

HOUSING AND COMMUNITY DEVELOPMENT  
SECOND YEAR ACTION PLAN (2016)

---

*Including:*

2016 Community Development Block Grant Action Plan for the  
City of South Bend

2016 HOME Investment Partnership Program Action Plan for the  
St. Joseph County Housing Consortium

2016 Emergency Solutions Grant Action Plan for the  
City of South Bend

## Executive Summary

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

#### 1. Introduction

The 2016 Action Plan represents Year Two of the 2015-2019 five-year Housing and Community Development Plan (HCD Plan) of the St. Joseph County Housing Consortium. This plan indicates the PY2016 priority needs and related objectives to support strong neighborhood revitalization activity in St. Joseph County. The priority needs and objectives are outlined in the HCD Plan under the following categories: Housing, Non-Housing Community Development, Homeless, and Non-Homeless Special Needs.

The City of South Bend anticipates receiving an estimated \$2,600,000 in federal resources for Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) in PY2016. The St. Joseph County Housing Consortium anticipates receiving an estimated \$680,000 in HOME Investment Partnerships Program (HOME) funding in PY2016.

#### 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.**

All 2016 CDBG-funded activities will coordinate with geographic priorities of the Vacant and Abandoned Housing Initiative and the West Side Corridors Plan. A preference will be given to activities targeting the Lincolnway West Corridor and neighborhood areas to the north and south of Lincoln Way West as a means to complement those endeavors. The City of South Bend has targeted specific portions of the Near Northwest (Census Tract 6) and Near West Side including the Lincoln Park neighborhood (Census Tract 19) for programs that promote first time homebuyers, create and renovate quality rental properties, and remove vacant and abandoned structures. 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 redevelopment activity by local non-profit housing organizations and private developers.

The Rum Village Neighborhood, bounded by Sample, Ironwood, Ireland and Mayflower will be targeted for owner-occupied housing rehab activity. The neighborhood includes three (3) low-mod income census tracts (28, 30 and 31).

The 2016 CDBG funding plan follows the basic parameters of previous plans, with emphasis on the physical nature of revitalization activities as they relate to affordable housing and strong communities. An emphasis on neighborhood revitalization through partnerships with community development corporations, rehabilitation of owner-occupied homes, homeownership opportunities, and public facility improvements will occur.

The HOME Program anticipates an estimated \$680,000 for housing programs that include tenant-based rental assistance, new home construction, housing acquisition-rehab, and homeownership opportunities throughout St. Joseph County in 2016. A new priority for the St. Joseph Housing Consortium's HOME program is a rental project will provide safe, decent, sustained housing to chronically homeless individuals with mental illness and addictions. Structured as a low-income housing tax credit project, HOME funds will provide gap financing for the construction of the residential/supportive services facility.

The HOME program will exceed the 25 percent match requirements through private funding, project sponsors and banked match.

The ESG Program in the City of South Bend is allocated an estimated \$210,000 yearly for emergency shelter and rapid rehousing activities that serve the community's homeless population. ESG grant matching requirements will be satisfied using funds from other federal, state, and private dollars.

Numerous sources of funding are expected to be available to supplement the federal dollars for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG and HOME funds, Neighborhood Stabilization Program 3 (NSP3) 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 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 pool of assistance to those facing foreclosure. These sources fund the counseling activity that supports the efforts to assist homeownership. Over 200 households are expected to attend a counseling session and or class in 2016.

### **3. Evaluation of past performance**

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

CDBG funds are used to ameliorate the impact of foreclosed, vacant and/or abandoned homes in South Bend's low-moderate income neighborhoods through a demolition program. In 2016, demolitions will continue to be funded with 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 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 was provided to low-mod income first-time homebuyers through the Community Homebuyers Corporation homebuyer assistance program.

Public facilities improvements are a high priority, and will be funded with CDBG in 2016.

To ensure compliance with applicable requirements, every CDBG, HOME and ESG subrecipient is desktop-monitored multiple times throughout the year. This monitoring occurs with each claim for reimbursement and each application for funding that is submitted to the Department of Community Investment (DCI). All subrecipients receive feedback and/or guidance via email and phone communication, and in-person meetings with DCI staff. In addition, DCI staff 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, DCI staff meets with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. Any new sub-recipient is monitored in their first year of funding.

Promoting Quality Rental Property is realized with the PHA's Section 8 vouchers, CDBG funds for rehab of existing rental units, as well as HOME funds for Tenant Based Rental Assistance, and new construction of a FUSE project.

Efforts to prevent homelessness and assist the homeless are supported with Emergency Solutions Grant (ESG) funds, as well as HEARTH McKinney-Vento Homeless funds. ESG funding has been allocated for operations of emergency shelters, outreach, rapid re-housing, homeless prevention and program administration. The FUSE project, which addresses housing/supportive services needs of homeless individuals with mental illness and addiction issues, will be funded in part with HOME funds.

#### **4. Summary of Citizen Participation Process and consultation process**

##### **Summary from citizen participation section of plan.**

On July 2, 2015 the notice of the public hearings to start the 2016 Action Plan process was published in the South Bend Tribune and El Puente, and was also available on the City of South Bend website. The notice of the public hearings was also sent to all organizations on the HCD mailing list. Two public meetings were held on July 15, 2015 at different locations and at different times 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 discussed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2016 Action Plan schedules and processes.

The proposed 2016 Housing and Community Development Plan was available for review September 30, 2015, for a thirty (30) day period, ending October 30, 2015. Two public hearings (one in Mishawaka and one in South Bend) were held October 13, 2015, during the public comment period. Notice of the public hearings was published in the South Bend Tribune and El Puente. No comments were received during the public comment period.

#### **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.

No comments on the draft 2016 Action Plan were received from the public.

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

No comments on the draft 2016 Action Plan were received from the public.

