

THE CITY OF SOUTH BEND

NEIGHBORHOOD STABILIZATION PROGRAM

SUBSTANTIAL AMENDMENT

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FORWARD

The following Substantial Amendment to the City of South Bend's Community Development Block Grant Action Plan for the Neighborhood Stabilization Program (NSP) is based upon the "NSP Grant Submission Template & Checklist" as provided by the Department of Housing and Urban Development (HUD). For ease of reading by the public, text directly from the "NSP Grant Submission Template & Checklist" will be in *italics*. This is to help inform the public of what HUD is asking City staff to respond to.

The Public Comment Period will begin June 22, 2010 and will end after a fifteen day period on July 7, 2010 at five PM EST. Correspondence regarding this amendment from the public shall be directed to:

Pamela C. Meyer
Director, Community Development
1200 County-City Building
227 W. Jefferson Blvd.
South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697
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Members of the public who are interested in learning more about the NSP are encouraged to visit: www.hud.gov/nsp

Please know this is an amendment to the City of South Bend's Community Development Block Grant Action Plan for the Neighborhood Stabilization Program (NSP) and that the document contains proposed changes. Text with a ~~strikethrough~~ shall be regarded as deleted and new text – except for the "Amendment Summary" - will be presented in *underlined italics*.

AMENDMENT SUMMARY

The City of South Bend wishes to amend its plan for Neighborhood Stabilization Program (NSP) funds which was previously submitted and approved by HUD. The amendment does not introduce new activities or shift funds between activity types. The purpose of this amendment is to include industrial and commercial properties to Activity Four, Demolition. The primary rationale for the addition of industrial and commercial properties is that these types of properties are located within the Neighborhood Revitalization Strategic Area, and are within other "areas of greatest need." The City believes the modifications are consistent with the initial plan submitted to HUD and that it will reinforce previous and existing investment and assist with the abandonment and foreclosure problem.

GRANT SUBMISSION TEMPLATE

NSP grant allocations can be requested by submitting a paper NSP Substantial Amendment or a form under the Disaster Recovery Grant Reporting (DRGR) system. This template sets forth the suggested format for grantees under the NSP Program. A complete submission contains the information requested below, including:

- (1) The NSP Substantial Amendment (attached below)*
- (2) Signed and Dated Certifications (attached below)*
- (3) Signed and Dated [SF-424](#).*

Grantees should also attach a completed NSP Substantial Amendment Checklist to ensure completeness and efficiency of review (attached below).

THE SUBSTANTIAL AMENDMENT

<i>Jurisdiction(s):</i> City of South Bend, Indiana (<i>identify lead entity in case of joint agreements</i>) <i>Jurisdiction Web Address:</i> www.southbendin.gov	<i>NSP Contact Person:</i> Pamela C. Meyer <i>Address:</i> 227 W. Jefferson Blvd. <i>Telephone:</i> 574-235-5845 <i>Fax:</i> 574-235-9697 <i>Email:</i> pmeyer@southbendin.gov
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A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Note: *An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.*

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult [this data](#), in developing this section of the Substantial Amendment.

Response:

The foreclosure and abandonment risk score, developed and provided to grantees by HUD, was created to indicate the level of risk that an area will have foreclosures and abandonment. It was determined that those census tracts in the City of South Bend with the greatest risk score (a score of ten), based on the HUD provided data, were in greater need than those areas with a lower risk score. However, South Bend has a total of 25 census tracts with a risk score of ten (2, 3.01, 4, 5, 6, 9, 10, 14, 15, 17, 19, 20, 21, 22, 23, 24, 25, 27, 28, 29, 30, 31, 33, 34, 111, see **Map 1**), resulting in a need to further prioritize these areas to determine which ones are in the *greatest* need. So these 25 census tracts were further evaluated based on the percentage of high cost loans, percentage of residential vacancy, number of foreclosures, the forecasted foreclosures, and percent of subprime loans.

HUD also provided data on the percentage of loans made between 2004 and 2006 that are high cost by census tract (see **Map 2**). High cost loans are considered to be loans with an interest rate three percentage points

higher than a benchmark rate (for a first mortgage). Census tracts 30, 5, 21, 27, and 4 were the top five, respectively, for percentage of high cost loans. Each census tract had between 61% and 65% of all loans made in the area defined as high cost.

Table 1: Percentage of loans made between 2004-2006 considered to be high cost by census tract.

Census Tract	Percentage of high cost loans	Rank
003000	65.38%	1
000500	65.00%	2
002100	64.15%	3
002700	62.50%	4
000400	61.62%	5
002300	61.11%	6
002900	60.32%	7
000600	59.09%	8
002400	59.01%	9
002200	58.91%	10
003400	56.18%	11
003100	54.28%	12
000200	50.83%	13
002500	50.66%	14
002800	50.00%	15
001900	48.78%	16
001500	46.90%	17
001400	45.40%	18
001700	40.54%	19
003300	39.58%	20
001000	39.52%	21
000301	38.10%	22
011100	36.53%	23
000900	36.00%	24
002000	34.88%	25

In addition, HUD data included the residential vacancy rate, which was developed based on information from the U.S. Postal Service on addresses that have been vacant for 90 days or longer, as of June 2008 (see **Map 3**). The top five census tracts for percentage of residential vacancy were 6, 21, 30, 19, and 4, respectively. In census tracts 6 and 21, over 35% of all residential units were vacant. *It should be noted that the HUD provided data understates the residential vacancy rate in census tract 20 due to a very high occupancy rate of subsidized multi-family units owned by the Housing Authority of South Bend (HASB) in a relatively compact area. HASB owns 408 units of rental housings in census tract 20 and only 12 of these units are vacant. When one accounts for the HASB properties by subtracting their occupied and vacant units in census tract 20 and recalculating the vacancy*

rate, this rate increases to 24%. Therefore, if subsidized HASB rental units are excluded from census tract 20's vacancy rate the tract would have the fifth highest vacancy rate city-wide.

The City of South Bend believes that a high vacancy rate can be an indicator of abandonment and foreclosure. When large numbers of properties are vacant it could be the result of the owner walking away from the property and/or the foreclosure process. Vacant properties have a negative effect on neighborhoods and can result in more owners walking away from their property or not further investing in it which can result even more vacant properties.

