

**HOUSING AND COMMUNITY DEVELOPMENT
FIFTH YEAR ACTION PLAN (2014)**

Including:

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

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

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

Executive Summary

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

1. Introduction

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

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

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

counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class in 2014.

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

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

3. Evaluation of past performance

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

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

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

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

To ensure compliance with applicable requirements, every CDBG, HOME and ESG subrecipient will be desktop-monitored multiple times throughout the year. This monitoring occurs with each claim for reimbursement that is submitted to Community Investment. All subrecipients will also receive feedback and/or guidance via email and phone communication, and in-person meetings with DCI staff. In addition, Community Investment staff will conduct at least eight (8) on-site monitoring visits of sub-grantees every year to review their internal systems. As part of the monitoring visit, CD staff meet with

appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. In addition, any new sub-recipient will be monitored in their first year of funding.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

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

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

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

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

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

5. Summary of public comments

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

A public hearing for the 2014 Action Plan was held October 16, 2013. At the meeting, Linda Wolfson provided a written public testimony regarding the Fifth Year Action Plan. The written testimony and the summary of the October 16th public hearing can be found in the Plan attachments. Additionally, residents expressed concern regarding how priority levels were determined and how the target area was determined. Staff present explained that the administration chose to focus federal funds in the area where a majority of the vacant and abandoned properties are located, both from a prevention and direct action perspective. It was also explained that 2014 is a pilot year to determine whether targeting the funds would have a greater impact.

A resident stated there is a need for public services in the community. Staff responded there was a policy decision by the previous administration not to fund public services with federal CDBG funds. This policy has been carried into 2014, and was noted in the RFP for 2014 funding. Staff explained there will be a new 2015 - 2019 Housing and Community Development Plan process where priorities and eligible activities for the next five years will be determined.

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

All comments and views were accepted during the comment period.

7. Summary

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

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

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

| Agency Role | Name | Department/Agency |
|-----------------------|------------|------------------------------------|
| Lead Agency | SOUTH BEND | |
| CDBG Administrator | SOUTH BEND | Department of Community Investment |
| HOPWA Administrator | | |
| HOME Administrator | SOUTH BEND | Department of Community Investment |
| HOPWA-C Administrator | SOUTH BEND | Community Development |

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

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

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

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

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

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

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

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

- Helping people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
- Aligning the ESG program with other HUD programs.
- Supporting more coordinated and effective data collection, performance measurement, and program evaluation.

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

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

Not applicable.

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

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

On June 28, 2013 the notice of public hearings was sent to all organizations on the HCD mailing list. Meeting notices were sent to La Casa de Amistad, a local Hispanic organization, for notification to their clients. The notice was published in the newspaper of greatest circulation in the area, the South Bend Tribune, as well as El Puente, the local Spanish language newspaper. Two public meetings, with the same agenda but different times/locations, were held July 10, 2013.

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

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

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

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

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

The City hosted a MBE/WBE Outreach Program on October 18, 2012. It provided an opportunity for the City to expand the number of minority and women-owned businesses with which it might contract. The program sought to identify and include more minority and women-owned businesses in contracting and procurement opportunities with the City, in addition to increasing awareness of projects and goods and services typically purchased by the City. The event was open to all minority and women-owned businesses in St. Joseph County. Representatives from City departments were available for business owners to speak with and receive information about projects and programs. Business certifying agencies, such as the State of Indiana and Indiana Minority Supplier Development Council, were in attendance to inform attendees of the certification process. Each attendee received a copy of the City of South Bend's Purchasing Opportunities.