#### **7. Summary**

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

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

The following are the agencies/entities 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
ESG Administrator	SOUTH BEND	Department of Community Investment
HOPWA-C Administrator	SOUTH BEND	Community Development

**Table 1 – Responsible Agencies**

**Narrative**

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**

Questions, comments and concerns regarding the 2016 Action Plan may be directed to:

Pamela Meyer, Director of Neighborhood Engagement

City of South Bend Department of Community Investment

227 W. Jefferson Blvd.

South Bend, IN 46601

(574) 235-5845 or [pmeyer@southbendin.gov](mailto:pmeyer@southbendin.gov)

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

### **1. Introduction**

The 2016 Action 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 of South Bend has a seat on the CoC and attends regular monthly meetings. The Continuum continues to be very active in working cooperatively to apply for relevant grants, and to assess their funding opportunities/challenges. State policy to exclude St. Joseph County agencies from applying for State ESG funds is a recognized issue that has impacted 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; Life Treatment Centers, which treats persons with substance addictions; and, the Veterans Administration, serving the veteran population. In addition, regular meetings and/or discussions with representatives of local housing authorities, the Housing Assistance Office, Near Northwest Neighborhood, Habitat for Humanity, REAL Services, the St. Joseph County Health Department and South Bend Heritage Foundation take place.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City and Continuum discussed and agreed that 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; and,
- Supporting more coordinated and effective data collection, performance measurement, and program evaluation.

**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 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, and contracts directly with Client Track for HMIS service. All HMIS users follow confidentiality and privacy requirements.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	NEAR NORTHWEST NEIGHBORHOOD, INC.
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through: monthly meetings between NNN and DCI staff; St. Joseph County Housing Consortium meetings; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the NNN to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.
2	<b>Agency/Group/Organization</b>	SOUTH BEND HERITAGE FOUNDATION
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through: monthly meetings between SBHF/NNRO and DCI staff; St. Joseph County Housing Consortium meetings; participation in the Supportive Housing Institute; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations. In addition, SBHF will serve as developer of the proposed Frequent Users Systems Engagement (FUSE) project.

3	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through: monthly meetings between Habitat and DCI staff; St. Joseph County Housing Consortium meetings; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the Habitat to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.
4	<b>Agency/Group/Organization</b>	Center for the Homeless, Inc
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.

5	<b>Agency/Group/Organization</b>	YWCA North Central Indiana
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
6	<b>Agency/Group/Organization</b>	YOUTH SERVICE BUREAU
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
7	<b>Agency/Group/Organization</b>	OAKLAWN PSYCHIATRIC CENTER, INC.
	<b>Agency/Group/Organization Type</b>	Housing Health Agency

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. Oaklawn also engaged in discussions regarding a proposed Frequent Users Social Engagement project. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
8	<b>Agency/Group/Organization</b>	Housing Authority of South Bend
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
9	<b>Agency/Group/Organization</b>	Housing Assistance Office Inc
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through 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.
10	<b>Agency/Group/Organization</b>	LIFE TREATMENT CENTERS
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.
11	<b>Agency/Group/Organization</b>	AIDS MINISTRIES/AIDS ASSIST
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Continuum of Care
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.

12	<b>Agency/Group/Organization</b>	Bridges out of Poverty
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through group and one-on-one meetings between Bridges, DCI and City staff. It is anticipated that initiatives will be developed to assist individuals out of poverty.
13	<b>Agency/Group/Organization</b>	466 Works
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through meetings between 466 Works and DCI staff, email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow 466 Works to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.
14	<b>Agency/Group/Organization</b>	Memorial Hospital
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Memorial Hospital has been consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that Memorial will support the project by providing data of homeless, frequent users of their emergency services.
15	<b>Agency/Group/Organization</b>	Indiana Health Centers
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Indiana Health Centers was consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that Indiana Health Centers will coordinate with other providers on the supportive services portion of the project.
16	<b>Agency/Group/Organization</b>	United Way of St. Joseph County
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way was consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that United Way will assist with outcomes measurement.

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

All relevant agencies were consulted.

**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	The Center for the Homeless, Inc.	The goals of the Continuum of Care are included in the St. Joseph County Housing Consortium's 2015-2019 Housing & Community Development (HCD) Plan.
Vacant and Abandoned Housing Initiative	City of South Bend	Geographic priorities for CDBG funding coordinate with those of the Vacant and Abandoned Housing Initiative.
West Side Corridors Plan	City of South Bend	Geographic priorities for CDBG funding coordinate with those of the West Side Corridors Plan. Preference is given to proposed 2016 CDBG activities targeting the Lincolnway West Corridor.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

**AP-12 Participation - 91.401, 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**

**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	Email	Non-targeted/broad community	The meeting held at Mishawaka City Hall was attended by Continuum of Care agency members.	No comments were received.	No comments were received.	
2	Public Meeting	Non-targeted/broad community	The meeting was attended by a CDC staff person and an individual affiliated with a new neighborhood organization.	Comments related to possible funding for small business startups in low-mod income neighborhoods.	All comments were accepted.	
3	Newspaper Ad	Non-English Speaking - Specify other language: Spanish		No comments were received.	No comments were received.	

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	Newspaper Ad	Non-targeted/broad community		No comments were received.	No comments were received.	
5	Internet Outreach	Non-targeted/broad community		No comments were received.	No comments were received.	
6	Public Meeting	Previous federal funding applicants		No comments were received.	No comments were received.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

As an entitlement community, the City of South Bend annually receives approximately \$2,350,000 in Community Development Block Grant (CDBG) funds, approximately \$735,000 in Home Investment Partnerships Program (HOME) funding and approximately \$211,000 in Emergency Solutions Grant (ESG) funds. In addition, CDBG and HOME program income and prior year resources are incorporated into annual budgets.

#### Anticipated Resources

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	2,349,108	227,312	2,576,420	5,152,840	0	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2016 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, and Habitat for Humanity. The Rum Village Neighborhood (CT 28, 30, 31) will be targeted for an owner-occupied home repair program. 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 and have greater market potential. Programs that assist existing owner-occupants with repairs and promote first time homebuyers will help support housing throughout the City of South Bend.