Table 2: Percentage of residential units vacant, as of June 2008, by census tract

Census Tract	Percentage of residential vacancy	Rank
000600	35.09%	1
002100	35.01%	2
003000	28.93%	3
001900	26.83%	4
000400	23.46%	5
000500	18.71%	6
003400	17.44%	7
001000	17.16%	8
002200	16.43%	9
002700	15.33%	10
002000	14.48%	11
002300	14.46%	12
000200	14.07%	13
003100	13.96%	14
002900	13.71%	15
000900	11.62%	16
001700	11.15%	17
002800	10.98%	18
002400	10.11%	19
000301	8.98%	20
001500	8.49%	21
003300	7.78%	22
001400	7.30%	23
011100	6.67%	24
002500	5.04%	25

The City of South Bend utilized Sheriff Sale data, which it compiled, for the years 2001-2007 in the determination of the areas of greatest need (see **Map 4**). At Sheriff Sale properties that are going through foreclosure are officially purchased back by the lending institution – one of the final steps of

the foreclosure process. Over 500 foreclosures have occurred in census tract 6 during that timeframe - accounting for 7.7% of all of South Bend's foreclosures. The remaining top five census tracts for foreclosures are 4, 2, 34, and 31, respectively.

Table 3: Number and percentage of foreclosures occurring from 2001-2007 by census tract.

Census Tract	Total Foreclosures from 2001-2007	Percentage of All South Bend Foreclosures	Rank
000600	522	7.70%	1
000400	510	7.53%	2
000200	423	6.24%	3
003400	383	5.65%	4
003100	360	5.31%	5
003000	300	4.43%	6
001000	284	4.19%	7
002100	279	4.12%	8
000500	275	4.06%	9
002400	263	3.88%	10
002200	233	3.44%	11
000301	207	3.05%	12
001900	203	3.00%	13
001400	180	2.66%	14
002800	167	2.46%	15
003300	166	2.45%	16
002300	152	2.24%	17
001500	151	2.23%	18
002900	130	1.92%	19
002700	115	1.70%	20
002500	110	1.62%	21
000900	109	1.61%	22
002000	96	1.42%	23
001700	65	0.96%	24
011100	16	0.24%	25

Based on the collected foreclosure data, forecasted foreclosures for 2008 and 2009 were developed (through use of linear regression). These forecasted figures help provide an understanding of where foreclosures will continue to happen based on the trend from 2001-2007. It is anticipated that census tract 6 will remain at the top of the list with 118 foreclosures forecasted in 2008.

Table 4: Forecasted foreclosures for 2008 and 2009.

Census Tract	Forecasted Foreclosures in 2008	Forecasted Foreclosures in 2009	Forecasted Foreclosure Rank
000600	118	129	1
000400	110	120	2
000200	95	103	3
003100	92	103	4
003400	90	99	5
003000	72	79	6
001000	68	75	7
000500	59	64	8
002400	59	64	9
002100	54	58	10
002200	50	54	11
000301	48	52	12
003300	45	51	13
002800	45	50	14
001900	43	46	15
001500	38	43	16
001400	32	34	17
002900	29	31	18
002300	27	28	19
002500	27	29	20
002700	26	28	21
000900	20	21	22
002000	14	14	23
001700	13	14	24
011100	4	4	25

The City of South Bend was provided subprime mortgage data from researchers at the University of Notre Dame who are studying foreclosures in St. Joseph County Indiana. The subprime mortgage data was created through the use of the Home Mortgage Disclosure Act dataset, which is compiled by HUD based on information banks must provide about the customer (age, income, etc.), loan (loan amount, loan type, etc.) and lender (name). HUD classifies lenders as subprime or not, based on whether it is believed to have subprime lending practices. The lender of each loan made in the City of South Bend between 2001 and 2006 was compared to the list of HUD classified subprime lenders and the percentage of total loans made by subprime lenders was determined (see **Map 5**).

Table 5: Percentage of subprime home loans from 2001-2006 by census tract.

Census Tract	Percent of subprime home loans from 2001-2006	Rank
000600	43.2%	1
002100	40.7%	2
000400	40.3%	3
003000	40.3%	4
002900	39.4%	5
002300	38.4%	6
002700	30.0%	7
000500	36.9%	8
001900	35.3%	9
002000	33.8%	10
003400	30.3%	11
002200	30.2%	12
000200	29.1%	13
002400	28.8%	14
001000	28.2%	15
003100	23.7%	16
002500	23.3%	17
000900	22.9%	18
002800	21.4%	19
001700	19.9%	20
001500	17.3%	21
001400	16.8%	22
000301	16.7%	23
011100	16.6%	24
003300	15.6%	25

Based on the above listed factors, the tracts were prioritized to determine which areas are in the greatest need. Ranks were added, with equal weight, divided by five to determine the average rank amongst the criteria then assigned an overall rank (the lowest average rank being the greatest area of need). Based on this methodology, the greatest area of need is census tract 6, followed by 4, 30, 21 and 5.

Table 6: Areas of Greatest Need, Prioritization of Census Tracts with Risk Score 10.

NSP Areas of Greatest Need
 Prioritization of Census Tracts with Risk Score of 10

Census Tract	Percentage of high cost loans	High Cost Loans Rank	Percentage of Residential vacancy	Vacancy Rank	Total Foreclosures from 2001-2007	Percentage of All South Bend Foreclosures	Foreclosure Rank	Forecasted Foreclosures in 2008	Forecasted Foreclosures in 2009	Forecasted Foreclosure Rank	Percent of subprime home loans from 2001-2006	Subprime Loan Rank	All Ranks Combined	Average Rank	Overall Rank
000600	59.09%	8	35.09%	1	522	7.70%	1	118	129	1	43.2%	1	12	2.4	1
000400	61.62%	5	23.46%	5	510	7.53%	2	110	120	2	40.3%	3	17	3.4	2
003000	65.38%	1	28.93%	3	300	4.43%	6	72	79	6	40.3%	4	20	4	3
002100	64.15%	3	35.01%	2	279	4.12%	8	54	58	10	40.7%	2	25	5	4
000500	65.00%	2	18.71%	6	275	4.06%	9	59	64	8	36.9%	8	33	6.6	5
003400	56.18%	11	17.44%	7	383	5.65%	4	90	99	5	30.3%	11	38	7.6	6
000200	50.83%	13	14.07%	13	423	6.24%	3	95	103	3	29.1%	13	45	9	7
003100	54.28%	12	13.96%	14	360	5.31%	5	92	103	4	23.7%	16	51	10.2	8
002200	58.91%	10	16.43%	9	233	3.44%	11	50	54	11	30.2%	12	53	10.6	9
001900	48.78%	16	26.83%	4	203	3.00%	13	43	46	15	35.3%	9	57	11.4	10
001000	39.52%	21	17.16%	8	284	4.19%	7	68	75	7	28.2%	15	58	11.6	11
002300	61.11%	6	14.46%	12	152	2.24%	17	27	28	19	38.4%	6	60	12	12
002400	59.01%	9	10.11%	19	263	3.88%	10	59	64	9	28.8%	14	61	12.2	13
002700	62.50%	4	15.33%	10	115	1.70%	20	26	28	21	30.0%	7	62	12.4	14
002900	60.32%	7	13.71%	15	130	1.92%	19	29	31	18	39.4%	5	64	12.8	15
002800	50.00%	15	10.98%	18	167	2.46%	15	45	50	14	21.4%	19	81	16.2	16
000301	38.10%	22	8.98%	20	207	3.05%	12	48	52	12	16.7%	23	89	17.8	17
002000	34.88%	25	14.48%	11	96	1.42%	23	14	14	23	33.8%	10	92	18.4	18
001500	46.90%	17	8.49%	21	151	2.23%	18	38	43	16	17.3%	21	93	18.6	19
001400	45.40%	18	7.30%	23	180	2.66%	14	32	34	17	16.8%	22	94	18.8	20
003300	39.58%	20	7.78%	22	166	2.45%	16	45	51	13	15.6%	25	96	19.2	21
002500	50.66%	14	5.04%	25	110	1.62%	21	27	29	20	23.3%	17	97	19.4	22
000900	36.00%	24	11.62%	16	109	1.61%	22	20	21	22	22.9%	18	102	20.4	23
001700	40.54%	19	11.15%	17	65	0.96%	24	13	14	24	19.9%	20	104	20.8	23
011100	36.53%	23	6.67%	24	16	0.24%	25	4	4	25	16.6%	24	121	24.2	25

