIDS Assist provides services to HIV/AIDS patients including housing assistance.

Housing Opportunities for People with AIDS (HOPWA)

***Please also refer to the HOPWA Table in the Needs.xls workbook.**

- 1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.**
- 2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.**
- 3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).**
- 4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.**
- 5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-**

wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

Not applicable to the St. Joseph County Housing Consortium Housing and Community Development Plan.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Not applicable to the St. Joseph County Housing Consortium Housing and Community Development Plan.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Section 108 Update

The balance of the Section 108 Loan will be primarily spent on demolition (including some environmental remediation) of the two remaining buildings in Area A of the former Studebaker plant. They include the 500,000 square foot former foundry building and the 250,000 square foot former engineering building. Both buildings are now owned by the South Bend Redevelopment Commission. Demolition will begin in mid 2010 and will be completed in 2011.

Some support costs will also be paid from the Section 108. This includes environmental consulting, surveying, and legal costs as well as a relocation payment to Underground Pipe & Valve, Inc. when they complete their move from Area A to their new building in the Oliver Industrial Park.

**HOUSING AND
COMMUNITY DEVELOPMENT
PLAN
2010-2014**

TABLES

Housing Needs Table		Grantee: City of South Bend														Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population						
		Only complete blue sections. Do NOT type in sections other than blue.																								
		Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal	Priority Need?						Plan to Fund?	Fund Source				
Year 1				Year 2		Year 3		Year 4*		Year 5*		Multi-Year														
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	% HSHLD	# HSHLD									
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	860												100%	1889	No		N/A					
			Any housing problems	50.0	430	13		0		0		0		0		0	####	H	Y	C		63.0	1190			
			Cost Burden > 30%	48.8	420												0	####								
			Cost Burden >50%	30.8	265												0	####								
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	1700															No						
			With Any Housing Problems	75.0	1275	24		11		11		11		11		0	####	H	Y	C, H						
			Cost Burden > 30%	73.8	1255											0	####									
		Cost Burden >50%	60.9	1035											0	####										
		Large Related	NUMBER OF HOUSEHOLDS	100%	413																No					
			With Any Housing Problems	90.3	373	5		4		4		4		4		0	####	H	Y	C						
			Cost Burden > 30%	83.1	343											0	####									
		Cost Burden >50%	73.4	303											0	####										
		All other hshld	NUMBER OF HOUSEHOLDS	100%	1295																No					
	With Any Housing Problems		67.6	875	18		11		11		11		11		0	####	H	Y	C, H, O							
	Cost Burden > 30%		66.4	860											0	####										
	Cost Burden >50%	52.9	685											0	####											
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	978																					
			With Any Housing Problems	56.1	549	23		13		13		13		13		0	####	H	Y	C, O						
			Cost Burden > 30%	56.1	549											0	####									
			Cost Burden >50%	31.1	304											0	####									
		Small Related	NUMBER OF HOUSEHOLDS	100%	445																Yes*					
			With Any Housing Problems	83.1	370	12		12		12		12		12		0	####	H	Y	C						
			Cost Burden > 30%	79.8	355											0	####									
		Cost Burden >50%	52.8	235											0	####										
Large Related		NUMBER OF HOUSEHOLDS	100%	173																Yes*						
		With Any Housing Problems	85.5	148	4		4		4		4		4		0	####	H	Y	C							
		Cost Burden > 30%	83.2	144											0	####										
Cost Burden >50%		57.8	100											0	####											
All other hshld		NUMBER OF HOUSEHOLDS	100%	385																Yes						
		With Any Housing Problems	62.3	240	9		8		8		8		8		0	####	H	Y	C							
		Cost Burden > 30%	62.3	240											0	####										
Cost Burden >50%		44.2	170											0	####											
Elderly		NUMBER OF HOUSEHOLDS	100%	680																No						
		With Any Housing Problems	57.4	390	17		1		1		1		1		0	####	H	Y	C, O		47.5	751				
	Cost Burden > 30%	57.4	390											0	####											
	Cost Burden >50%	32.4	220											0	####											

Housing Needs Table		Grantee: City of Mishawaka														Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population			
		Only complete blue sections. Do NOT type in sections other than blue.																	% of Goal	% HSHLD				# HSHLD		
		Current % of Households	Current Number of Households	3-5 Year Quantities																						
				Year 1	Year 2	Year 3	Year 4*	Year 5*	Multi-Year																	
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual											
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	449														100%	3299	N					
			Any housing problems	58.8	264	10		5									0	####	H	Y	C					
			Cost Burden > 30%	58.8	264												0	####								
			Cost Burden >50%	31.0	139												0	####								
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	515																			N		
			With Any Housing Problems	70.9	365												0	####								
			Cost Burden > 30%	65.0	335												0	####								
			Cost Burden >50%	45.6	235												0	####								
		Large Related	NUMBER OF HOUSEHOLDS	100%	30																				Y	
			With Any Housing Problems	33.3	10												0	####								
			Cost Burden > 30%	33.3	10												0	####								
			Cost Burden >50%	33.3	10												0	####								
		All other hshld	NUMBER OF HOUSEHOLDS	100%	600																				N	
			With Any Housing Problems	73.3	440												0	####								
			Cost Burden > 30%	73.3	440												0	####								
			Cost Burden >50%	60.8	365												0	####								
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	401																					
			With Any Housing Problems	49.1	197	5		1		1		1		1		1	0	0%	H	Y	C					
			Cost Burden > 30%	49.1	197												0	####								
			Cost Burden >50%	28.4	114												0	####								
		Small Related	NUMBER OF HOUSEHOLDS	100%	120																				N	
			With Any Housing Problems	66.7	80												0	####								
			Cost Burden > 30%	66.7	80												0	####								
			Cost Burden >50%	24.6	30												0	####								
		Large Related	NUMBER OF HOUSEHOLDS	100%	0																				N	
			With Any Housing Problems	0.0	0												0	####								
			Cost Burden > 30%	0.0	0												0	####								
			Cost Burden >50%	0.0	0												0	####								
All other hshld	NUMBER OF HOUSEHOLDS	100%	711																				N			
	With Any Housing Problems	51.6	367												0	####										
	Cost Burden > 30%	51.6	367												0	####										
	Cost Burden >50%	11.3	80												0	####										
Elderly	NUMBER OF HOUSEHOLDS	100%	384																				N			
	With Any Housing Problems	63.5	244	16		8		8							0	####	H	Y	C			0				
	Cost Burden > 30%	63.5	244												0	####										
	Cost Burden >50%	18.2	70												0	####										