Citizen Participation Outreach

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

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Priority Table

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

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

2014

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

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

Table 5 - Expected Resources – Priority Table

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

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

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

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

Not applicable.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

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

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

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

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

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

Goal Descriptions

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

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

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

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

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

AP-35 Projects – 91.220(d)

Introduction

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

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

Table 7 – Project Information

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

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

- More need than available resources can meet
- Slow economy / high unemployment deplete existing resources, while reducing donations
- High rate of underemployment means homeowners lack income to maintain housing
- High foreclosure rate still a current issue
- Large older population living in homes they cannot maintain

Many issues including slow economy, unemployment, foreclosures can take a toll on a person's emotional and mental health. These types of issues can be a contributing factor to abuse, addiction and homelessness.

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

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

Projects

AP-38 Projects Summary

Project Summary Information

| | | |
|----------|--|---|
| 1 | Project Name | DCI CDBG Administration |
| | Target Area | City of South Bend |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$260,000 |
| | Description | Staff costs for administering the CDBG program. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Planning and administration |
| 2 | Project Name | NNN Administration |
| | Target Area | Census Tract 6 |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$70,000 |
| | Description | Support for Near Northwest Neighborhood, Inc.'s administration of CDBG activities |
| | Target Date | |

| | | |
|---|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Planning and administration |
| 3 | Project Name | SBHF Administration |
| | Target Area | Census Tract 19 |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$90,000 |
| | Description | Support for the South Bend Heritage Foundation's administration of CDBG activities. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Planning and administration |
| 4 | Project Name | SB Human Rights Commission Affirmative Fair Housing |
| | Target Area | City of South Bend |
| | Goals Supported | Fair Housing |
| | Needs Addressed | Fair Housing |
| | Funding | CDBG: \$10,000 |
| | Description | Investigate complaints of housing discrimination filed with the SB Human Rights Commission. Provide promotional and educational workshops and PSAs informing citizens of equal opportunity and fair housing law and the complaint/grievance process. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |

| | | |
|---|--|---|
| | Location Description | |
| | Planned Activities | Investigate complaints of fair housing violations; provide information and education regarding fair housing |
| 5 | Project Name | CHC Forgivable 2nd Mortgage |
| | Target Area | City of South Bend |
| | Goals Supported | Direct Homeownership Assistance |
| | Needs Addressed | Homeownership Assistance |
| | Funding | CDBG: \$200,000 |
| | Description | Assist low and moderate income homebuyers by providing forgivable second mortgages up to 20% of purchase price. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Provide closing cost / downpayment assistance to first-time homebuyers |
| 6 | Project Name | DCI Housing Counseling Activity Delivery |
| | Target Area | City of South Bend |
| | Goals Supported | Housing Counseling |
| | Needs Addressed | Housing Counseling |
| | Funding | CDBG: \$74,787 |
| | Description | Provide homeownership education, inspection & processing activities for CDBG funded housing programs. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Housing counseling and home inspections |

| | | |
|---|--|---|
| 7 | Project Name | NNN Program Delivery |
| | Target Area | Census Tract 6 |
| | Goals Supported | Rehabilitation Administration |
| | Needs Addressed | Homeownership Assistance |
| | Funding | CDBG: \$30,000 |
| | Description | Increase the Near Northwest Neighborhood, Inc's capacity to develop housing for low and moderate income families in South Bend's Near Northwest Neighborhood. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Work with buyers to acquire rehabbed homes in CT 6 |
| 8 | Project Name | NNN Neighborhood Revitalization |
| | Target Area | Census Tract 6 |
| | Goals Supported | Acquisition of Real Property |
| | Needs Addressed | Acquisition / Rehab |
| | Funding | CDBG: \$78,000 |
| | Description | Acquire and rehabilitate up to two substandard properties to be sold to income eligible buyers. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Acquisition/rehab/resale of up to 1 single-family home |
| 9 | Project Name | SBHF Acquisition Rehab |
| | Target Area | Census Tract 19 |
| | Goals Supported | Acquisition of Real Property Rehab; Single-Unit Residential |