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	736,921	856,692	160,000	1,753,613	0	2016 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction and tenant-based rental assistance throughout St. Joseph County. The HOME program will also fund a Frequent Users System Engagement (FUSE) project in South Bend. The HOME program will exceed the 25 percent match requirements through private funding, project sponsors and banked match.

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	211,014	0	0	211,014	0	Based on agreement with the St. Joseph County Continuum of Care, 2016 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 1 - 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 in South Bend.

CDBG and HOME funds will leverage private donations to the Near Northwest Neighborhood for community revitalization efforts.

CDBG and HOME funds will leverage material and labor donations to Habitat for Humanity to construct new homes and rehab existing homes. Private grants will also be utilized to lower homebuyer costs for Habitat partner families.

Rebuilding Together will leverage CDBG funds with discounted materials and services, volunteer labor and private donations.

South Bend Heritage Foundation will leverage HOME funds for new construction houses with a SUN grant for solar panel installation.

South Bend Heritage Foundation will leverage HOME funds for new construction housing for the chronically homeless with low-income housing tax credits, a FHLBI grant, and a private construction loan.

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	Operating Costs of Homeless/AIDS Patients Programs	2015	2019	Homeless	City of South Bend	Shelter Operations	ESG: \$64,808	Homeless Person Overnight Shelter: 2617 Persons Assisted
2	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Rapid Re-Housing Tenant-Based Rental Assistance	ESG: \$20,400	HIV/AIDS Housing Operations: 17 Household Housing Unit
3	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$150,000	Buildings Demolished: 10 Buildings
4	Public Services (General)	2015	2016	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 38000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Services	2015	2016	Homeless	City of South Bend	Rapid Re-Housing Shelter Operations	ESG: \$60,000	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 170 Persons Assisted
6	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Rapid Re-Housing Shelter Operations Tenant-Based Rental Assistance	ESG: \$58,306	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted Homeless Person Overnight Shelter: 845 Persons Assisted
7	Construction of Housing	2015	2016	Affordable Housing	City of Mishawaka City of South Bend Lincoln Park Neighborhood	New Construction	HOME: \$604,000	Homeowner Housing Added: 9 Household Housing Unit
8	Direct Homeownership Assistance	2015	2016	Affordable Housing	St. Joseph County - Not South Bend or Mishawaka City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$56,250	Direct Financial Assistance to Homebuyers: 12 Households Assisted
9	Tenant-Based Rental Assistance	2015	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance	HOME: \$40,000	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	City of South Bend Census Tract 6 Census Tract 19 Lincoln Park Neighborhood	Acquisition / Rehab	CDBG: \$1,017,110 HOME: \$303,000	Homeowner Housing Added: 8 Household Housing Unit
11	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$355,000 HOME: \$45,000 ESG: \$2,000	Other: 3 Other
12	Rehabilitation Administration	2015	2016	Affordable Housing	Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$137,500	Other: 2 Other
13	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$16,265	Other: 2 Other
14	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other
15	Housing Counseling	2015	2016	Affordable Housing	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 200 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Historic Preservation Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
17	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend Rum Village Neighborhood	Owner-Occupied Rehabilitation	CDBG: \$350,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
18	Public Facilities Improvements	2015	2019	Non-Housing Community Development	Olive Street - Lincolnway West Neighborhood	Public Facilities Improvements	CDBG: \$36,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
19	Production of New Rental Units	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Rum Village Neighborhood	Production of New Rental Units	HOME: \$500,000	Housing for Homeless added: 32 Household Housing Unit

Table 2 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Operating Costs of Homeless/AIDS Patients Programs
	<b>Goal Description</b>	CENTER FOR THE HOMELESS: Operating costs for facility that houses homeless individuals and families. LIFE TREATMENT CENTER: Operating costs for the facility that houses substance-dependent homeless individuals. AIDS MINISTRIES/AIDS ASSIST: Operating costs for the facility that houses individuals with AIDS.
2	<b>Goal Name</b>	Rapid Re-Housing
	<b>Goal Description</b>	Rental and utility assistance to households transitioning out of homelessness.
3	<b>Goal Name</b>	Clearance and Demolition
	<b>Goal Description</b>	Demolition and Clearance of substandard structures in low-moderate income neighborhoods for the purpose of remediating blight.
4	<b>Goal Name</b>	Public Services (General)
	<b>Goal Description</b>	The South Bend Police Department will provide a non-threatening presence in targeted low-mod income South Bend neighborhoods via bike/foot patrols.
5	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Youth Service Bureau will provide emergency shelter and support services for homeless, unaccompanied youth.
6	<b>Goal Name</b>	Battered and Abused Spouses
	<b>Goal Description</b>	Operating costs for the YWCA's facility that houses battered spouses and children; utility/rent deposits and tenant-based rental assistance for DV victims transitioning out of homelessness.
7	<b>Goal Name</b>	Construction of Housing
	<b>Goal Description</b>	SOUTH BEND HERITAGE FOUNDATION: Construction subsidies for energy-efficient new homes in the Lincoln Park neighborhood in South Bend. HABITAT FOR HUMANITY: Construction subsidies for new homes in Mishawaka.

8	<b>Goal Name</b>	Direct Homeownership Assistance
	<b>Goal Description</b>	COMMUNITY HOMEBUYER CORPORATION (CHC): Down payment and/or closing cost assistance to low-mod income first-time homebuyers in South Bend. ST. JOSEPH COUNTY HOUSING AUTHORITY: Down payment assistance to low-mod income first-time homebuyers in unincorporated St. Joseph County.
9	<b>Goal Name</b>	Tenant-Based Rental Assistance
	<b>Goal Description</b>	Rental assistance for up to nine (9) severely mentally ill households.
10	<b>Goal Name</b>	Rehab; Single-Unit Residential
	<b>Goal Description</b>	The NEAR NORTHWEST NEIGHBORHOOD, INC., SOUTH BEND HERITAGE FOUNDATION and HABITAT FOR HUMANITY will acquire and rehab vacant/abandoned properties in the City of South Bend for resale to income-eligible buyers.
11	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	The DEPARTMENT OF COMMUNITY INVESTMENT and NEAR NORTHWEST NEIGHBORHOOD, INC. will administer and/or manage programs and activities funded through HUD grants.
12	<b>Goal Name</b>	Rehabilitation Administration
	<b>Goal Description</b>	NEAR NORTHWEST NEIGHBORHOOD: Planning activities in support of affordable housing and neighborhood development projects. SOUTH BEND HERITAGE FOUNDATION: Planning activities and homebuyer counseling in support of affordable housing and neighborhood development projects.
13	<b>Goal Name</b>	Technical Assistance
	<b>Goal Description</b>	NEIGHBORHOOD RESOURCES CORPORATION will provide assistance to neighborhood associations and their members with leadership training and capacity building.
14	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Support for SOUTH BEND HUMAN RIGHTS COMMISSION'S Fair Housing investigation/education efforts.