MFI	Household Income >30 to <=50%	Owner	Renter	Subcategory	Metric	%	Count	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI	BJ	BK	BL	BM	BN	BO	BP	BQ	BR	BS	BT	BU	BV	BW	BX	BY	BZ	CA	CB	CC	CD	CE	CF	CG	CH	CI	CJ	CK	CL	CM	CN	CO	CP	CQ	CR	CS	CT	CU	CV	CW	CX	CY	CZ	DA	DB	DC	DD	DE	DF	DG	DH	DI	DJ	DK	DL	DM	DN	DO	DP	DQ	DR	DS	DT	DU	DV	DW	DX	DY	DZ	EA	EB	EC	ED	EE	EF	EG	EH	EI	EJ	EK	EL	EM	EN	EO	EP	EQ	ER	ES	ET	EU	EV	EW	EX	EY	EZ	FA	FB	FC	FD	FE	FF	FG	FH	FI	FJ	FK	FL	FM	FN	FO	FP	FQ	FR	FS	FT	FU	FV	FW	FX	FY	FZ	GA	GB	GC	GD	GE	GF	GG	GH	GI	GJ	GK	GL	GM	GN	GO	GP	GQ	GR	GS	GT	GU	GV	GW	GX	GY	GZ	HA	HB	HC	HD	HE	HF	HG	HH	HI	HJ	HK	HL	HM	HN	HO	HP	HQ	HR	HS	HT	HU	HV	HW	HX	HY	HZ	IA	IB	IC	ID	IE	IF	IG	IH	II	IJ	IK	IL	IM	IN	IO	IP	IQ	IR	IS	IT	IU	IV	IW	IX	IY	IZ	JA	JB	JC	JD	JE	JF	JG	JH	JI	JJ	JK	JL	JM	JN	JO	JP	JQ	JR	JS	JT	JU	JV	JW	JX	JY	JZ	KA	KB	KC	KD	KE	KF	KG	KH	KI	KJ	KK	KL	KM	KN	KO	KP	KQ	KR	KS	KT	KU	KV	KW	KX	KY	KZ	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LL	LM	LN	LO	LP	LQ	LR	LS	LT	LU	LV	LW	LX	LY	LZ	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT	MU	MV	MW	MX	MY	MZ	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT	NU	NV	NW	NX	NY	NZ	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT	OU	OV	OW	OX	OY	OZ	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT	PU	PV	PW	PX	PY	PZ	QA	QB	QC	QD	QE	QF	QG	QH	QI	QJ	QK	QL	QM	QN	QO	QP	QQ	QR	QS	QT	QU	QV	QW	QX	QY	QZ	RA	RB	RC	RD	RE	RF	RG	RH	RI	RJ	RK	RL	RM	RN	RO	RP	RQ	RR	RS	RT	RU	RV	RW	RX	RY	RZ	SA	SB	SC	SD	SE	SF	SG	SH	SI	SJ	SK	SL	SM	SN	SO	SP	SQ	SR	SS	ST	SU	SV	SW	SX	SY	SZ	TA	TB	TC	TD	TE	TF	TG	TH	TI	TJ	TK	TL	TM	TN	TO	TP	TQ	TR	TS	TT	TU	TV	TW	TX	TY	TZ	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT	UU	UV	UW	UX	UY	UZ	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT	VU	VV	VW	VX	VY	VZ	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT	WU	WV	WW	WX	WY	WZ	XA	XB	XC	XD	XE	XF	XG	XH	XI	XJ	XK	XL	XM	XN	XO	XP	XQ	XR	XS	XT	XU	XV	XW	XX	XY	XZ	YA	YB	YC	YD	YE	YF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT	YU	YV	YW	YX	YY	YZ	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT	ZU	ZV	ZW	ZX	ZY	ZZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW	AAX	AAZ	AAA	AAB	AAC	AAD	AAE	AAF	AAG	AAH	AAI	AAJ	AAK	AAL	AAM	AAN	AAO	AAP	AAQ	AAR	AAS	AAT	AAU	AAV	AAW
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City of South Bend						
Housing Market Analysis						
<i>Complete cells in blue.</i>						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		5525	6070	4225	15820	
Occupied Units: Owner		941	7628	18419	26988	438
Vacant Units: For Rent	8%	400	574	340	1314	192
Vacant Units: For Sale	3%	55	365	430	850	
Total Units Occupied & Vacant		6921	14637	23414	44972	630
Rents: Applicable FMRs (in \$s)		558	707	907		
Rent Affordable at 30% of 50% of MFI (in \$s)		547	680	785		
Public Housing Units						
Occupied Units		315	152	356	823	0
Vacant Units		7	4	8	19	0
Total Units Occupied & Vacant		322	156	364	842	0
Rehabilitation Needs (in \$s)		7,220,000	3,420,000	8,170,000	18,810,000	