| | | |
|-----------|--|---|
| | Needs Addressed | Acquisition / Rehab |
| | Funding | CDBG: \$552,000 HOME: \$160,000 |
| | Description | Acquire and rehabilitate up to three substandard properties to be sold to income eligible buyers. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Acquire/rehab/sell up to 4 vacant/abandoned homes in CT 19 |
| 10 | Project Name | South Bend Home Improvement Project |
| | Target Area | City of South Bend |
| | Goals Supported | Rehab; Single-Unit Residential |
| | Needs Addressed | Owner-Occupied Rehabilitation |
| | Funding | CDBG: \$233,137 |
| | Description | Provide low-moderate income homeowners essential home repairs through grants. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Rehab 24 houses for low-mod income homeowners |
| 11 | Project Name | Rebuilding Together |
| | Target Area | Census Tract 6 Census Tract 19 |
| | Goals Supported | Rehab; Single-Unit Residential |
| | Needs Addressed | Owner-Occupied Rehabilitation |
| | Funding | CDBG: \$250,000 |

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

| | | |
|-----------|--|--|
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Provide leadership & capacity-building assistance to low-mod neighborhood associations |
| 14 | Project Name | SBPD Neighborhood Foot Patrols |
| | Target Area | City of South Bend |
| | Goals Supported | Public Services (General) |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$90,000 |
| | Description | The South Bend Police Department will provide overtime patrols within the Neighborhood Revitalization Area and other designated low and moderate income neighborhoods. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | SBPD foot patrols in low-mod income neighborhoods |
| 15 | Project Name | Habitat For Humanity Rehabilitation |
| | Target Area | Census Tract 6 Census Tract 19 |
| | Goals Supported | Rehab; Single-Unit Residential |
| | Needs Addressed | Acquisition / Rehab |
| | Funding | CDBG: \$170,000 |
| | Description | Acquire and rehabilitate up to two substandard properties to be sold to income eligible buyers |
| | Target Date | |

| | | |
|-----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Acquire/rehab/sell up to two vacant/abandoned houses in CT 6 and/or 19. |
| 16 | Project Name | ESG14 South Bend |
| | Target Area | City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend |
| | Goals Supported | Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Rental Housing Subsidies |
| | Needs Addressed | Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing |
| | Funding | ESG: \$165,439 |
| | Description | The 2014 ESG funds will support the operation of homeless shelters and implement rapid re-housing strategies. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Support shelter operation costs and assist with rent/utilities for those entering self-sufficiency |
| 17 | Project Name | DCI Consortium Administration |
| | Target Area | City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend |

| | | |
|-----------|--|--|
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | HOME: \$45,000 |
| | Description | Administrative support to the St. Joseph County Housing Consortium. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Administrative oversight of subrecipients/programs |
| 18 | Project Name | HAO - Prairie Village Apts Rehab |
| | Target Area | St. Joseph County - Not South Bend or Mishawaka |
| | Goals Supported | Rental Housing Rehab |
| | Needs Addressed | Rental Housing Rehab |
| | Funding | HOME: \$59,412 |
| | Description | Rehab of 25 rental units at Prairie Village Apts in Lakeville, IN |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Rehab rental units at Prairie Village Apts in Lakeville, IN |
| 19 | Project Name | Oaklawn - TBRA |
| | Target Area | City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend |
| | Goals Supported | Rental Housing Subsidies |
| | Needs Addressed | Tenant-Based Rental Assistance |
| | Funding | HOME: \$20,000 |

| | | |
|-----------|--|--|
| | Description | Rental subsidies for up to 6 severely mentally ill households. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Provide rental subsidies for up to |
| 20 | Project Name | NNN - Revitalization |
| | Target Area | Census Tract 6 |
| | Goals Supported | Acquisition of Real Property Rehab; Single-Unit Residential |
| | Needs Addressed | Acquisition / Rehab |
| | Funding | HOME: \$487,391 |
| | Description | Acquisition/rehab/resale of up to 3 vacant/abandoned homes in CT 6. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Acquire/rehab/sell up to 3 vacant/abandoned homes in CT 6 |
| 21 | Project Name | Mishawaka - Habitat Subsidies |
| | Target Area | City of Mishawaka |
| | Goals Supported | Construction of Housing |
| | Needs Addressed | New Construction |
| | Funding | HOME: \$195,963 |
| | Description | Up to 4 development subsidies will be provided to Habitat for Humanity for new construction builds in the City of Mishawaka. |
| | Target Date | |

| | |
|--|--|
| Estimate the number and type of families that will benefit from the proposed activities | |
| Location Description | |
| Planned Activities | |

