

**NOTICE OF SUBSTANTIAL AMENDMENTS TO  
THE FINAL 2011 & 2012 ACTION PLANS  
AND, PUBLIC HEARING NOTICE**

Notice is hereby given that the St. Joseph County Housing Consortium has available for public review one (1) proposed substantial amendment to the 2011 Action Plan and three (3) proposed substantial amendments to the 2012 Action Plan:

1) Transfer balance of the 2011 Housing Assistance Office St. Joseph County Owner-Occupied Rehab Project To the Housing Assistance Office North Liberty Senior Housing Project	\$ 54,969
2) Elimination of the 2012 Housing Assistance Office St. Joseph County Owner-Occupied Rehab Project for Reprogramming For the Housing Assistance Office North Liberty Senior Housing Project	\$ 60,203
TOTAL	\$115,172
3) Addition of a 2012 Housing Assistance Office North Liberty Senior Housing Project	\$115,172
4) Elimination of the 2012 Housing Assistance Office City of South Bend Owner-Occupied Rehab Project	\$ 40,000

The \$40,000 proposed to be eliminated from the 2012 Housing Assistance Office City of South Bend Owner-Occupied Rehab Project will be held and reprogrammed as needed for future low-moderate income housing projects within the City of South Bend.

Amendments to the 2011 and 2012 Action Plans can be reviewed at the Department of Community Investment Offices, 227 W. Jefferson Blvd., 14<sup>th</sup> Floor, South Bend, IN 46601 and at the City of South Bend's web site at <http://southbendin.gov/government/content/federal-grants>.

**PUBLIC COMMENT**

There will be a 30 day public comment period on the proposed amendments, from February 5, 2013 through March 6, 2013. Written comments can be submitted to the Department of Community Investment, 227 W. Jefferson Blvd. South Bend, IN 46601 or by email to [pmeyer@southbendin.gov](mailto:pmeyer@southbendin.gov) and will be accepted until March 6, 2013 at 5:00 p.m.

**HEARING TIME AND LOCATION**

The public hearing will be held on Wednesday, February 13, 2013. The hearing will begin at 5:30 p.m. in the City of South Bend's Department of Community Investment Conference Room on the 14th floor of the County-City Building, 227 West Jefferson Blvd., South Bend, IN 46601. The conference room is handicapped accessible. TDD users can request additional information by calling 235-5567. If special assistance for persons with disabilities is needed at the hearing, please call (574) 235-5841, 48 hours in advance so such arrangements can be made. Additional information is available in the City of South Bend's Department of Community Investment, 227 W. Jefferson Blvd., South Bend, IN 46601.

**EQUAL OPPORTUNITY**

We are pledged to the letter and spirit of U.S. policy for achieving equal opportunity throughout the Nation. We encourage and support affirmative advertising and marketing to achieve no barriers to obtaining housing and/or business opportunities because of race, color, religion, sex, handicap, familial status or national origin.

Donald F. Fozo  
Chair, St. Joseph County Housing Consortium

**CITY OF SOUTH BEND**

**HOME PROGRAM**

**HCD 2011 Action Plan**

1/30/2013

**SOURCES**

2011 Entitlement amount (assume 0%) increase	\$1,058,500
2011 American Dream DownPayment Initiative	0
Anticipated 2010 Consortium Program income	63,201
Unprogrammed from previous years	0
Funds to be reprogrammed from prior years	<u>0</u>
<b>Total Sources</b>	<b>\$1,121,701</b>

**ENTITLEMENT**

South Bend allocation ( 57.70% of entitlement)	604,086
Mishawaka allocation (18.6% of entitlement)	196,881
County remainder allocation (9.33% of entitlement)	98,758
CHDO set-aside (15% of entitlement)	<u>158,775</u>
	<b>\$1,058,500</b>

**UNPROGRAMMED**

0
0
0
<u>0</u>
<b>\$0</b>

**FUNDS REQUESTED**

**RECOMMENDATIONS**

**SOUTH BEND**

SBHF Near West Acquisition & Rehab	429,750	0
SBHF/NNR NRO Northeast Mortgage Subsidies	78,750	0
NNN Acquisition & Rehab	980,000	420,000
Habitat for Humanity mortgage subsidies	168,000	84,000
Comm & Econ Development Admin	22,500	22,500
Madison Center	20,000	20,000
HAO S.B. N Homeowner Rehab	200,000	81,983
unallocated	<u>0</u>	<u>0</u>
<b>South Bend total</b>	<b>\$1,899,000</b>	<b>\$628,483</b>

**MISHAWAKA**

First Time Homebuyer program	344,000	224,435
Consortium admin	11,250	11,250
Madison Center	20,000	0
Habitat for Humanity mortgage subsidies	168,000	0
unallocated	<u>0</u>	<u>0</u>
<b>Mishawaka total</b>	<b>\$543,250</b>	<b>\$235,685</b>

**COUNTY**

Habitat for Humanity mortgage subsidies	168,000	0
HAO Homeowner Rehab	150,000	32,539
HAO North Liberty Senior Housing Project	115,172	54,969
Madison Center	20,000	0
Consortium Admin	11,250	11,250
unallocated	<u>0</u>	<u>0</u>
<b>County Total</b>	<b>\$464,422</b>	<b>\$98,758</b>

**CHDO**

NNN Acquisition & Rehab	<b>Total</b>	<b>158,775</b>
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<b>GRAND TOTAL</b>	<b>\$2,906,672</b>	<b>\$1,121,701</b>
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**CITY OF SOUTH BEND**  
**HOME PROGRAM**  
**PROJECTIONS FOR HCD 2012 ACTION PLAN**  
**1/30/2013**

**SOURCES**

2012 Entitlement amount (assume 38%) decrease	\$705,582
2012 American Dream DownPayment Initiative	0
Anticipated 2011 Consortium Program income	176,600
Unprogrammed from previous years	0
Funds to be reprogrammed from prior years	0
<b>Total Sources</b>	<b>\$882,182</b>

**ENTITLEMENT**

South Bend allocation (57.0% of entitlement)	405,710	<b>UNPROGRAMMED</b> 0
Mishawaka allocation (17.6% of entitlement)	124,182	0
County remainder allocation (9.9% of entitlement)	69,853	0
CHDO set-aside (15% of entitlement)	105,837	0
	<b>\$705,582</b>	<b>\$0</b>

**FUNDS REQUESTED**

**INITIAL RECOMMENDATIONS**

**SOUTH BEND**

SBHF NE Subsidies	78,750	78,000
Habitat for Humanity mortgage subsidies	168,000	42,000
Comm & Econ Development Admin	22,500	22,500
Oaklawn Center	20,000	20,000
HAO S.B. N Homeowner Rehab	200,000	0
CHDO/NNN Revitalization	840,000	459,047
unallocated	0	40,000
<b>South Bend Total</b>	<b>\$1,329,250</b>	<b>\$661,547</b>

**MISHAWAKA**

First Time Homebuyer program	234,647	137,932
Consortium admin	11,250	11,250
unallocated	0	0
<b>Mishawaka Total</b>	<b>\$245,897</b>	<b>\$149,182</b>

**COUNTY**

HAO Homeowner Rehab	150,000	0
HAO North Liberty Senior Housing Project	115,172	60,203
Habitat subsidies	42,000	0
Consortium Admin	11,250	11,250
unallocated	0	0
<b>County Total</b>	<b>\$318,422</b>	<b>\$71,453</b>

**GRAND TOTAL** **\$1,893,569** **\$882,182**