City of Mishawaka						
Housing Market Analysis						
<i>Complete cells in blue.</i>						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		3690	3874	1198	8762	
Occupied Units: Owner		413	3828	7277	11518	
Vacant Units: For Rent	0%				0	
Vacant Units: For Sale	0%				0	
Total Units Occupied & Vacant		4103	7702	8475	20280	0
Rents: Applicable FMRs (in \$s)		547	625	721		
Rent Affordable at 30% of 50% of MFI (in \$s)						
Public Housing Units						
Occupied Units		196	32	69	297	
Vacant Units		1		1	2	
Total Units Occupied & Vacant		197	32	70	299	0
Rehabilitation Needs (in \$s)					0	

St. Joseph County (including South Bend and Mishawaka)						
Housing Market Analysis						
<i>Complete cells in blue.</i>						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		10310	11475	6740	28525	
Occupied Units: Owner		1983	16985	53240	72208	753
Vacant Units: For Rent	8%	670	1050	480	2200	426
Vacant Units: For Sale	2%	119	605	895	1619	
Total Units Occupied & Vacant		13082	30115	61355	104552	1179
Rents: Applicable FMRs (in \$s)		558	707	907		
Rent Affordable at 30% of 50% of MFI (in \$s)		547	680	785		
Public Housing Units						
Occupied Units		511	184	425	1120	0
Vacant Units		8	4	9	21	0
Total Units Occupied & Vacant		519	188	434	1141	0
Rehabilitation Needs (in \$s)		7,220,000	3,420,000	8,170,000	18,810,000	

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population					Sheltered		Un-sheltered	Total	St. Joseph County												
					Emergency	Transitional			Data Quality												
1. Homeless Individuals					113	182	0	295	(A) administrative records ▼												
2. Homeless Families with Children					17	40	0	57													
2a. Persons in Homeless with Children Families					60	115	0	175													
Total (lines 1 + 2a)					173	297	0	470													
Part 2: Homeless Subpopulations					Sheltered		Un-sheltered	Total	Data Quality												
					Emergency	Transitional			(A) administrative records ▼												
1. Chronically Homeless						60	0	60													
2. Severely Mentally Ill						69	0	69													
3. Chronic Substance Abuse						187	0	187													
4. Veterans						20	0	20													
5. Persons with HIV/AIDS						25	0	25													
6. Victims of Domestic Violence						35	0	35													
7. Youth (Under 18 years of age)						129	0	129													
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
Beds			Goal	Complete	Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal				
	Goal	Complete			Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete									
	Emergency Shelters	0	0	0	8	0	0	0	0	0	0	0	0	10	0	18	0	0%			
	Transitional Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####				
	Permanent Supportive Housing	0	0	0	4	0	5	0	10	0	0	0	0	30	0	49	0	0%			
	Total	0	0	0	8	0	0	0	0	0	0	0	0	10	0	18	0	0%			
	Chronically Homeless																				

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Transitional Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Grantee Name: City of South Bend																				
Non-Homeless Special Needs Including HOPWA		Needs	Currently Available	GAP	3-5 Year Quantities										Total			Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HO
					Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Housing Needed	52. Elderly	0	0	0	62	0	17	0	17	0	17	0	17	0	130	0	0%	Y	C, O	
	53. Frail Elderly	0	0	0	28	0	8	0	8	0	8	0	8	0	60	0	0%	Y	C, O	
	54. Persons w/ Severe Mental Illness	0	0	0	6	0	3	0	3	0	3	0	3	0	18	0	0%	Y	H, O	
	55. Developmentally Disabled	0	0	0	6	0	0	0	0	0	0	0	0	0	6	0	0%	Y	O	
	56. Physically Disabled	0	0	0	15	0	10	0	10	0	10	0	10	0	55	0	0%	Y	C, O	
	57. Alcohol/Other Drug Addicted	0	0	0	4	0	1	0	1	0	1	0	1	0	8	0	0%	Y	H, O	
	58. Persons w/ HIV/AIDS & their families	0	0	0	12	0	12	0	12	0	12	0	12	0	60	0	0%	Y	E	
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
Total	0	0	0	133	0	51	0	51	0	51	0	51	0	337	0	0%				
Supportive Services Needed	60. Elderly	0	0	0	263	0	0	0	0	0	0	0	0	0	263	0	0%	Y	C	
	61. Frail Elderly	0	0	0	99	0	0	0	0	0	0	0	0	0	99	0	0%	Y	C	
	62. Persons w/ Severe Mental Illness	0	0	0	50	0	0	0	0	0	0	0	0	0	50	0	0%	Y	C	
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
	65. Alcohol/Other Drug Addicted	0	0	0	50	0	0	0	0	0	0	0	0	0	50	0	0%	Y	C	
	66. Persons w/ HIV/AIDS & their families	0	0	0	100	0	0	0	0	0	0	0	0	0	100	0	0%	Y	E	
	67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
Total	0	0	0	562	0	0	0	0	0	0	0	0	0	562	0	0%				

Grantee Name: **St. Joseph County (excluding South Bend and Mishawaka)**

Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities										Total			Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HC	
				Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal				
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete							
Housing Needed	52. Elderly	0	0	0	6	0	6	0	6	0	6	0	6	0	30	0	0%	H	Y	H
	53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	54. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	55. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	56. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	57. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	58. Persons w/ HIV/AIDS & their familie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
Total	0	0	0	6	0	6	0	6	0	6	0	6	0	30	0	0%				
Supportive Services Needed	60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	61. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	62. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	65. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	66. Persons w/ HIV/AIDS & their familie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
	67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####				

City of South Bend

Only complete blue sections.