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. **Note:** The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

The City of South Bend examined census tracts based on available information related to the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need. In determining area of greatest need the City of South Bend examined the areas of greatest need by looking at:

- Area with greatest percentage of home foreclosures by utilizing home foreclosures data
- Area with the highest percentage of homes financed by subprime mortgage related loans by utilizing percentage of high cost loans data and percentage of subprime loans data
- And areas identified by the grantee to face a significant rise in the rate of home foreclosure by utilizing forecasted home foreclosure data and vacancy rate data. In addition, the City used other criteria to determine the location of other areas that had a great need to foreclosure assistance. These criteria included proximity to the top five areas of need, portions of census tracts that have a high concentration of foreclosures and ability/capacity to implement projects in an area.

Based on the data the areas of greatest need were identified as census tracts 6, 4, 30, 21, and 5. In addition to these areas, the City identified census tract 19 and 20 as an area in greatest need based the data and the foreseen likelihood of foreclosures. Census tract 19 is ranked as the 10th most in need area; however it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. There is a concentration of foreclosures in the northwest corner of the census tract, which is immediately adjacent to census tract 6, 21 and 5. Moreover, census tract 19 and 20 are both part of the City's Neighborhood Revitalization Strategy Area as approved by HUD. Census tract 20 also exhibits high vacancy rates. When one accounts for subsidized housing units by removing them from the vacancy rate calculation in Census Tract 20, nearly one in four residential properties is vacant. Census Tract 20 is also in close proximity to census tract 21 (just east) and census tract 19 (just south).

A portion of the funds are required to be spent providing housing to households whose incomes do not exceed 50 percent of the area median income. These funds totaling \$1,024,630 (which is 25% of our allocation) will be used to develop permanent rental apartments for the special needs population; however the partner agency has yet to be determined for this project. As such the exact location of the facility (s) will be determined based on the needs of the population being served and the partner agency. The remaining available funds will be spent on a variety of projects in compliance with the Neighborhood Stabilization Program requirements to address abandoned and / or foreclosed upon properties, demolished or vacant property, and vacant blighted structures, within census tracts 6, 4, 30, 21, 5 and 19, and 20.

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of "blighted structure" in context of state or local law.

Response:

Indiana Code 36-7-9 – Chapter 9 Unsafe Building Law. The City of South Bend will adopt the State of Indiana’s definition of blight, which they call unsafe buildings and unsafe premises. IC 36-7-9-4 Sec. 4 states:

(a) For purposes of this chapter, a building or structure, or any part of a building or structure, that is:

(1) in an impaired structural condition that makes it unsafe to a person or property;

(2) a fire hazard;

(3) a hazard to the public health;

(4) a public nuisance;

(5) dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or

(6) vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or an ordinance; is considered an unsafe building.

(b) For purposes of this chapter:

(1) an unsafe building; and

(2) the tract of real property on which the unsafe building is located; are considered unsafe premises.

(c) For purposes of this chapter, a tract of real property that does not contain a building or structure, not including land used for production agriculture, is considered an unsafe premises if the tract of real property is:

(1) a fire hazard;

(2) a hazard to public health;

(3) a public nuisance; or

(4) dangerous to a person or property because of a violation of a statute or an ordinance.

*(2) Definition of "affordable rents." **Note:** Grantees may use the definition they have adopted for their CDBG program but should review their existing*

definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

NSP assisted units will carry rent and occupancy restriction requirements. The rents will be set so that households pay no more than the applicable fair market rents as published by the IDCDA for the area less any utility costs paid by the tenant.

The 2009 Fair Market Rents (FMR) South Bend-Mishawaka, IN HUD Metro:

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2009 FMR	\$528	\$588	\$707	\$907	\$934

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

HUD requires that grantees include provisions for long-term affordability. That the sale, rental, or redevelopment of abandoned and foreclosed upon residential properties remains affordable to individuals or families whose income does not exceed 120 percent of area median income (AMI). The minimum affordability period required by the NSP is to be the same as required by the HOME program, which is:

NSP Investment per unit	Length of the affordability period
Less than \$15,000	5 years
\$15,000 to \$40,000	10 years
More than \$40,000	15 years
New construction of <i>rental</i> housing	20 years

At a minimum, the City of South Bend will follow the HOME Investment affordability guidelines for homebuyer and rental units assisted. Rent, occupancy and affordability requirements will be enforced with deed restrictions that shall run with the land, and shall be in full force and effect until the date of affordability period has expired. The recorded deed restriction shall state the number of years from the date of execution the restriction shall be in affect and shall have a date of expiration.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

The City of South Bend follows the Indiana Residential Code – 2005, (a). International Residential Code, 2003; (b). Indiana amendments. This code also covers plumbing and heating. The City follows the Indiana Electrical Code; (a). NFPA 70, National electrical code, 2005; (b). Indiana Amendments.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$1,024,631.00.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

\$1,024,631.00 will be committed to benefiting individuals whose incomes do not exceed 50 percent of area median income.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

If so, include:

- *The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.*
- *The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).*
- *The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.*

Response:

The City does not intend to demolish or convert any occupy-able or vacant occupy-able low income dwelling unit.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Note: *proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment.*

Response:

The Public Comment Period began June 22, 2010 and was held for a fifteen day period, ending July 7, 2010 at five PM EST.

No comments from the public were received.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)
ACTIVITY ONE

(1) Activity Name: Permanent Rental Housing for Special Need Populations

(2) Activity Type:

<p>(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties</p>	<ul style="list-style-type: none">• 24 CFR 570.201(a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below);• 570.202 eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity).
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(3) National Objective:

Low, Moderate, or Middle Income Households

(4) Activity Description: This Activity will meet the low income housing requirement for those below or equal to 50% of area median income by providing housing to special need populations. The City will partner with appropriate housing provider agencies to identify foreclosed and/or abandoned property to acquire and rehabilitate into two residential group homes for special need populations. The residential group homes will be designed to complement and enhance the neighborhood architecturally.