15	<b>Goal Name</b>	Housing Counseling
	<b>Goal Description</b>	Homebuyer pre-purchase, foreclosure and credit counseling to low-mod income residents of St. Joseph County.
16	<b>Goal Name</b>	Historic Preservation Administration
	<b>Goal Description</b>	Subsidize the St. Joseph County Historic Preservation Commission for assistance with environmental reviews of federally-funded projects.
17	<b>Goal Name</b>	Owner-Occupied Rehab
	<b>Goal Description</b>	SOUTH BEND HOME IMPROVEMENT PROGRAM: Major repairs to low-mod income owner-occupied homes throughout the City of South Bend. REBUILDING TOGETHER: Repairs to low-mod income owner-occupied homes in the Rum Village neighborhood.
18	<b>Goal Name</b>	Public Facilities Improvements
	<b>Goal Description</b>	LA CASA de AMISTAD will improve its food pantry to be ADA accessible.
19	<b>Goal Name</b>	Production of New Rental Units
	<b>Goal Description</b>	SOUTH BEND HERITAGE FOUNDATION will construct a 32-unit facility to provide housing and supportive services to chronically homeless individuals.

Table 3 – Goal Descriptions

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Given the significant vacant property issues and the desire to more substantially effect physical change in neighborhoods, the City of South Bend made a policy decision to utilize federal resources for physical improvements/neighborhood revitalization activities.

In addition, the City will use federal funds for housing counseling, fair housing, historic preservation environmental reviews, neighborhood foot patrols, technical assistance, public facility improvements, shelter/services for the homeless and severely mentally ill, and creation of housing for chronically homeless individuals with substance abuse issues.

#	Project Name
1	DCI Administration
2	HPC 106 Reviews
3	Human Rights Commission Fair Housing
4	NNN CDBG Administration
5	DCI Activity Delivery
6	NNN Activity Delivery
7	SBHF Activity Delivery
8	V & A Demolitions
9	La Casa Food Pantry Improvements
10	Community Homebuyers Corporation
11	South Bend Home Improvement Program
12	Rebuilding Together
13	NNN Acquisition-Rehab
14	SBHF Acquisition-Rehab
15	Habitat Acquisition-Rehab
16	Neighborhood Resources Corp
17	SBPD Neighborhood Foot Patrols
18	Tenant-Based Rental Assistance
19	SBHF Energy Efficient Home
20	SBHF FUSE Project
21	SBHF New Construction Energy Efficient Homes
22	NNN Acquisition-Rehab
23	Habitat New Construction Mishawaka
24	DCI HOME Admin
25	SJC Housing Authority Mortgage Subsidy Program
26	ESG Shelter Operations / Rapid Rehousing / Admin

**Table 3 – Project Information**

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

Specific to CDBG funding, all of the activities coordinate with the geographic priorities of the Vacant and Abandoned Housing Initiative and the West Side Corridors Plan. A preference was given to activities targeting the Lincolnway West Corridor and neighborhoods to the north and south of Lincoln Way West in order to complement the corridors plan. The City of South Bend targeted the specific portions of the Near Northwest (Census Tract 6) and Near West Side (Census Tract 19) for programs that support existing owner occupants, promote first time homebuyers, create quality rental housing, and allow for the demolition of vacant and abandoned structures. 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, located close to downtown, are also areas that have begun to see some redevelopment activity by local non-profit housing organizations and private developers.

## AP-38 Project Summary

### Project Summary Information

Table 4 – Project Summary

1	<b>Project Name</b>	DCI Administration
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Subsidize costs of administering the City of South Bend's CDBG program.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	227 W. Jefferson Blvd., Suite 1400S, South Bend (Department of Community Investment)
	<b>Planned Activities</b>	CDBG program administration
2	<b>Project Name</b>	HPC 106 Reviews
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Historic Preservation Administration
	<b>Needs Addressed</b>	Historic Preservation Administration

	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Subsidize staff costs for Historic Preservation Commission to complete environmental reviews of federally-funded activities.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Throughout St. Joseph County
	<b>Planned Activities</b>	Complete the Historic 106 Review portion of environmental reviews for federally-funded activities.
<b>3</b>	<b>Project Name</b>	Human Rights Commission Fair Housing
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Fair Housing
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Subsidize staff costs for SB Human Rights Commission to provide fair housing training and education, and to conduct investigations of fair housing complaints.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households in South Bend will receive assistance with fair housing concerns.
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Fair housing training and education; housing discrimination investigations.
<b>4</b>	<b>Project Name</b>	NNN CDBG Administration

	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Subsidize NNN staff costs for administering CDBG activities.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	1007 Portage Avenue, South Bend (NNN offices)
	<b>Planned Activities</b>	Administration of the Near Northwest Neighborhood, Inc.'s CDBG activities.
5	<b>Project Name</b>	DCI Activity Delivery
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Housing Counseling
	<b>Needs Addressed</b>	Housing Counseling
	<b>Funding</b>	CDBG: \$74,787
	<b>Description</b>	Subsidize DCI staff costs for housing counseling, application processing, and home inspections.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 low-mod income individuals/families

	<b>Location Description</b>	227 W. Jefferson Blvd., Suite 1400S, South Bend (Department of Community Investment)
	<b>Planned Activities</b>	Housing counseling; application processing; home inspections
6	<b>Project Name</b>	NNN Activity Delivery
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Subsidize NNN staff costs directly related to CDBG activities.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four (4) low-mod income households seeking to purchase affordable homes
	<b>Location Description</b>	1007 Portage Avenue, South Bend (NNN offices)
	<b>Planned Activities</b>	Marketing, outreach, application processing
7	<b>Project Name</b>	SBHF Activity Delivery
	<b>Target Area</b>	City of South Bend Census Tract 19 Lincoln Park Neighborhood Rum Village Neighborhood
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$87,500
	<b>Description</b>	Subsidize SBHF staff costs directly related to CDBG activities.