Housing and Community Development Activities		Needs	Current	Gap	5-Year Quantities										% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source			
					Year 1		Year 2		Year 3		Year 4		Year 5							Cumulative		
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						Goal	Actual	
01 Acquisition of Real Property 570.201(a)		0	0	0	18		9		9		9		9		54	0	0%	H		Y	C, H, O	
02 Disposition 570.201(b)		0	0	0	3		3		3		3		3		15	0	0%	H		Y	H	
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)		0	0	0	2									2	0	0%	H		Y	C, O	
	03A Senior Centers 570.201(c)		0	0	0											0	0	####				
	03B Handicapped Centers 570.201(c)		0	0	0											0	0	####				
	03C Homeless Facilities (not operating costs) 570.201(c)		0	0	0	1										1	0	0%	H		Y	C
	03D Youth Centers 570.201(c)		0	0	0											0	0	####				
	03E Neighborhood Facilities 570.201(c)		0	0	0	1										1	0	0%	M		Y	C
	03F Parks, Recreational Facilities 570.201(c)		0	0	0											0	0	####				
	03G Parking Facilities 570.201©		0	0	0											0	0	####				
	03H Solid Waste Disposal Improvements 570.201(c)		0	0	0											0	0	####				
	03I Flood Drain Improvements 570.201(c)		0	0	0											0	0	####				
	03J Water/Sewer Improvements 570.201(c)		0	0	0											0	0	####				
	03K Street Improvements 570.201(c)		0	0	0	1										1	0	0%	M		Y	C
	03L Sidewalks 570.201(c)		0	0	0											0	0	####				
	03M Child Care Centers 570.201(c)		0	0	0											0	0	####				
	03N Tree Planting 570.201(c)		0	0	0											0	0	####				
03O Fire Stations/Equipment 570.201(c)		0	0	0											0	0	####					
03P Health Facilities 570.201(c)		0	0	0											0	0	####					
03Q Abused and Neglected Children Facilities 570.201(c)		0	0	0											0	0	####					
03R Asbestos Removal 570.201(c)		0	0	0											0	0	####					
03S Facilities for AIDS Patients (not operating costs) 570.201(c)		0	0	0											0	0	####					
03T Operating Costs of Homeless/AIDS Patients Programs		0	0	0	1		1		1		1		1		5	0	0%	M		Y	E	
04 Clearance and Demolition 570.201(d)		0	0	0	74		10		10		10		10		114	0	0%	H		Y	C, O	
04A Clean-up of Contaminated Sites 570.201(d)		0	0	0											0	0	####					
Public Services	05 Public Services (General) 570.201(e)		0	0	0	9350		6000		6000		6000		6000		###	0	0%	M		Y	C, O
	05A Senior Services 570.201(e)		0	0	0	362										362	0	0%	M		Y	C
	05B Handicapped Services 570.201(e)		0	0	0											0	0	####				
	05C Legal Services 570.201(E)		0	0	0											0	0	####				
	05D Youth Services 570.201(e)		0	0	0	925		115		115		115		115		1385	0	0%	M		Y	C, O
	05E Transportation Services 570.201(e)		0	0	0	35		35		35		35		35		175	0	0%	M		Y	E
	05F Substance Abuse Services 570.201(e)		0	0	0	50										50	0	0%	M		Y	C
	05G Battered and Abused Spouses 570.201(e)		0	0	0	385		335		335		335		335		1725	0	0%	M		Y	C, E
	05H Employment Training 570.201(e)		0	0	0											0	0	####				
	05I Crime Awareness 570.201(e)		0	0	0	430		430		430		430		430		2150	0	0%	M		Y	C
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))		0	0	0											0	0	####				
	05K Tenant/Landlord Counseling 570.201(e)		0	0	0											0	0	####				
	05L Child Care Services 570.201(e)		0	0	0	1000										1000	0	0%	M		Y	C
	05M Health Services 570.201(e)		0	0	0											0	0	####				
	05N Abused and Neglected Children 570.201(e)		0	0	0	50										50	0	0%	M		Y	C
05O Mental Health Services 570.201(e)		0	0	0	50										50	0	0%	M		Y	C	
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201		0	0	0											0	0	####					
05Q Subsistence Payments 570.204		0	0	0											0	0	####					
05R Homeownership Assistance (not direct) 570.204		0	0	0											0	0	####					
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204		0	0	0	663		59		59		59		59		899	0	0%	M		Y	H, E, O	
05T Security Deposits (if HOME, not part of 5% Admin c		0	0	0	350										350	0	0%	M		Y	O	
06 Interim Assistance 570.201(f)		0	0	0											0	0	####					
07 Urban Renewal Completion 570.201(h)		0	0	0											0	0	####					
08 Relocation 570.201(i)		0	0	0	1										1	0	0%	M		Y	C	