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

(5) Location Description: There will be numerous factors to consider regarding the location of the two separate group homes such as zoning requirements, location of vacant foreclosed and/or vacant abandoned properties that meet NSP program criteria, access to public transportation, proximity to other residential group homes for special need populations, and service provider needs. However, acceptable conditions should be able to be found in income eligible census tracts with a risk score of ten (2, 3.01, 4, 5, 6, 9, 10, 14, 15, 17, 19, 20, 21, 22, 23, 24, 25, 27, 28, 29, 30, 31, 33, 34, 111).

(Description may include specific addresses, blocks or neighborhoods to the extent known.)

(6) Performance Measures: Development of two rental residential group homes for special need populations. All individual beneficiaries will have incomes at or below 50 percent of area median income. House 8 to 16 individuals. Purchase and rehabilitate two foreclosed and/or abandoned structures and redevelop.
(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

(7) Total Budget: (Include public and private components)

Property acquisition, and rehabilitation:	\$ 931,483.00
Developers Fee:	\$ 93,148.00
Total Cost:	\$1,024,631.00

(8) Responsible Organization: The City of South Bend Division of Community Development, acting for itself or through partnering agencies and/or property managers, will carry out this activity.

Pamela C. Meyer
Director, Community Development
1200 County-City Building
227 W. Jefferson Blvd.
South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697
By Email: pmeyer@southbendin.gov

(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(9) Projected Start Date: February 1, 2009

(10) Projected End Date: February 1, 2013

(11) Specific Activity Requirements: Purchase of eligible vacant foreclosed properties will require a discount rate of 1%. The service provider the facility(s) will be owned and managed by shall maintain "affordable rents" as defined by C(2) above for rental tenure by individuals below 50% of area median income. The affordability period will be in compliance with the affordability period as listed on page 14. If the service provider must cease operations due to insufficient operating income or another unforeseen circumstance before the minimum duration term is met, the sale of the property through a deed restriction will maintain the affordability requirement.

For acquisition activities, include:

- *discount rate*

For financing activities, include:

- *range of interest rates*

For housing related activities, include:

- *duration or term of assistance;*
- *tenure of beneficiaries--rental or homeownership;*
- *a description of how the design of the activity will ensure continued affordability*

ACTIVITY TWO

(1) Activity Name: Acquisition and Rehabilitation of Vacant Foreclosed and/or Abandoned Property

(2) Activity Type:

<p>(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties</p>	<ul style="list-style-type: none">• 24 CFR 570.201(a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below);• 570.202 eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity).
---	---

(3) National Objective:
Low, Moderate, or Middle Income Households

(5) Activity Description: This Activity will impact vacant foreclosed and/or abandoned residential properties in the census tracts of greatest need. The Activity will benefit income-qualified persons whose income is between 51 percent and 120 percent of area median income. This activity will not be used to meet the low income targeting requirement for those below 50 percent of area median income.

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

(5) Location Description: This Activity will occur in Census Tracts 6, 19, 20 and 21.

(Description may include specific addresses, blocks or neighborhoods to the extent known.)

(6) Performance Measures: Purchase and rehabilitate five residential properties for income levels between 0 and 120 percent of area median income. It is expected that two (2) homes will be purchased by families within 51-80% AMI and 3 homes will be purchased by families between 81 and 120% AMI.

(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

(7) Total Budget: (Include public and private components)
Acquisition, rehabilitation, and development fees: \$900,000.00

(8) Responsible Organization: The City of South Bend Division of Community Development, acting for itself or through partnering agencies, will carry out this activity.

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1200 County-City Building
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South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697

By Email: pmeyer@southbend.in.gov

(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(9) Projected Start Date: February 1, 2009

(10) Projected End Date: November 30, 2010

(11) Specific Activity Requirements: Purchase of eligible vacant foreclosed residential properties will require a aggregate discount rate of 1%. The tenure of the beneficiaries will be homeowners. The affordability period will be in compliance with the affordability period as listed on page 14. A deed restriction will require the duration of continued affordability.

For acquisition activities, include:

- *discount rate*

For financing activities, include:

- *range of interest rates*

For housing related activities, include:

- *duration or term of assistance;*
- *tenure of beneficiaries--rental or homeownership;*
- *a description of how the design of the activity will ensure continued affordability*

ACTIVITY THREE

(1) Activity Name: Redevelop Demolished or Vacant Properties

(2) Activity Type:

(E) Redevelop demolished or vacant properties	<ul style="list-style-type: none"> • 24 CFR 570.201 (a) Acquisition, (b) Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties, (i) Relocation, and (n) Direct homeownership assistance (as modified below). • 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. • 24 CFR 570.204 Community based development organizations.
(D) Demolish blighted structures	<ul style="list-style-type: none"> • 24 CFR 570.201(d) Clearance for blighted structures only.

(3) National Objective:

Low, Moderate, or Middle Income Households

(4) Activity Description: This Activity will impact demolished or vacant properties in the census tracts of greatest need. The Activity will benefit income-qualified persons whose income is between 51 percent and 120 percent of area median income.

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

(5) Location Description: This Activity will occur in Census Tracts 6, 19, 20, and 21. (Description may include specific addresses, blocks or neighborhoods to the extent known.)

(6) Performance Measures: Number of blighted structures demolished and vacant and/or abandoned residential properties redeveloped. Development of four (4) new single-family homes and five (5) redeveloped vacant properties for household income levels between 0 and 120 percent of area median income. It is expected the new homes will be purchased by 1 family with income under 50% AMI, 1 family with income within the 51-80% AMI

and 2 families with income between 81 – 120% AMI, and that two (2) of the rehabilitated homes will be purchased by families with income between 51-80% of AMI and three (3) homes will be purchased by families with income between 81-120% AMI.

(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

(7) Total Budget: (Include public and private components)
Property acquisition, rehabilitation, new construction and development fees:
\$1,250,000.00

(8) Responsible Organization: The City of South Bend Division of Community Development, acting for itself or through partnering agencies, will carry out this activity.

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1200 County-City Building
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South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697
By Email: pmeyer@southbendin.gov

(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(9) Projected Start Date: February 1, 2009

(10) Projected End Date: August 1, 2013

(11) Specific Activity Requirements: Purchase of eligible vacant foreclosed residential properties will require a discount rate of 1%. The tenure of the beneficiaries will be homeowners. The affordability period will be in compliance with the affordability period as listed on page 14. A deed restriction will require the duration of continued affordability.