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Additionally, the geographic allocation of resources was based upon:

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

The HASB in 2010 completed a HUD approved disposition of eight single family public housing units in partnership with the Northeast Neighborhood Revitalization Organization (NNRO). The HASB will invest approximately \$420,000 in the construction/rehab of eight replacement homes; five in the Triangle Development Area and three city-wide. This ensures that affordable housing options will remain in areas not commonly associated with affordable housing.

The homes are to be sold to graduates of the HASB's homeownership training program.

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

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

With the addition of a resident commissioner to the HASB's Board of Commissioners, several meetings have been held to encourage the reformulation of a Resident council.

The Resident Council of the Housing Authority of South Bend has been elected and ratified. The election was conducted and certified by the League of Women Voters. On March 5, 2013, the HASB and League of Women Voters sent official certification of recognition to the Indianapolis Field Office of a duly elected Resident Council.

The HASB subsequently facilitated capacity building by bringing in nationally recognized training for the residents. During the process of completing the HUD annual Plan, for the first time in a decade the residents were an integral part of the process weighing in especially robustly on decisions as how Capital funding would be prioritized.

Composed initially of 27 members with six board members to include a President, Vice President, Secretary, Treasurer and Sargent-at-Arms, the council currently is pursuing completion of a Memorandum of Understanding and Budget with the HASB. We look for the Council to continue to play an ever greater role in the lives and activities of the residents at the HASB.

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

Not applicable.

Discussion

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

Introduction

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

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

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

Discussion

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

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

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

Introduction

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

1. Monitor Federal guidelines for defining income.

Timeline: ongoing.

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

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

Timeline: Complete analysis by Fall 2013

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

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

Timeline: Ongoing.

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

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

Timeline: Underway; Dismas House received PY2013 ESG funds to provide housing and supportive services to ex-offenders.

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

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

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

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

In an effort to expand the jurisdiction of the South Bend Human Rights Commission, the Chair of the Commission and the Executive Director met with the Mishawaka Common Council on October 7, 2013. Additionally, conversations are ongoing with the St. Joseph County Commissioners.

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

- Grants to owner occupied homes for Home rehabilitation/repair/purchase
- Home modifications for elderly and disabled homeowners
- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition

- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers

Actions planned to reduce lead-based paint hazards

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

The Housing Authority of South Bend maintains its award winning Section 8 Landlord Assistance Program whereby any resident living in a Section 8 unit that has been identified as lead contaminated and where the owner refuses to bring the home into a lead safe status, then the resident is given an absolute preference on the Public Housing waiting list for the first available unit. Additionally, any pre-1978 Section 8 home that is identified during the Annual Housing Quality Standards Inspection as having chipping, peeling or cracking paint must receive and pass a clearance test by a State certified inspection. With 2,124 Section 8 vouchers and a 99.5% occupancy rate, these policies are seen to significantly increase the number of affordable housing units that are lead-safe in the City. The HASB also maintains an active list of current lead safe addresses at <http://www.hasbonline.com/docs/safe.pdf>

Actions planned to reduce the number of poverty-level families

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

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

The St. Joseph County community is further committed to implementation of the low income employment provisions at 24 CFR, Part 135 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using

federal funds include Section 3 language as well. In addition, Section 3 requirements are outlined during pre-construction meetings for those projects.