	09 Loss of Rental Income 570.201(j)	0	0	0									0	0	####			
	10 Removal of Architectural Barriers 570.201(k)	0	0	0									0	0	####			
	11 Privately Owned Utilities 570.201(l)	0	0	0									0	0	####			
	12 Construction of Housing 570.201(m)	0	0	0	14	8	8	8	8	8	46	0	0%	H		Y	H, O	
	13 Direct Homeownership Assistance 570.201(n)	0	0	0	61	61	61	61	61	61	305	0	0%	H		Y	C, H	
	14A Rehab; Single-Unit Residential 570.202	0	0	0	109	71	71	71	71	71	393	0	0%	H		Y	C, H, O	
	14B Rehab; Multi-Unit Residential 570.202	0	0	0	107						107	0	0%	H		Y	C, O	
	14C Public Housing Modernization 570.202	0	0	0							0	0	####					
	14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0							0	0	####					
	14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0							0	0	####					
	14F Energy Efficiency Improvements 570.202	0	0	0							0	0	####					
	14G Acquisition - for Rehabilitation 570.202	0	0	0							0	0	####					
	14H Rehabilitation Administration 570.202	0	0	0	2	2	2	2	2	2	10	0	0%	H		Y	C	
	14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0							0	0	####					
	15 Code Enforcement 570.202(c)	0	0	0							0	0	####					
	16A Residential Historic Preservation 570.202(d)	0	0	0							0	0	####					
	16B Non-Residential Historic Preservation 570.202(d)	0	0	0							0	0	####					
	17A CI Land Acquisition/Disposition 570.203(a)	0	0	0							0	0	####					
	17B CI Infrastructure Development 570.203(a)	0	0	0							0	0	####					
	17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0							0	0	####					
	17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0							0	0	####					
	18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0							0	0	####					
	18B ED Technical Assistance 570.203(b)	0	0	0							0	0	####					
	18C Micro-Enterprise Assistance	0	0	0							0	0	####					
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0							0	0	####					
	19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0							0	0	####					
	19C CDBG Non-profit Organization Capacity Building	0	0	0							0	0	####					
	19D CDBG Assistance to Institutes of Higher Education	0	0	0							0	0	####					
	19E CDBG Operation and Repair of Foreclosed Property	0	0	0							0	0	####					
	19F Planned Repayment of Section 108 Loan Principal	0	0	0							0	0	####					
	19G Unplanned Repayment of Section 108 Loan Principal	0	0	0							0	0	####					
	19H State CDBG Technical Assistance to Grantees	0	0	0							0	0	####					
	20 Planning 570.205	0	0	0	1	1	1	1	1	1	5	0	0%	H		Y	C	
	21A General Program Administration 570.206	0	0	0	6	5	5	5	5	5	26	0	0%	H		Y	H, E, O	
	21B Indirect Costs 570.206	0	0	0	1						1	0	0%	H		Y	C	
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0	1	1	1	1	1	1	5	0	0%	H		Y	C	
	21E Submissions or Applications for Federal Programs 570.206	0	0	0							0	0	####					
	21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0							0	0	####					
	21G HOME Security Deposits (subject to 5% cap)	0	0	0							0	0	####					
	21H HOME Admin/Planning Costs of PJ (subject to 5% cap)	0	0	0							0	0	####					
	21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0	0							0	0	####					
	22 Unprogrammed Funds	0	0	0							0	0	####					
HOPWA	31J Facility based housing - development	0	0	0							0	0	####					
	31K Facility based housing - operations	0	0	0							0	0	####					
	31G Short term rent mortgage utility payments	0	0	0							0	0	####					
	31F Tenant based rental assistance	0	0	0							0	0	####					
	31E Supportive service	0	0	0							0	0	####					
	31I Housing information services	0	0	0							0	0	####					
	31H Resource identification	0	0	0							0	0	####					
	31B Administration - grantee	0	0	0							0	0	####					
	31D Administration - project sponsor	0	0	0							0	0	####					
	Acquisition of existing rental units	0	0	0							0	0	####					
BG	Production of new rental units	0	0	0							0	0	####					
	Rehabilitation of existing rental units	0	0	0							0	0	####					
	Rental assistance	0	0	0							0	0	####					

CD	Acquisition of existing owner units	0	0	0									0	0	####				
	Production of new owner units	0	0	0									0	0	####				
	Rehabilitation of existing owner units	0	0	0									0	0	####				
	Homeownership assistance	0	0	0									0	0	####				
HOME	Acquisition of existing rental units	0	0	0									0	0	####				
	Production of new rental units	0	0	0									0	0	####				
	Rehabilitation of existing rental units	0	0	0									0	0	####				
	Rental assistance	0	0	0									0	0	####				
	Acquisition of existing owner units	0	0	0									0	0	####				
	Production of new owner units	0	0	0									0	0	####				
	Rehabilitation of existing owner units	0	0	0									0	0	####				
	Homeownership assistance	0	0	0									0	0	####				
Totals		0	0	0	14054	0	7146	0	7146	0	7146	0	7146	0	###	0	####		

City of Mishawaka

Only complete blue sections.