For acquisition activities, include:

- *discount rate*

For financing activities, include:

- *range of interest rates*

For housing related activities, include:

- *duration or term of assistance;*
- *tenure of beneficiaries--rental or homeownership;*
- *a description of how the design of the activity will ensure continued affordability*

ACTIVITY FOUR

(1) Activity Name: Demolition of Vacant Blighted Structures

(2) Activity Type:

(D) Demolish blighted structures	• 24 CFR 570.201(d) Clearance for blighted structures only.
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(3) National Objective:
Low, Moderate, or Middle Income Areas

(4) Activity Description: This Activity will impact blighted vacant, foreclosed and/or abandoned residential, *industrial and commercial* properties in the Census Tracts of greatest need.

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

(5) Location Description: This Activity will occur in income eligible Census Tracts with a risk score of ten and be used to complement CDBG, HOME, NRSA, and NSP activities.
(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(6) Performance Measures: Demolition of approximately 60 blighted and vacant structures.
(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

(7) Total Budget: *(Include public and private components)*
Demolition: \$563,891.00

(8) Responsible Organization: The City of South Bend Division of Community Development, acting for itself or through partnering agencies, will carry out this activity.

Pamela C. Meyer
Director, Community Development
1200 County-City Building
227 W. Jefferson Blvd.
South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697
By Email: pmeyer@southbendin.gov

(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(9) Projected Start Date: February 1, 2009

(10) Projected End Date: February 1, 2013

(11) Specific Activity Requirements

For acquisition activities, include:

- *discount rate*

For financing activities, include:

- *range of interest rates*

For housing related activities, include:

- *duration or term of assistance;*
- *tenure of beneficiaries--rental or homeownership;*
- *a description of how the design of the activity will ensure continued affordability*

ACTIVITY FIVE

(1) Activity Name: Planning and Administrative Costs

(2) Activity Type: Planning and Administration (24 CFR 570.205, 24 CFR 570.206), Pre-Award Costs (24 CFR 570.200(h)).

(3) National Objective:

(4) Activity Description: This Activity will allow for the implementation of all listed Activities.

(5) Location Description: This Activity will impact all of the areas impacted by all other Activities.

(6) Performance Measures: Successful obligation of all awarded NSP funds within the 18 month timeframe. Monitoring of partner agencies.
(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

(7) Total Budget: (Include public and private components)
Planning and Administrative Costs: \$359,999

(8) Responsible Organization: The City of South Bend Division of Community Development, acting for itself or through partnering agencies, will carry out this activity.

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South Bend, IN 46601
By Phone: 574-235-5845
By Fax: 574-235-9697

By Email: pmeyer@southbendin.gov

(Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(9) Projected Start Date: October 1, 2008

(10) Projected End Date: February 1, 2013

(11) Specific Activity Requirements: Not applicable

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

For housing related activities, include:

- *duration or term of assistance;*
- *tenure of beneficiaries--rental or homeownership;*
- *a description of how the design of the activity will ensure continued affordability*

CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.*
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.*
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.*
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.*
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.*
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.*
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.*
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.*
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.*
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.*
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by*

assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) Excessive Force. The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) Compliance with anti-discrimination laws. The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) Compliance with lead-based paint procedures. The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) Compliance with laws. The jurisdiction will comply with applicable laws.

Stephen J. Kuehn

Signature/Authorized Official

11.19.08

Date

Mayor

Title

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s) City of South Bend, Indiana Lead Agency Jurisdiction Web Address: www.southbendin.gov (URL where NSP Substantial Amendment materials are posted)	NSP Contact Person: Pamela C. Meyer Address: 227 W. Jefferson Blvd. Telephone: 574-235-5845 Fax: 574-235-9697 Email: pmeyer@southbenin.gov
--	--

The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes No Verification found on page 6-12.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No Verification found on page 13-14

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,
Yes No Verification found on page 14.
- a definition of "affordable rents,"
Yes No Verification found on page 14 -15.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,
Yes No Verification found on page 15

- *a description of housing rehabilitation standards that will apply to NSP assisted activities?*
Yes No . Verification found on page ~~15~~ 16

D. LOW INCOME TARGETING

- *Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?*
Yes No . Verification found on page 16
- *Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?*
Yes No . Verification found on page 16
Amount budgeted = \$1,024,630.00

E. ACQUISITIONS & RELOCATION

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes No . (If no, continue to next heading)
Verification found on page _____.

If so, does the substantial amendment include:

- *The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?*
Yes No . Verification found on page _____.
- *The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?*
Yes No . Verification found on page _____.
- *The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?*
Yes No . Verification found on page _____.

F. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes No . Verification found on page: ~~16~~ 17

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page 16 17

G. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,

Yes No Verification found on page 19-29 18 - 28

- correlated eligible activity under CDBG,

Yes No Verification found on page 19-29 18 - 28

- the areas of greatest need addressed by the activity or activities,

Yes No Verification found on page 19-29 18 - 28

- expected benefit to income-qualified persons or households or areas,

Yes No Verification found on page 19-29 18 - 28

- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes No Verification found on page 19-29 18 - 28

- appropriate performance measures for the activity,

Yes No Verification found on page 19-29 18 - 28

- amount of funds budgeted for the activity,

Yes No Verification found on page 19-29 18 - 28

- the name, location and contact information for the entity that will carry out the activity,

Yes No Verification found on page 19-29 18 - 28

- expected start and end dates of the activity?

Yes No Verification found on page 19-29 18 - 28

- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,

Yes No Verification found on page 19-29 18 - 28

- If the activity provides financing, the range of interest rates (if any),

Yes No Verification found on page N/A.

- *If the activity provides housing, duration or term of assistance,*
Yes No . Verification found on page ~~19-29-18~~ - 28
- *tenure of beneficiaries (e.g., rental or homeownership),*
Yes No . Verification found on page ~~19-29-18~~ - 28
- *does it ensure continued affordability?*
Yes No . Verification found on page ~~19-29-18~~ - 28