	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income households seeking to purchase affordable homes; six (6) low-mod income families seeking to rent energy-efficient single family homes; 32 chronically homeless individuals with substance abuse issues seeking affordable housing/support services; 20 low-mod income homeowners in the Rum Village neighborhood seeking home repairs.
	<b>Location Description</b>	803 Lincolnway West, South Bend (South Bend Heritage Foundation offices)
	<b>Planned Activities</b>	Marketing, outreach, application processing, homeownership counseling, event coordination
8	<b>Project Name</b>	V & A Demolitions
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Clearance and Demolition
	<b>Needs Addressed</b>	Public Improvements - Demolition
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Hard costs associated with demolition of vacant and abandoned properties in South Bend.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Demolition of substandard vacant/abandoned structures in South Bend.
9	<b>Project Name</b>	La Casa Food Pantry Improvements
	<b>Target Area</b>	Western Avenue Neighborhood
	<b>Goals Supported</b>	Public Facilities Improvements
	<b>Needs Addressed</b>	Public Facilities Improvements

	<b>Funding</b>	CDBG: \$36,000
	<b>Description</b>	Construction costs for making La Casa de Amistad's food pantry ADA accessible.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,192 low-mod income individuals
	<b>Location Description</b>	746 S. Meade Street, South Bend (La Casa de Amistad's food pantry)
	<b>Planned Activities</b>	Rehab of public facility
<b>10</b>	<b>Project Name</b>	Community Homebuyers Corporation
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Direct Homeownership Assistance
	<b>Needs Addressed</b>	Homeownership Assistance
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Direct assistance in the form of forgivable second mortgages and/or closing costs for low-mod income first time homebuyers.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 14 low-mod income, first-time homebuyers
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Downpayment assistance, closing cost assistance
<b>11</b>	<b>Project Name</b>	South Bend Home Improvement Program
	<b>Target Area</b>	City of South Bend

	<b>Goals Supported</b>	Owner-Occupied Rehab
	<b>Needs Addressed</b>	Owner-Occupied Rehabilitation
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Major repairs for low-mod income homeowners in South Bend.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 26 low-mod income homeowners in South Bend
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Major rehab to owner-occupied single-family homes
<b>12</b>	<b>Project Name</b>	Rebuilding Together
	<b>Target Area</b>	Rum Village Neighborhood
	<b>Goals Supported</b>	Owner-Occupied Rehab
	<b>Needs Addressed</b>	Owner-Occupied Rehabilitation
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Major repairs for low-mod income homeowners in the Rum Village neighborhood.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 low-mod income homeowners in the Rum Village Neighborhood
	<b>Location Description</b>	Rum Village Neighborhood (CT 28, 30, 31, 34)
	<b>Planned Activities</b>	Major home repairs

13	<b>Project Name</b>	NNN Acquisition-Rehab
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$369,000
	<b>Description</b>	Vacant homes in CT 6 will be acquired and rehabbed for resale to income-eligible buyers.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income households seeking to purchase affordable homes
	<b>Location Description</b>	Census tract 6 in South Bend
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
14	<b>Project Name</b>	SBHF Acquisition-Rehab
	<b>Target Area</b>	Lincoln Park Neighborhood
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$438,750
	<b>Description</b>	Vacant homes in the Lincoln Park neighborhood will be acquired and rehabbed for resale to low-mod income buyers.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income households

	<b>Location Description</b>	Lincoln Park neighborhood
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
15	<b>Project Name</b>	Habitat Acquisition-Rehab
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$209,360
	<b>Description</b>	Vacant homes in the City of South Bend will be acquired and rehabbed for resale to Habitat partner families.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) Habitat partner families at or below 60% AMI
	<b>Location Description</b>	City of South Bend
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
16	<b>Project Name</b>	Neighborhood Resources Corp
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Technical Assistance
	<b>Needs Addressed</b>	Technical Assistance
	<b>Funding</b>	CDBG: \$16,265
	<b>Description</b>	Costs associated with operating Neighborhood Leadership Academy; subsidize Exec. Director's salary; regional neighborhood conference attendance.

	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Low-mod income neighborhoods in South Bend
	<b>Planned Activities</b>	Neighborhood Leadership Academy; subsidize Exec. Director salary; technical assistance to neighborhood groups
<b>17</b>	<b>Project Name</b>	SBPD Neighborhood Foot Patrols
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Public Services (General)
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	Subsidize salary costs of police department foot patrols in neighborhood reclamation areas.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 38,000 residents of low-mod income neighborhoods in South Bend
	<b>Location Description</b>	SBPD Neighborhood Reclamation Area (low-mod income neighborhoods in South Bend)
	<b>Planned Activities</b>	Foot and bicycle patrols
<b>18</b>	<b>Project Name</b>	Tenant-Based Rental Assistance
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend

	<b>Goals Supported</b>	Tenant-Based Rental Assistance
	<b>Needs Addressed</b>	Tenant-Based Rental Assistance
	<b>Funding</b>	HOME: \$40,000
	<b>Description</b>	Subsidize rents for severely mentally ill Oaklawn clients.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately nine (9) severely mentally ill Oaklawn clients
	<b>Location Description</b>	Throughout St. Joseph County
	<b>Planned Activities</b>	Rent security deposits; rent subsidies
19	<b>Project Name</b>	SBHF Energy Efficient Home
	<b>Target Area</b>	Lincoln Park Neighborhood
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	HOME: \$25,000
	<b>Description</b>	Subsidize construction costs for installing solar energy panels in new construction homes in Lincoln Park area.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four (4) low-mod income renter seeking an energy-efficient home
	<b>Location Description</b>	Lincoln Park neighborhood
	<b>Planned Activities</b>	New housing construction