Housing and Community Development Activities	Needs	Current	Gap	5-Year Quantities												% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source		
				Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative								
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual							
01 Acquisition of Real Property 570.201(a)	17	2	15	3		3		3		3		3		3		15	0	0%	H	400,000	Y	C
02 Disposition 570.201(b)	0	0	0													0	0		M		N	
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0													0	0		M		N	
03A Senior Centers 570.201(c)	0	0	0													0	0		M		N	
03B Handicapped Centers 570.201(c)	0	0	0													0	0		M		N	
03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0													0	0		M		N	
03D Youth Centers 570.201(c)	0	0	0													0	0		M		N	
03E Neighborhood Facilities 570.201(c)	0	0	0													0	0		M		N	
03F Parks, Recreational Facilities 570.201(c)	0	0	0													0	0		M		N	
03G Parking Facilities 570.201(c)	0	0	0													0	0		M		N	
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0													0	0		L		N	
03I Flood Drain Improvements 570.201(c)	0	0	0													0	0		M		N	
03J Water/Sewer Improvements 570.201(c)	0	0	0													0	0		M		N	
03K Street Improvements 570.201(c)	4000	1600	2400	1600		200		200		200		200		200		2400	0	0%	M	200,000	Y	C
03L Sidewalks 570.201(c)	8000	3200	4800	3200		400		400		400		400		400		4800	0	0%	M	100,000	Y	C
03M Child Care Centers 570.201(c)	0	0	0													0	0		M		N	
03N Tree Planting 570.201(c)	0	0	0													0	0		L		N	
03O Fire Stations/Equipment 570.201(c)	0	0	0													0	0		M		N	
03P Health Facilities 570.201(c)	0	0	0													0	0		M		N	
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0													0	0		M		N	
03R Asbestos Removal 570.201(c)	0	0	0													0	0		M		N	
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0													0	0		M		N	
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0													0	0		M		N	
04 Clearance and Demolition 570.201(d)	12	2	10	2		2		2		2		2		2		10	0	0%	H	150,000	Y	C
04A Clean-up of Contaminated Sites 570.201(d)	0	0	0													0	0		M		N	
05 Public Services (General) 570.201(e)	15000	2500	12500	2500		2500		2500		2500		2500		2500		12500	0	0%	H	75,000	Y	C
05A Senior Services 570.201(e)	6000	1000	5000	1000		1000		1000		1000		1000		1000		5000	0	0%	H	50,000	Y	C
05B Handicapped Services 570.201(e)	0	0	0													0	0		M		N	
05C Legal Services 570.201(E)	0	0	0													0	0		M		N	
05D Youth Services 570.201(e)	12000	2000	10000	2000		2000		2000		2000		2000		2000		10000	0	0%	H	190,000	Y	C
05E Transportation Services 570.201(e)	0	0	0													0	0		L		N	
05F Substance Abuse Services 570.201(e)	0	0	0													0	0		M		N	
05G Battered and Abused Spouses 570.201(e)	0	0	0													0	0		M		N	
05H Employment Training 570.201(e)	0	0	0													0	0		M		N	
05I Crime Awareness 570.201(e)	0	0	0													0	0		M		N	
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0	0													0	0		M		N	
05K Tenant/Landlord Counseling 570.201(e)	0	0	0													0	0		M		N	
05L Child Care Services 570.201(e)	0	0	0													0	0		M		N	
05M Health Services 570.201(e)	0	0	0													0	0		M		N	
05N Abused and Neglected Children 570.201(e)	0	0	0													0	0		M		N	
05O Mental Health Services 570.201(e)	0	0	0													0	0		M		N	
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.204	0	0	0													0	0		M		N	
05Q Subsistence Payments 570.204	0	0	0													0	0		L		N	
05R Homeownership Assistance (not direct) 570.204	18	3	15	3		3		3		3		3		3		15	0	0%	H	22,500	Y	C
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204)	0	0	0													0	0		M		N	
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0													0	0		M		N	
06 Interim Assistance 570.201(f)	0	0	0													0	0		M		N	
07 Urban Renewal Completion 570.201(h)	0	0	0													0	0		M		N	
08 Relocation 570.201(i)	0	0	0													0	0		M		N	