H. CERTIFICATIONS

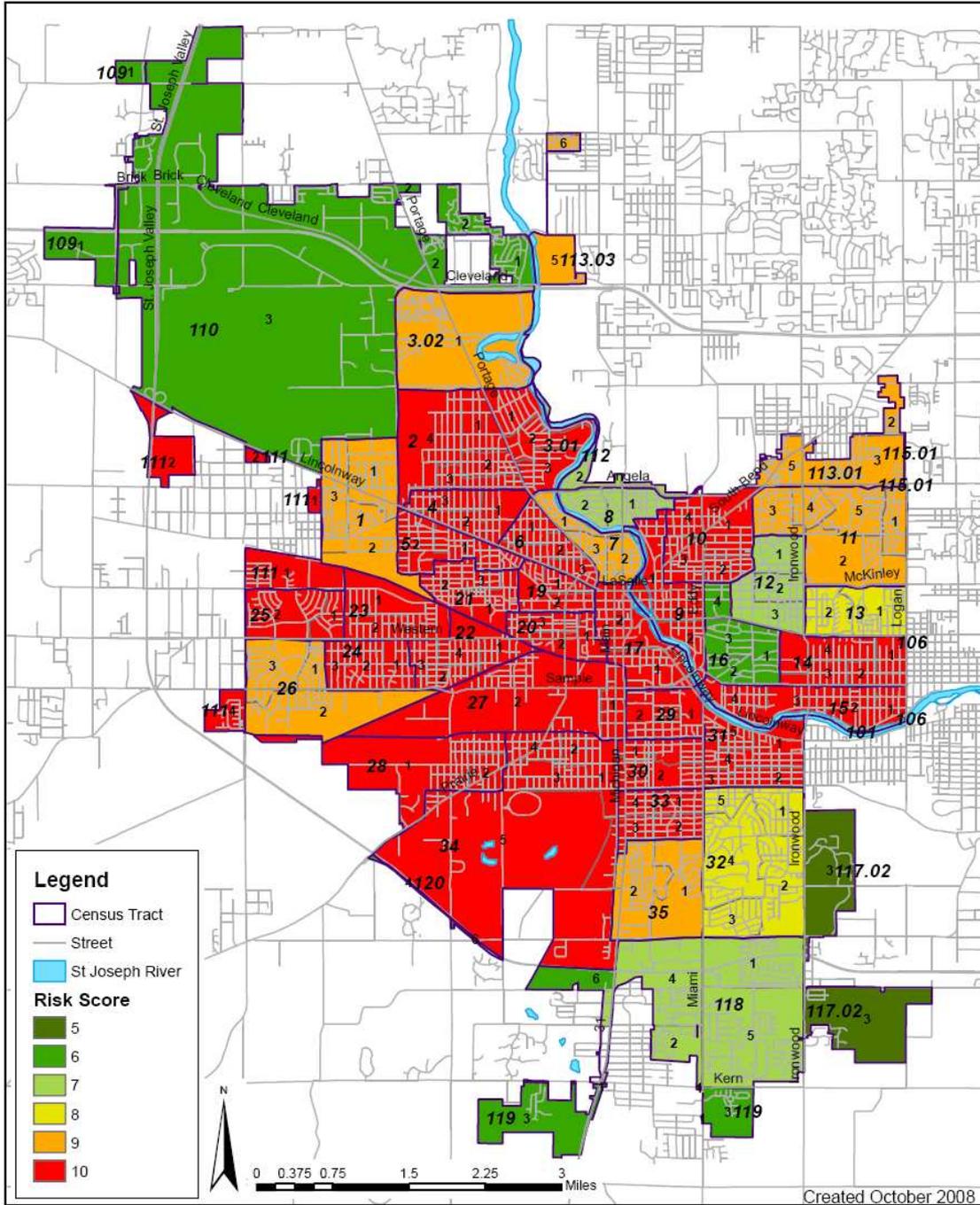
The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds \leq 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