20	<b>Project Name</b>	SBHF FUSE Project
	<b>Target Area</b>	Rum Village Neighborhood
	<b>Goals Supported</b>	Production of New Rental Units
	<b>Needs Addressed</b>	Production of New Rental Units
	<b>Funding</b>	HOME: \$500,000
	<b>Description</b>	Creation of affordable housing with supportive services for chronically homeless individuals with substance addictions.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	32 chronically homeless individuals with substance abuse issues
	<b>Location Description</b>	924 W. Indiana Avenue, South Bend, 46613
	<b>Planned Activities</b>	Construction of rental units
21	<b>Project Name</b>	SBHF New Construction Energy Efficient Homes
	<b>Target Area</b>	Lincoln Park Neighborhood
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	HOME: \$414,000
	<b>Description</b>	Construction costs for building energy-efficient homes in the Lincoln Park neighborhood.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income households seeking to purchase energy-efficient homes

	<b>Location Description</b>	915 and 928 Oak Street, South Bend, 46616
	<b>Planned Activities</b>	New housing construction
22	<b>Project Name</b>	NNN Acquisition-Rehab
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	HOME: \$303,000
	<b>Description</b>	Vacant homes in CT 6 will be acquired and rehabbed for resale to income-eligible buyers.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income homebuyers seeking to purchase affordable homes
	<b>Location Description</b>	Census tract 6 in South Bend
	<b>Planned Activities</b>	Acquisition, rehabilitation, resale
	23	<b>Project Name</b>
<b>Target Area</b>		City of Mishawaka
<b>Goals Supported</b>		Construction of Housing
<b>Needs Addressed</b>		New Construction
<b>Funding</b>		HOME: \$165,000
<b>Description</b>		New homes will be constructed in Mishawaka for sale to Habitat partner families.
<b>Target Date</b>		12/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two - three (2 - 3) low-mod income Habitat partner families at or below 60% AMI
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	New housing construction
24	<b>Project Name</b>	DCI HOME Admin
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	HOME: \$45,000
	<b>Description</b>	Subsidize DCI staff costs for administering HOME program.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	227 W. Jefferson Blvd., Suite 1400S, South Bend (Department of Community Investment offices)
	<b>Planned Activities</b>	HOME program administration
25	<b>Project Name</b>	SJC Housing Authority Mortgage Subsidy Program
	<b>Target Area</b>	St. Joseph County - Not South Bend or Mishawaka
	<b>Goals Supported</b>	Direct Homeownership Assistance
	<b>Needs Addressed</b>	Homeownership Assistance

	<b>Funding</b>	HOME: \$56,250
	<b>Description</b>	Direct homeownership assistance for first-time homebuyers in unincorporated St. Joseph County.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-mod income homebuyers seeking affordable homes in unincorporated St. Joseph County
	<b>Location Description</b>	Lots 27 and 28 in North Liberty
	<b>Planned Activities</b>	Forgivable second mortgage
26	<b>Project Name</b>	ESG Shelter Operations / Rapid Rehousing / Admin
	<b>Target Area</b>	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	<b>Goals Supported</b>	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Administration Rapid Re-Housing Tenant-Based Rental Assistance
	<b>Needs Addressed</b>	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing Administration
	<b>Funding</b>	ESG: \$211,014
	<b>Description</b>	Subsidize costs of operating emergency homeless shelters; provide utility/rent deposits; rental assistance
	<b>Target Date</b>	12/31/2017

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3,675 homeless individuals/families
<b>Location Description</b>	Throughout St. Joseph County
<b>Planned Activities</b>	Emergency shelter operations; rent/utility deposits; rent subsidies; case management

## AP-50 Geographic Distribution - 91.420, 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 40% of federal funds will be directed to other sites across the City, it is anticipated that 45% of the City of South Bend 2016 Action Plan-related funds will be allocated to census tracts 6 and 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
River Park Neighborhood	
Northeast Neighborhood	
City of Mishawaka	3
St. Joseph County - Not South Bend or Mishawaka	2
City of South Bend	36
Census Tract 6	19
Census Tract 19	1
Lincoln Park Neighborhood	23
Olive Street - Lincolnway West Neighborhood	1
Rum Village Neighborhood	15
Western Avenue Neighborhood	

Table 5 - 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 2016 the City of South Bend will focus 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 2015-2019 Housing and Community Development (HCD) Plan

## **Discussion**

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

For the City of South Bend, priority areas include housing needs for low-mod income homeowners, chronically homeless individuals with substance abuse issues, persons with mental disabilities, unaccompanied youth, battered spouses and persons with HIV/AIDS. It is expected that approximately 134 people will be assisted in 2016.

One Year Goals for the Number of Households to be Supported	
Homeless	66
Non-Homeless	59
Special-Needs	9
Total	134

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	43
The Production of New Units	38
Rehab of Existing Units	35
Acquisition of Existing Units	8
Total	124

**Table 7 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Housing Authority of South Bend (HASB) continues to provide the residents of South Bend high quality services, despite undergoing challenges related to being labeled as "troubled" by HUD. HASB maintains an occupancy rate between 95 - 98% in its public housing program and more than a 100% utilization rate in the 2,000+ Housing Choice Vouchers it administers.

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

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. The HASB has 78 Veterans Affairs Supportive Housing (VASH) families in its rolls in the HCV Program and expects that number will increase by at least 11 in 2016.

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

The HASB participates in the Family Self-Sufficiency Program (FSS). The FSS program is a voluntary program for Section 8 participants. Additionally, for the past 12 years residents of public housing have participated in a similar program that combines the Public Housing Authority Sec. 32 Program with an Indiana State program of Individual Development Accounts (IDAs). The Section 8 Program requires that the head of household enter a five-year contract with the PHA during which time the family will receive supportive services through a case worker with the goal of eventually not needing public assistance of any type. In return, any rent increases from increased income earnings that the participant experiences are placed in an interest bearing escrow account which the participant receives when they complete their contract. This escrow account can be used for a down payment on a home or educational or medical expenses. In the Public Housing Homeownership Program at the Housing Authority of South Bend (HASB) (now referred to as Section 32), since it was begun and initially titled Turnkey III, well over 100 families have moved from public housing to homeownership.