09 Loss of Rental Income 570.201(j)	0	0	0							0	0		M		N	
10 Removal of Architectural Barriers 570.201(k)	0	0	0							0	0		M		N	
11 Privately Owned Utilities 570.201(l)	0	0	0							0	0		M		N	
12 Construction of Housing 570.201(m)	11	1	10	2	2	2	2	2	2	10	0	0%	H	150,000	Y	H
13 Direct Homeownership Assistance 570.201(n)	18	3	15	3	3	3	3	3	3	15	0	0%	H	600,000	Y	H
14A Rehab; Single-Unit Residential 570.202	20	2	18	2	4	4	4	4	4	18	0	0%	H	41,500	Y	C
14B Rehab; Multi-Unit Residential 570.202	0	0	0							0	0		L		N	
14C Public Housing Modernization 570.202	0	0	0							0	0		M		N	
14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0							0	0		M		N	
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0							0	0		L		N	
14F Energy Efficiency Improvements 570.202	0	0	0							0	0		M		N	
14G Acquisition - for Rehabilitation 570.202	0	0	0							0	0		M		N	
14H Rehabilitation Administration 570.202	0	0	0							0	0		M		N	
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0							0	0		M		N	
15 Code Enforcement 570.202(c)	3000	3000	0	3000	3000	3000	3000	3000	3000	15000	0	0%	H	200,000	Y	C
16A Residential Historic Preservation 570.202(d)	0	0	0							0	0		L		N	
16B Non-Residential Historic Preservation 570.202(d)	0	0	0							0	0		L		N	
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0							0	0		M		N	
17B CI Infrastructure Development 570.203(a)	0	0	0							0	0		M		N	
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0							0	0		M		N	
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0							0	0		M		N	
18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0							0	0		M		N	
18B ED Technical Assistance 570.203(b)	0	0	0							0	0		M		N	
18C Micro-Enterprise Assistance	0	0	0							0	0		M		N	
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0							0	0		M		N	
19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0							0	0		N/A		N	
19C CDBG Non-profit Organization Capacity Building	0	0	0							0	0		M		N	
19D CDBG Assistance to Institutes of Higher Education	0	0	0							0	0		M		N	
19E CDBG Operation and Repair of Foreclosed Property	0	0	0							0	0		M		N	
19F Planned Repayment of Section 108 Loan Principal	0	0	0							0	0		N/A		N	
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0							0	0		N/A		N	
19H State CDBG Technical Assistance to Grantees	0	0	0							0	0		N/A		N	
20 Planning 570.205	0	0	0							0	0		M		N	
21A General Program Administration 570.206	0	0	0							0	0		H	400,000	Y	C
21B Indirect Costs 570.206	0	0	0							0	0		H	25,000	Y	C
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0							0	0		H	25,000	Y	C
21E Submissions or Applications for Federal Programs 570.206	0	0	0							0	0		M		N	
21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0							0	0		L		N	
21G HOME Security Deposits (subject to 5% cap)	0	0	0							0	0		L		N	
21H HOME Admin/Planning Costs of PJ (subject to 5% cap	0	0	0							0	0		H	225,000	Y	H
21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0	0							0	0		N/A		N	
22 Unprogrammed Funds	0	0	0							0	0		N/A		N	
31J Facility based housing - development	0	0	0							0	0		N/A		N	
31K Facility based housing - operations	0	0	0							0	0		N/A		N	
31G Short term rent mortgage utility payments	0	0	0							0	0		N/A		N	
31F Tenant based rental assistance	0	0	0							0	0		N/A		N	
31E Supportive service	0	0	0							0	0		N/A		N	
31I Housing information services	0	0	0							0	0		N/A		N	
31H Resource identification	0	0	0							0	0		N/A		N	
31B Administration - grantee	0	0	0							0	0		N/A		N	
31D Administration - project sponsor	0	0	0							0	0		N/A		N	
Acquisition of existing rental units	0	0	0							0	0		N/A		N	
Production of new rental units	0	0	0							0	0		N/A		N	
Rehabilitation of existing rental units	0	0	0							0	0		N/A		N	
Rental assistance	0	0	0							0	0		N/A		N	

CD	Acquisition of existing owner units	0	0	0									0	0		N/A		N	
	Production of new owner units	0	0	0									0	0		N/A		N	
	Rehabilitation of existing owner units	0	0	0									0	0		N/A		N	
	Homeownership assistance	0	0	0									0	0		N/A		N	
HOME	Acquisition of existing rental units	0	0	0									0	0		N/A		N	
	Production of new rental units	0	0	0									0	0		N/A		N	
	Rehabilitation of existing rental units	0	0	0									0	0		N/A		N	
	Rental assistance	0	0	0									0	0		N/A		N	
	Acquisition of existing owner units	0	0	0									0	0		N/A		N	
	Production of new owner units	0	0	0									0	0		N/A		N	
	Rehabilitation of existing owner units	0	0	0									0	0		N/A		N	
Homeownership assistance	0	0	0									0	0		N/A		N		
Totals		48096	13313	34783	13315	0	9117	0	9117	0	9117	0	9117	0	49783	0			

St. Joseph County (excluding South Bend and Mishawaka)																					
Housing and Community Development Activities	Needs	Current	Gap	5-Year Quantities												% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund?	Fund Source	
				Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative							
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						
01 Acquisition of Real Property 570.201(a)	0	0	0													0	0	####			
02 Disposition 570.201(b)	0	0	0													0	0	####			
Public Facilities and Improvements																					
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0													0	0	####			
03A Senior Centers 570.201(c)	0	0	0													0	0	####			
03B Handicapped Centers 570.201(c)	0	0	0													0	0	####			
03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0													0	0	####			
03D Youth Centers 570.201(c)	0	0	0													0	0	####			
03E Neighborhood Facilities 570.201(c)	0	0	0													0	0	####			
03F Parks, Recreational Facilities 570.201(c)	0	0	0													0	0	####			
03G Parking Facilities 570.201(c)	0	0	0													0	0	####			
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0													0	0	####			
03I Flood Drain Improvements 570.201(c)	0	0	0													0	0	####			
03J Water/Sewer Improvements 570.201(c)	0	0	0													0	0	####			
03K Street Improvements 570.201(c)	0	0	0													0	0	####			
03L Sidewalks 570.201(c)	0	0	0													0	0	####			
03M Child Care Centers 570.201(c)	0	0	0													0	0	####			
03N Tree Planting 570.201(c)	0	0	0													0	0	####			
03O Fire Stations/Equipment 570.201(c)	0	0	0													0	0	####			
03P Health Facilities 570.201(c)	0	0	0													0	0	####			
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0													0	0	####			
03R Asbestos Removal 570.201(c)	0	0	0													0	0	####			
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0													0	0	####			
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0													0	0	####			
04 Clearance and Demolition 570.201(d)	0	0	0													0	0	####			
04A Clean-up of Contaminated Sites 570.201(d)	0	0	0													0	0	####			
Public Services																					
05 Public Services (General) 570.201(e)	0	0	0													0	0	####			
05A Senior Services 570.201(e)	0	0	0													0	0	####			
05B Handicapped Services 570.201(e)	0	0	0													0	0	####			
05C Legal Services 570.201(e)	0	0	0													0	0	####			
05D Youth Services 570.201(e)	0	0	0													0	0	####			
05E Transportation Services 570.201(e)	0	0	0													0	0	####			
05F Substance Abuse Services 570.201(e)	0	0	0													0	0	####			
05G Battered and Abused Spouses 570.201(e)	0	0	0													0	0	####			
05H Employment Training 570.201(e)	0	0	0													0	0	####			
05I Crime Awareness 570.201(e)	0	0	0													0	0	####			
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0	0													0	0	####			
05K Tenant/Landlord Counseling 570.201(e)	0	0	0													0	0	####			
05L Child Care Services 570.201(e)	0	0	0													0	0	####			
05M Health Services 570.201(e)	0	0	0													0	0	####			
05N Abused and Neglected Children 570.201(e)	0	0	0													0	0	####			
05O Mental Health Services 570.201(e)	0	0	0													0	0	####			
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201	0	0	0													0	0	####			
05Q Subistence Payments 570.204	0	0	0													0	0	####			
05R Homeownership Assistance (not direct) 570.204	0	0	0													0	0	####			
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0													0	0	####			
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0													0	0	####			
06 Interim Assistance 570.201(f)	0	0	0													0	0	####			
07 Urban Renewal Completion 570.201(h)	0	0	0													0	0	####			
08 Relocation 570.201(i)	0	0	0													0	0	####			