MAP 1

NSP Block Group Risk Level

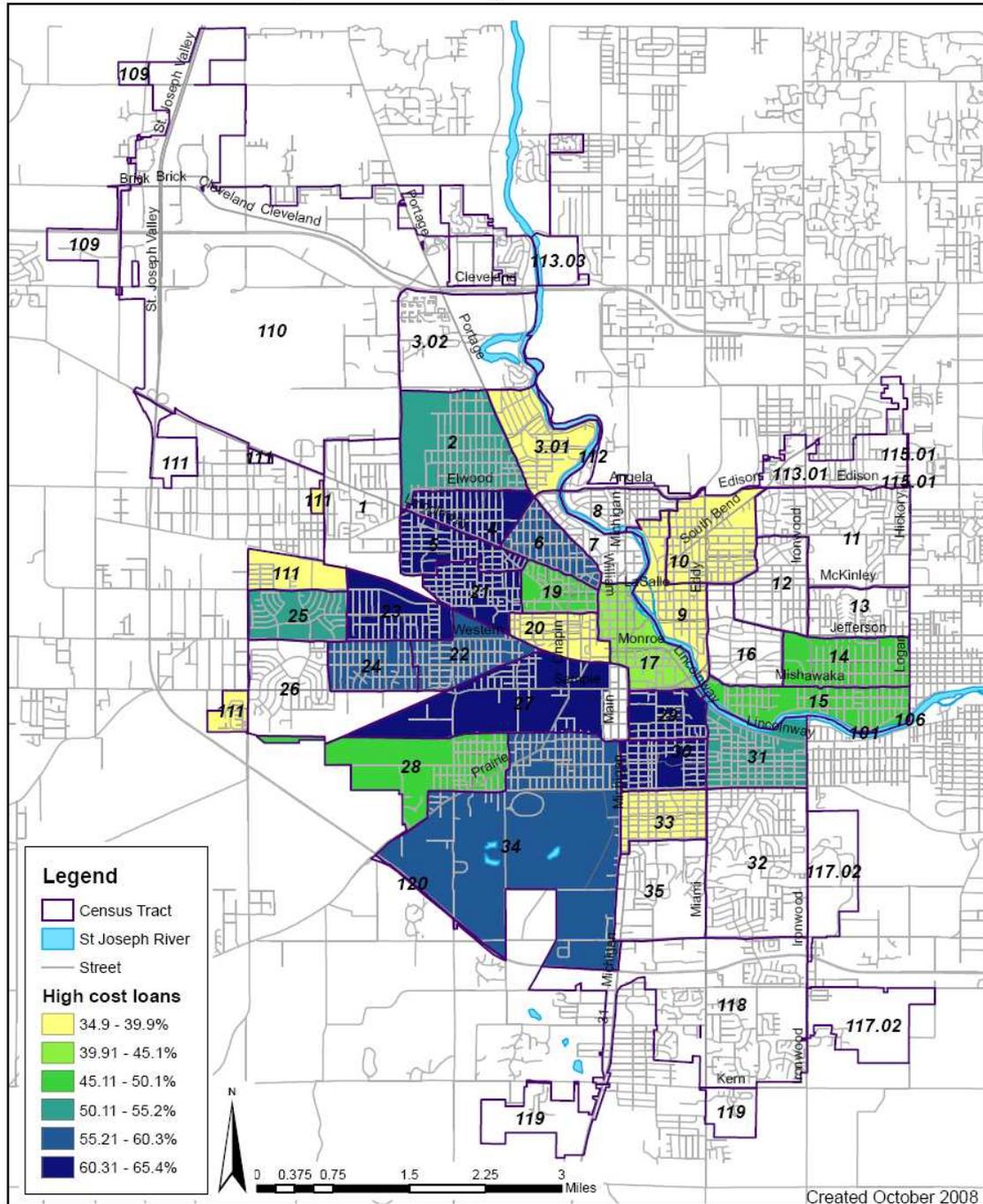
Risk of Foreclosure & Abandonment



MAP 2

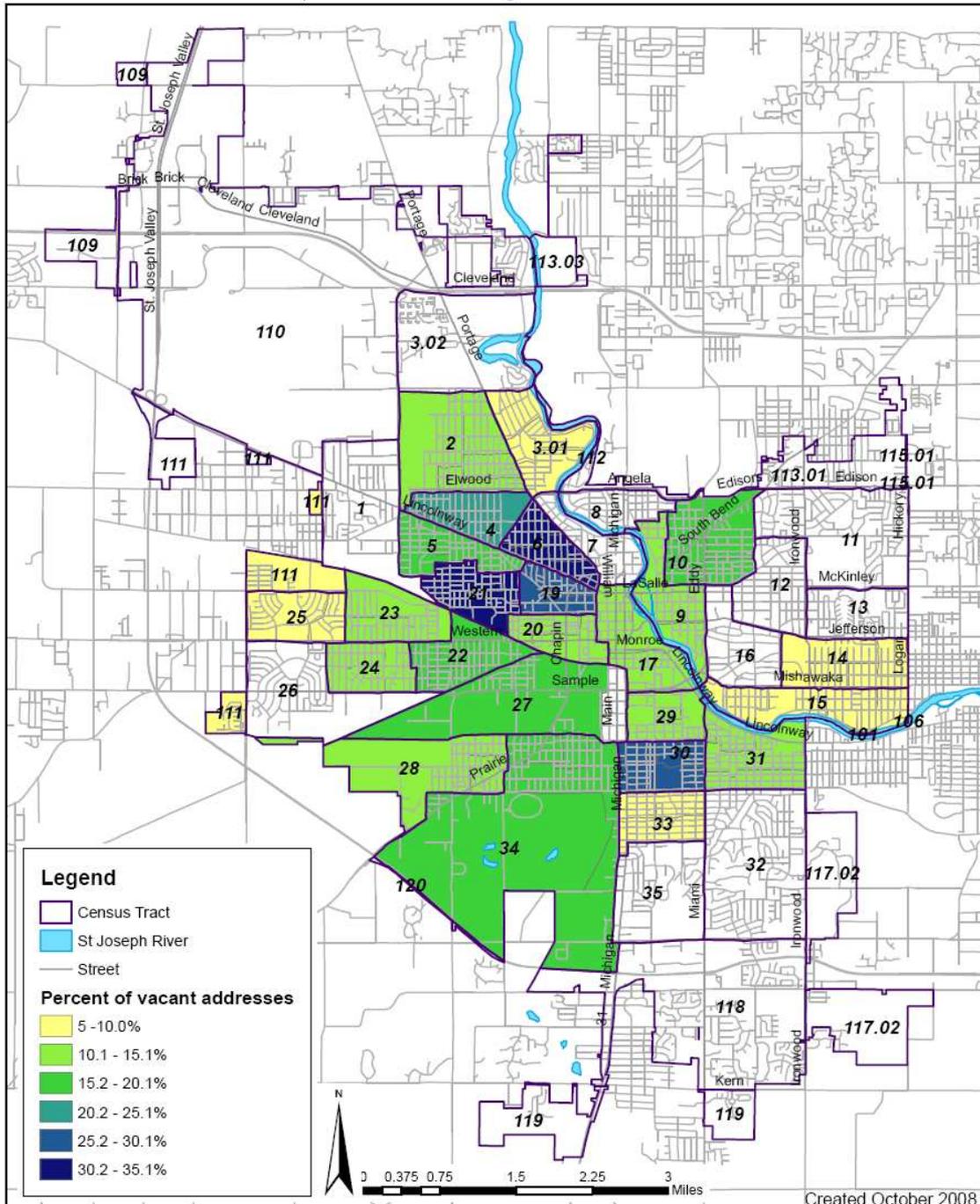
Percentage of Mortgages considered High Cost Loans