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

The HASB was rated as a troubled Public Housing Authority during most of 2015. Currently, the HASB is waiting the scoring of its 2015 Financial Assessment Submission as well its Management Assessment (directly tied to the Financial Assessment). The HASB currently has 40 out of 50 points in the Public Housing Assessment System's 100 point scoring system and with 50 points remaining on the Financial and Management areas, the HASB needs only 20 of 50 points to move out of the troubled range. However, even if this should occur, HUD could continue treating the HASB as a troubled PHA. In 2015

the Housing Authority welcomed a completely new Board of Commissioners that have guided the HASB to several notable accomplishments as the agency moves continually on its road to recovery.

## **Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

**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
- 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 whenever possible; 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. Low income housing tax credits were awarded for a facility for the chronically homeless with substance abuse issues 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 St. Joseph County CoC developed the following 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. Youth aging out of foster care receive independent living services that cover areas such as financial independence, educational needs, vocational needs, mental health and substance abuse treatment. The Division of Child Services has a written protocol and partners with appropriate community providers to ensure that youth discharged from foster care are not discharged into the streets.

Health Care: Memorial Hospital and Health Care Systems and St. Joseph Regional Medical Center are the two major health care centers in the community. Both have written protocols concerning the Discharge Planning and Process in place. Discharge planning begins at the time of admission. The protocols state that the social worker/case manager shall provide assistance when identified or requested.

Mental Health: Oaklawn Psychiatric Center has numerous written policies, protocols, and Memorandums of Understanding involving discharge of homeless or potentially homeless individuals. When an individual is considered potentially homeless, the protocol instructs the social worker to contact the Center for the Homeless and/or other shelters to determine whether the individual is banned, timed-out or needs to go to the grievance board.

## **Discussion**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
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 - 91.420, 91.220(j)**

### **Introduction**

The following public policies could negatively impact affordable housing and residential investment in St. Joseph County:

Property Tax Rate - Homeowners in South Bend and Mishawaka pay city taxes while those in the County Remainder do not. To address this problem, South Bend has implemented a residential tax abatement program. In addition, the County Property Tax Rate for St. Joseph County is the second highest in the State.

Design Standards - South Bend and Mishawaka require design improvements such as curbs, sidewalks and drainage. The areas within the unincorporated county do not require these infrastructure improvements.

Building Codes and Local Historic Districts - Codes related to construction and development allow no special provision waivers for the construction of new, or rehab of existing, affordable housing. The lack of provision waivers for affordable housing could be considered a barrier to the development of affordable housing.

Local regulations for historic districts require exterior compatibility at the time of renovation or rehabilitation, possibly imposing costs which could make the development of affordable housing within those districts more expensive.

Regulatory Barriers in the Rural and Suburban Areas - Roughly sixty percent of the land in the unincorporated areas of St. Joseph County is zoned agricultural, meaning a home built in the district must have a minimum of a twenty acre lot. This requirement limits the development of affordable housing in areas zoned agricultural.

**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**

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

homeowners.

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

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 in October 2013. There has been no movement on this issue.

## **Discussion**

## **AP-85 Other Actions - 91.420, 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. The City has budgeted funding for its Vacant & Abandoned housing initiative.
4. 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.
5. The City of South Bend supports a tax credit project that will create affordable housing for chronically homeless individuals with substance abuse issues (FUSE project).
6. 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 low income homeowners may not have the 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 low-mod income owner occupied homes for rehabilitation/repair/purchase
- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers
- Housing co-op of single-family homes that will be available to low-mod income renters

### **Actions planned to reduce lead-based paint hazards**

All homeownership rehab programs receiving federal dollars work collaboratively with the St. Joseph County Health Department and the Housing Authority of South Bend (HASB). To address lead hazard remediation, the Health Department, in partnership with 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. 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. The HASB is currently marketing a program that invites homeowners to have their homes tested for lead with the possibility of having the lead remediated through the Lead Hazard Control Grant.

The Housing Authority of South Bend maintains a Section 8 Landlord Assistance Program in which 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, has 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 Housing Authority's Annual Housing Quality Standards Inspection as having chipping, peeling or cracking paint must receive and pass a clearance test by a State certified inspection.

These policies have significantly increased 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**

The Center for the Homeless STAR (Skilled, Trained, Able, and Ready) program addresses the root causes of poverty by assisting participants with job readiness, externships, job retention, and job search. Bridges Out of Poverty is a local program based on a nationally recognized model that educates both the low-income individual and the business community on working together to address issues that prevent people in poverty from becoming and remaining employed. In 2014, the City of South Bend, in conjunction with the City of Mishawaka, the St. Joseph County Chamber of Commerce, IVY Tech Community College, WorkOne Development, and a number of local businesses launched a new workforce training initiative, "Supporting Manufacturers and Regional Talent" (SMART). SMART assists residents in obtaining the necessary skills to participate in a wider range of employment opportunities.

Participants are trained through IVY Tech as skilled workers in manufacturing. The program helps develop a skilled workforce to meet the needs of local manufacturers.

### **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, 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**

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, through its partnership with the Urban Enterprise Association of South Bend, Inc., is in discussion with United Way and 1st Source Bank 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.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

#### Introduction

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.

#### 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	50,000
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
<b>Total Program Income:</b>	<b>50,000</b>

#### 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.	78.00%

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

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

Not applicable.