09 Loss of Rental Income 570.201(j)	0	0	0								0	0	####				
10 Removal of Architectural Barriers 570.201(k)	0	0	0								0	0	####				
11 Privately Owned Utilities 570.201(l)	0	0	0								0	0	####				
12 Construction of Housing 570.201(m)	0	0	0								0	0	####				
13 Direct Homeownership Assistance 570.201(n)	0	0	0								0	0	####				
14A Rehab; Single-Unit Residential 570.202	0	0	0	19	19	19	19	19	19	95	0	0%				Y	H
14B Rehab; Multi-Unit Residential 570.202	0	0	0							0	0	####					
14C Public Housing Modernization 570.202	0	0	0							0	0	####					
14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0							0	0	####					
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0							0	0	####					
14F Energy Efficiency Improvements 570.202	0	0	0							0	0	####					
14G Acquisition - for Rehabilitation 570.202	0	0	0							0	0	####					
14H Rehabilitation Administration 570.202	0	0	0							0	0	####					
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0							0	0	####					
15 Code Enforcement 570.202(c)	0	0	0								0	0	####				
16A Residential Historic Preservation 570.202(d)	0	0	0								0	0	####				
16B Non-Residential Historic Preservation 570.202(d)	0	0	0								0	0	####				
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0								0	0	####				
17B CI Infrastructure Development 570.203(a)	0	0	0								0	0	####				
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0								0	0	####				
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0								0	0	####				
18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0								0	0	####				
18B ED Technical Assistance 570.203(b)	0	0	0								0	0	####				
18C Micro-Enterprise Assistance	0	0	0								0	0	####				
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0								0	0	####				
19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0								0	0	####				
19C CDBG Non-profit Organization Capacity Building	0	0	0								0	0	####				
19D CDBG Assistance to Institutes of Higher Education	0	0	0								0	0	####				
19E CDBG Operation and Repair of Foreclosed Property	0	0	0								0	0	####				
19F Planned Repayment of Section 108 Loan Principal	0	0	0								0	0	####				
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0								0	0	####				
19H State CDBG Technical Assistance to Grantees	0	0	0								0	0	####				
20 Planning 570.205	0	0	0								0	0	####				
21A General Program Administration 570.206	0	0	0	1	1	1	1	1	1	5	0	0%				Y	H
21B Indirect Costs 570.206	0	0	0								0	0	####				
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0								0	0	####				
21E Submissions or Applications for Federal Programs 570.206	0	0	0								0	0	####				
21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0								0	0	####				
21G HOME Security Deposits (subject to 5% cap)	0	0	0								0	0	####				
21H HOME Admin/Planning Costs of PJ (subject to 5% cap	0	0	0								0	0	####				
21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0	0								0	0	####				
22 Unprogrammed Funds	0	0	0								0	0	####				
HOPWA																	
31J Facility based housing - development	0	0	0								0	0	####				
31K Facility based housing - operations	0	0	0								0	0	####				
31G Short term rent mortgage utility payments	0	0	0								0	0	####				
31F Tenant based rental assistance	0	0	0								0	0	####				
31E Supportive service	0	0	0								0	0	####				
31I Housing information services	0	0	0								0	0	####				
31H Resource identification	0	0	0								0	0	####				
31B Administration - grantee	0	0	0								0	0	####				
31D Administration - project sponsor	0	0	0								0	0	####				
IBG																	
Acquisition of existing rental units	0	0	0								0	0	####				
Production of new rental units	0	0	0								0	0	####				
Rehabilitation of existing rental units	0	0	0								0	0	####				
Rental assistance	0	0	0								0	0	####				

CD	Acquisition of existing owner units	0	0	0											0	0	####				
	Production of new owner units	0	0	0											0	0	####				
	Rehabilitation of existing owner units	0	0	0											0	0	####				
	Homeownership assistance	0	0	0											0	0	####				
HOME	Acquisition of existing rental units	0	0	0											0	0	####				
	Production of new rental units	0	0	0											0	0	####				
	Rehabilitation of existing rental units	0	0	0											0	0	####				
	Rental assistance	0	0	0											0	0	####				
	Acquisition of existing owner units	0	0	0											0	0	####				
	Production of new owner units	0	0	0											0	0	####				
	Rehabilitation of existing owner units	0	0	0											0	0	####				
	Homeownership assistance	0	0	0											0	0	####				
Totals	0	0	0	20	0	20	0	20	0	20	0	20	0	100	0	0	####				