Block Groups that are Income eligible & have HUD Risk Score of 10

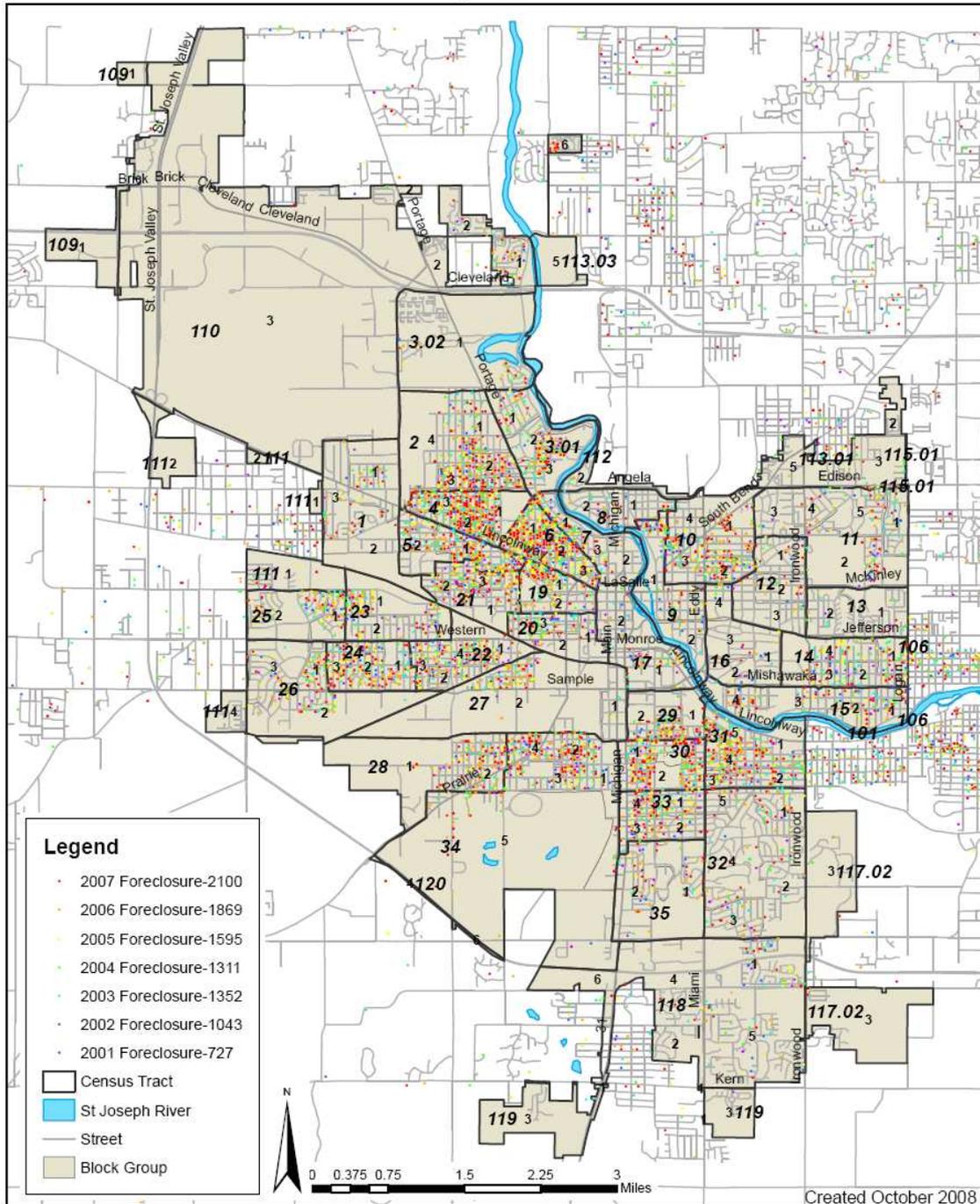


MAP 3 Vacancy Rate

In Block Groups that are Income Eligible & have HUD Risk Score of 10

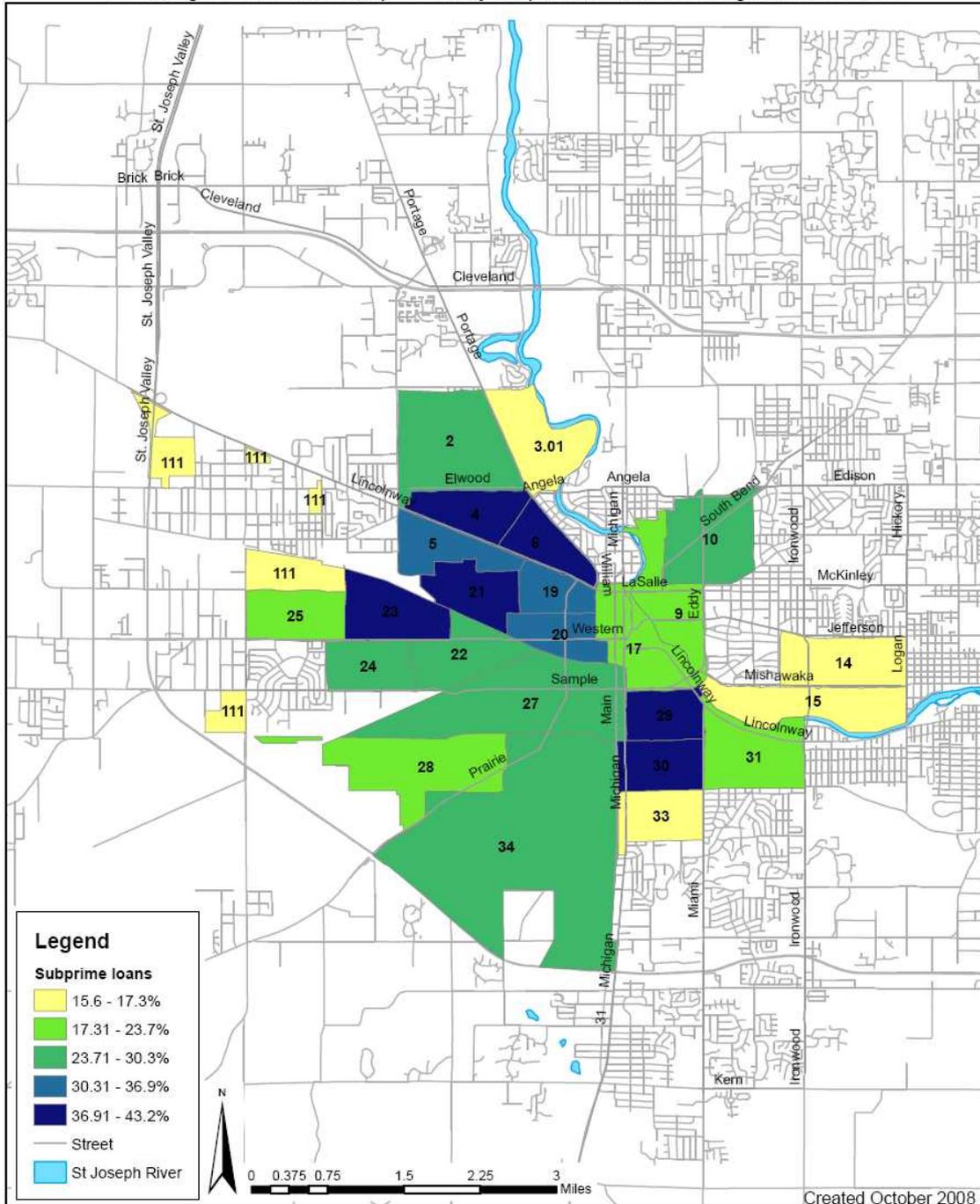


MAP 4 Foreclosures Occurring from 2001 - 2007



MAP 5 Subprime Loans

Percentage of all home loans provided by subprime lenders occurring from 2001-2006



The City of South Bend Neighborhood Stabilization Program
 Substantial Amendment for Public Comment Period

**APPLICATION FOR
 FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED November 26, 2008	Applicant Identifier B-08-MN-18-0011
<input type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction		

5. APPLICANT INFORMATION		Organizational Unit:	
Legal Name: City of South Bend		Department: Community and Economic Development	
Organizational DUNS: 423-7123		Division: Community Development	
Address: Street: 227 W. Jefferson Blvd.		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: South Bend		Prefix: Ms.	First Name: Pamela
County: St. Joseph		Middle Name C.	Last Name Meyer

State: IN	Zip Code 46601	Suffix:
Country: USA	Email: pmeyer@southbend.in.gov	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 35-6001201		Fax Number (give area code) 574.235.9697

8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)	7. TYPE OF APPLICANT: (See back of form for Application Types) C. Municipal
Other (specify) <input type="checkbox"/> <input type="checkbox"/>	Other (specify)

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Neighborhood Stabilization Program 14-218	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: A housing program targeted to the areas of greatest need using acquisition, rehabilitation, demolition and new construction, with 25% set aside for members of the population with income at or below 50% of AMI.
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of South Bend	9. NAME OF FEDERAL AGENCY: HUD

13. PROPOSED PROJECT Start Date: 2-1-2009 Ending Date: 2-1-2013	14. CONGRESSIONAL DISTRICTS OF: a. Applicant 2 b. Project 2
--	--

15. ESTIMATED FUNDING:	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Federal \$ 4,098,521.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant \$.00	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372
c. State \$.00	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
d. Local \$.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
e. Other \$.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No
f. Program Income \$.00	
g. TOTAL \$ 4,098,521.00	

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Mr.	First Name Stephen	Middle Name J.
Last Name Luecke		Suffix
b. Title Mayor		c. Telephone Number (give area code) 574.235.9261
d. Signature of Authorized Representative <i>Stephen J. Luecke</i>		e. Date Signed 11.19.08