Actions planned to develop institutional structure

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

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

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

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

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

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

1. The Continuum of Care is formalizing their structure, Board and membership; monthly, as well as special topic CoC meetings are held; the CoC seeks to expand membership to include developers, and others with diverse backgrounds.
2. The Public Housing Authority is a member of the CoC.
3. The City is partnering with its Urban Enterprise Association of South Bend, Inc., United Way and 1st Source to launch a Bank On program. Bank On is one tool to help address the financial literacy of residents in the community. Bank On works to connect unbanked and underbanked residents with safe

and affordable financial services.4. The City is represented on the Emergency Food and Shelter Program committee that directs funding allocations to service agencies.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

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

Not applicable.

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

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

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

Not applicable.

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

Not applicable.

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

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

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

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

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

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

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

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

jurisdiction and detailed extent to which the proposed activities address the need.

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

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

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

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

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

Discussion

Public testimony of Linda Wolfson
809 Park Avenue, South Bend Indiana, 46616
October 16, 2013

I have been involved in two South Bend civic organizations concerned with the need for safe and affordable housing, the Community Forum for Economic Development and the Vacant and Abandoned Properties Committee of the Near Northwest Neighborhood. This involvement has deepened my understanding of South Bend's housing problems and of the importance of Community Development Block Grants.

According to the Fifth Year Action Plan (2014), CDBG funds will once again target Census Tracts 6 and 19, with 67 % of available funds going to these two Census Tracts. These Census Tracts are home to residents with significant economic challenges. In Census Tract 19, 50 % of people are living in poverty; in Census Tract 6, the percentage of people below the poverty level is 40 %.

However, in 18 of South Bend's Census Tracts – half of the total number – more than 30% of residents are living in poverty; in four of these areas, it's more than 50%! Severe housing problems are not confined to Census Tracts 6 and 19.

The practice of targeting funds to a limited number of neighborhoods has been justified as providing the most impact when total funding is inadequate – more bang for the bucks! I do understand the point that is being made and there is credence to this justification. However, we have serious problems in many South Bend neighborhoods and these problems are steadily getting worse – particularly on South Bend's West Side. Blight does not occur overnight. I would contend that the blight that plagues many of our neighborhoods is partly due to a neglectful policy that has, for years, concentrated the use of available public funds in a relatively small area.

And so, while supporting the use of funds in Census Tracts 6 and 19, I believe that support should also be given to programs that benefit eligible projects in other areas. For example, homeowners and community members who wish to purchase and rehabilitate properties are not able to fund major renovations through available programs. A revolving loan fund, organized as a public-private collaborative, could make money available for the rehabilitation of existing structures, whether occupied or currently unoccupied. Such a fund existed in the past, as part of the Neighborhood Housing Services, Inc. and Community Development Block Grant money was used for the public portion of that loan fund. This is but one example of what could be done.

I believe that a fair and equitable use of public resources for affordable housing could successfully combine approaches that target projects in specific areas of the City and also fund general programs needed to address the continual development of blighted neighborhoods in South Bend.

shall never be greater than the net sale proceeds. If there were no net sale proceeds then the Consortium would recapture zero.

4. The Recapture Amount is subject to recapture under these guidelines for the following minimum periods:

- A. Five (5) years where the Allocation is less than \$15,000.00;
- B. Ten (10) years where the Allocation is \$15,000.00 to \$40,000.00;
- C. Fifteen (15) years where the Allocation is greater than \$40,000.00.
- D. Twenty (20) years for new construction or acquisition of newly constructed *rental* housing.

5. The deed effectuating the subsequent sale of the Unit by the Homeowner, and the deeds effectuating each subsequent sale of the Unit during the Recapture Period, shall reflect the balance of the Recapture Amount yet to be recaptured.

6. Upon the satisfaction of the recapture requirements with respect to any Unit, the St. Joseph County Housing Consortium shall promptly issue a certificate of satisfaction regarding the same and cause the recording of the same in the Office of the Recorder of St. Joseph County.

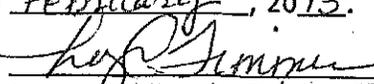
Resale Policy

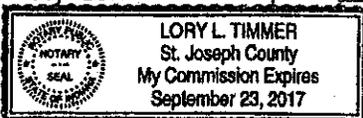
The Consortium will utilize the resale policy when there is no direct subsidy to the homeowner, but rather when there is a construction or development subsidy to the property. A construction or development subsidy to the property occurs when the amount of HOME funds invested in the property exceeds the fair market value of the property after rehab. In such cases the property must be resold to an income eligible household making less than 80% of AMI. The sale price of the home will be determined by an appraisal, and the PITI will not exceed 30% of the new buyer's monthly net income.

Adopted March 2, 2011 by the St. Joseph County Housing Consortium.


Pamela C. Meyer, Director of Neighborhood Engagement
City of South Bend
Staff to the St. Joseph County Housing Consortium

Subscribed and sworn to before me this 14th of February, 2013.

My Commission Expires September 23, 2017 
Notary Public LORY L. TIMMER



County of Residence St. Joseph

I affirm under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

 LORY L. TIMMER
PREPARED BY: Lory L. Timmer



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

| | | | |
|--|-------------------------------------|--|---|
| 09/26/2013 | B-14-MC-18-0011 | Type of Submission | |
| Date Received by state | State Identifier | Application | Pre-application |
| Date Received by HUD | Federal Identifier | <input type="checkbox"/> Construction | <input type="checkbox"/> Construction |
| | | <input checked="" type="checkbox"/> Non-Construction | <input type="checkbox"/> Non-Construction |
| Applicant Information | | | |
| City of South Bend | | UOG Code | |
| 227 W Jefferson Blvd | | Organizational DUNS 07-432-7123 | |
| Suite 1400S | | Organizational Unit City of South Bend | |
| South Bend | Indiana | Department Community Investment | |
| 46601 | Country U.S.A. | Division Neighborhood Engagement | |
| Employer Identification Number (EIN): | | County St. Joseph County | |
| 35-6001201 | | Program Year Start Date (MM/DD) 01/2014 | |
| Applicant Type: | | Specify Other Type if necessary: | |
| Municipal City | | Specify Other Type | |
| Program Funding | | U.S. Department of Housing and Urban Development | |
| Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding | | | |
| Community Development Block Grant | | 14.218 Entitlement Grant | |
| CDBG Project Titles Demolition, residential rehab, public safety, technical assistance, administration & planning | | Description of Areas Affected by CDBG Project(s) City of South Bend | |
| \$CDBG Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$2,359,629 | | | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| \$215,000 | | | |
| Total Funds Leveraged for CDBG-based Project(s) | | | |
| Home Investment Partnerships Program | | 14.239 HOME | |
| HOME Project Titles Acquisition/rehab, new construction, TBRA, administration & planning | | Description of Areas Affected by HOME Project(s) St. Joseph County | |
| \$HOME Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$692,765 | | | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |

| | | | |
|---|--|--|--|
| \$Anticipated Program Income | | Other (Describe) | |
| \$ | | | |
| Total Funds Leveraged for HOME-based Project(s) | | | |
| Housing Opportunities for People with AIDS | | 14,241 HOPWA | |
| HOPWA Project Titles | | Description of Areas Affected by HOPWA Project(s) | |
| \$HOPWA Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| Total Funds Leveraged for HOPWA-based Project(s) | | | |
| Emergency Shelter Grants Program | | 14,231 ESG | |
| ESG Project Titles Shelter operations, re-housing assistance, administration | | Description of Areas Affected by ESG Project(s) City of South Bend | |
| \$ESG Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$165,439 | | | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| Total Funds Leveraged for ESG-based Project(s) | | | |
| Congressional Districts of: | | Is application subject to review by state Executive Order 12372 Process? | |
| 2 | 2 | | |
| Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation. | | <input type="checkbox"/> Yes | This application was made available to the state EO 12372 process for review on DATE |
| | | <input checked="" type="checkbox"/> No | Program is not covered by EO 12372 |
| <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | <input type="checkbox"/> N/A | Program has not been selected by the state for review |

| | | |
|---|-------------------------------------|--------------------|
| Person to be contacted regarding this application | | |
| First Name Pamela | Middle Initial C. | Last Name Meyer |
| Title Director, Neighborhood Engagement | Phone (574) 235-5845 | Fax (574) 235-9021 |
| eMail pmeyer@southbendin.gov | Grantee Website www.southbendin.gov | Other Contact |
| Signature of Authorized Representative | | Date Signed |
|  | | 10-4-13 |



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

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

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

| |
|---------|
| 10-4-13 |
|---------|

Date

| | |
|--|------------------------------------|
| <table border="1"><tr><td>Pete Buttigieg</td></tr></table> | Pete Buttigieg |
| Pete Buttigieg | |
| Name | |
| <table border="1"><tr><td>Mayor</td></tr></table> | Mayor |
| Mayor | |
| Title | |
| <table border="1"><tr><td>227 W. Jefferson Blvd, Suite 1400N</td></tr></table> | 227 W. Jefferson Blvd, Suite 1400N |
| 227 W. Jefferson Blvd, Suite 1400N | |
| Address | |
| <table border="1"><tr><td>South Bend, IN 46601</td></tr></table> | South Bend, IN 46601 |
| South Bend, IN 46601 | |
| City/State/Zip | |
| <table border="1"><tr><td>574-235-9261</td></tr></table> | 574-235-9261 |
| 574-235-9261 | |
| Telephone Number | |

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 2016, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. 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
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

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

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

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



Signature/Authorized Official

10-4-13

Date

Pete Buttigieg

Name

Mayor

Title

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Address

South Bend, IN 46601

City/State/Zip

574-235-9261

Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

10-4-13

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Telephone Number

Jurisdiction

- This certification does not apply.**
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of Jurisdiction, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

Jurisdiction

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, 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. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

| | |
|-------------------------------|------|
| | |
| Signature/Authorized Official | Date |
| | |
| Name | |
| | |
| Title | |
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| Address | |
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| City/State/Zip | |
| | |
| Telephone Number | |

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| <input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable. |
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APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

| Place Name | Street | City | County | State | Zip |
|--------------------|----------------------------|------------|------------|-------|-------|
| City of South Bend | 227 W. Jefferson | South Bend | St. Joseph | IN | 46601 |
| City of Mishawaka | 600 W. 3 rd St. | Mishawaka | St. Joseph | IN | 46601 |
| St. Joseph County | 227 W. Jefferson | South Bend | St. Joseph | IN | 46601 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

Jurisdiction

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

10-4-13

Date

Pete Buttigieg

Name

Mayor

Title

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574-235-9261

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ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

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

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

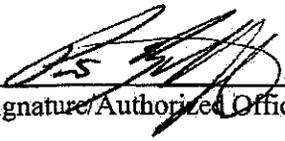
Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

10-4-13

Date

Mayor

Title

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

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

HOMEOWNERSHIP- HIGH PRIORITY

Homeownership Assistance

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

Acquisition / Rehab

| | | | | | | |
|----------------------------------|---|------------------------|-----------------|----------------|------------------|----------------|
| Near Northwest Neighborhood, Inc | Acquisition / Rehab / Resale in CT 6 | 570.201(a)(b)(d)(f(i)) | Low/mod Housing | 314,000 | 722,500 | 78,000 |
| South Bend Heritage Foundation | Acquisition / Rehab / Resale in CT 19 | 570.201(a)(b)(d)(f(i)) | Low/Mod Housing | 0 | 438,750 | 552,000 |
| Habitat for Humanity | Acquisition / Rehab / Resale in CT 6 & 19 | 570.201(a)(b)(d)(f(i)) | Low/mod Housing | 0 | 370,500 | 170,000 |
| TOTAL | | | | 314,000 | 1,531,750 | 800,000 |

REHABILITATION-HIGH PRIORITY

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

PUBLIC IMPROVEMENTS-DEMOLITION HIGH PRIORITY

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

TECHNICAL ASSISTANCE-HIGH PRIORITY

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

PUBLIC SERVICES-HIGH PRIORITY

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

HCD Application Recommendations for Program Year 2014

St. Joseph County Housing Consortium

| | | South Bend ESG | | | | | |
|---|--|---|-----------|-------------------|------------------|-----------------------|---------------------|
| | | 2014 Entitlement projected | \$165,439 | | | | |
| Agency | | | | 2013 | Requested | Recomendations | |
| ESG | | | | Allocation | 2014 | 2014 | |
| AIDS Ministries/AIDS Assist | Comprehensive Housing Assistance for people w/ AIDS-HIV | | | 0 | 30,000 | 20962 | |
| YWCA | Women's Shelter for Domestic Violence and Rapid Re-Housing | | | 68,254 | 68,254 | 73714 | |
| Youth Service Bureau | Safe Station and Rapid Re-Housing | | | 20,400 | 30,000 | 20000 | |
| Dismas House | Housing Assistance for Ex-Offenders | | | 22,922 | 0 | 0 | |
| The Center for the Homeless | Center operations | | | 30,000 | 30,000 | 28500 | |
| Life Treatment Centers | Detoxification Program-Emergency Shelter | | | 21,863 | 50,000 | 20263 | |
| Department of Comm & Econ. Development | General Admin | | | 2,000 | 2,000 | 2000 | |
| | | Total South Bend ESG | | 165,439 | 210,254 | 165,439 | |
| | | St. Joseph Housing Consortium HOME | | | | | |
| | | 2014 Entitlement | \$692,765 | | | | |
| | | Reprogrammed Dollars | \$0 | | | | |
| | | 2014 Program Income | \$275,000 | | | | |
| | | Total Available | \$967,765 | | | | |
| HOME | | | | 2013 | Requested | Recomendations | |
| South Bend | | | | Allocation | 2014 | 2014 | Jurisdiction |
| Northeast Neighborhood Revitalization Org. (NNRO) | Northeast Mortgage Subsidies | | | 0 | 253,125 | 0 | South Bend |
| Near Northwest Neighborhood, Inc | NNN Revitalization Program ** Includes CHDO Allocation | | | 357,390 | 487,391 | 487,391 | South Bend/CHDO |
| South Bend Heritage Foundation | SBHF Acquisition/Rehab/Resale | | | 0 | 438,750 | 160,000 | South Bend |
| Habitat for Humanity | New Construction | | | 90,000 | 369,000 | 0 | South Bend |
| Oaklawn | Rental Assistance | | | 15,500 | 20,000 | 20,000 | South Bend |
| Consortium Staff | General Admin | | | 22,500 | 22,500 | 22,500 | South Bend |
| | TOTAL South Bend | | | 485,390 | 1,590,766 | 689,891 | |
| St. Joseph County | | | | | | | |
| Housing Assistance Office | Prairie Village Apts Rehab | | | 59,412 | 58,600 | 59,412 | County |
| Consortium Staff | General Admin | | | 11,250 | 11,250 | 11,250 | County |
| | TOTAL St. Joseph County | | | 70,662 | 69,850 | 70,662 | |
| Mishawaka | | | | | | | |
| City of Mishawaka | Habitat Subsidies | | | 135,963 | 200,000 | 195,963 | Mishawaka |
| Consortium Staff | General Admin | | | 11,250 | 11,250 | 11,250 | Mishawaka |
| | TOTAL Mishawaka | | | 147,213 | 211,250 | 207,213 | |