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

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED September 10, 2015"

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:

See attached "ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES – REVISED September 10, 2015"

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**

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-16-MC-18-0011

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of South Bend

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

35-6001201

\* c. Organizational DUNS:

0743271230000

**d. Address:**

\* Street1:

227 W Jefferson Blvd

Street2:

Suite 1400S

\* City:

South Bend

County/Parish:

St. Joseph

\* State:

IN: Indiana

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

46601-1830

**e. Organizational Unit:**

Department Name:

Dept of Community Investment

Division Name:

Neighborhood Engagement

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

\* First Name:

Pamela

Middle Name:

C

\* Last Name:

Meyer

Suffix:

Title:

Director, Neighborhood Engagement

Organizational Affiliation:

\* Telephone Number:

5742355845

Fax Number:

5742359021

\* Email:

pmeyer@southbend.in.gov

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. Department of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

Community Development Block Grant / Entitlement Grant

**\* 12. Funding Opportunity Number:**

\* Title:

Community Development Block Grant / Entitlement Grant

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

[Add Attachment](#)

[Delete Attachment](#)

[View Attachment](#)

**\* 15. Descriptive Title of Applicant's Project:**

Admin, Homeownership Assistance, Acquisition/Rehab, Owner-occupied Rehab, Demolition, Public Facility Improvements, Technical Assistance, Public Safety

Attach supporting documents as specified in agency instructions.

[Add Attachments](#)

[Delete Attachments](#)

[View Attachments](#)

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="2,349,108.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="227,312.00"/>
* g. TOTAL	<input type="text" value="2,576,420.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes  No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-16-DC-18-0208

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of South Bend

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

35-6001201

\* c. Organizational DUNS:

0743271230000

**d. Address:**

\* Street1:

227 W Jefferson Blvd

Street2:

Suite 1400S

\* City:

South Bend

County/Parish:

St. Joseph

\* State:

IN: Indiana

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

46601-1830

**e. Organizational Unit:**

Department Name:

Dept of Community Investment

Division Name:

Neighborhood Engagement

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

\* First Name:

Pamela

Middle Name:

C

\* Last Name:

Meyer

Suffix:

Title:

Director, Neighborhood Engagement

Organizational Affiliation:

\* Telephone Number:

5742355845

Fax Number:

5742359021

\* Email:

pmeyer@southbend.in.gov

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:  
[Empty field]

Type of Applicant 3: Select Applicant Type:  
[Empty field]

\* Other (specify):  
[Empty field]

**\* 10. Name of Federal Agency:**

U.S. Department of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.239

CFDA Title:  
HOME Investment Partnerships Program

**\* 12. Funding Opportunity Number:**

[Redacted]

\* Title:  
HOME Program

**13. Competition Identification Number:**

[Empty field]

Title:  
[Empty field]

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

[Empty field] [Add Attachment](#) [Delete Attachment](#) [View Attachment](#)

**\* 15. Descriptive Title of Applicant's Project:**

Admin, Homeownership Assistance, Acquisition/Rehab, TBRA

Attach supporting documents as specified in agency instructions.

[Add Attachments](#) [Delete Attachments](#) [View Attachments](#)

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

[Add Attachment](#)

[Delete Attachment](#)

[View Attachment](#)

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	736,921.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	1,016,692.00
* f. Program Income	
* g. TOTAL	1,753,613.00

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b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

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[Delete Attachment](#)

[View Attachment](#)

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Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

E-16-MC-18-0011

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

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\* b. Employer/Taxpayer Identification Number (EIN/TIN):

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46601-1830

**e. Organizational Unit:**

Department Name:

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C

\* Last Name:

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Suffix:

Title:

Director, Neighborhood Engagement

Organizational Affiliation:

\* Telephone Number:

5742355845

Fax Number:

5742359021

\* Email:

pmeyer@southbendin.gov

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. Department of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.231

CFDA Title:

Emergency Solutions Grant Program

**\* 12. Funding Opportunity Number:**

\* Title:

Emergency Solutions Grant Program

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Admin, Shelter Operations, Re-housing Assistance

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

[Add Attachment](#)

[Delete Attachment](#)

[View Attachment](#)

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="211,014.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="211,014.00"/>

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- No

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Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## 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.

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

1. 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;
2. 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
3. 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

2-24-16  
Date

## 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:

1. 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);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016 , 2017 (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;
3. 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:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its 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 24 CFR Part 35, subparts A, B, J, K and R;

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

  
\_\_\_\_\_  
Signature/Authorized Official

2-24-16  
Date

Mayor, City of South Bend  
Title

**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

\_\_\_\_\_  
Title

### 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

2-24-16  
\_\_\_\_\_  
Date

Mayor, City of South Bend  
Title

## 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.

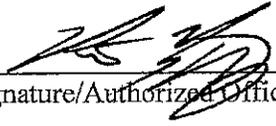
**Confidentiality** – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release 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

2-24-16  
\_\_\_\_\_  
Date

Mayor, City of South Bend  
\_\_\_\_\_  
Title

## 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

\_\_\_\_\_  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING:

#### A. 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.



1527879

RECORDED AS PRESENTED ON  
10/20/2015 08:56:22AM

PHILLIP G. DOTSON  
ST. JOSEPH COUNTY  
RECORDER

PGS: 4 FEES: \$20.00

STATE of Indiana )  
 ) SS:  
St. Joseph COUNTY )

**ST. JOSEPH COUNTY HOUSING CONSORTIUM RECAPTURE/RESALE GUIDELINES –  
REVISED September 10, 2015**

**REPLACES GUIDELINES Dated December 13, 2010 – Instrument #1304737**

The HOME program requires that Participating Jurisdictions (PJs) utilize resale and/or recapture provisions to ensure continued affordability for low-moderate income homeowners. The written resale/recapture policies of the St. Joseph County Housing Consortium (the Consortium), which are submitted with its Consolidated Plan and Annual Action Plan, detail the specific circumstances under which these provisions will be used and how the City of South Bend, acting as PJ, will enforce the provisions for HOME-funded ownership projects.

The Consortium has two programs which use HOME funds to assist homebuyers:

1. Down Payment Assistance (recapture provision); and
2. Acquisition and Rehabilitation (resale provision).

Under HOME **recapture** provisions, the period of affordability is based upon the total amount of direct HOME subsidy provided to the homebuyer that enabled the buyer to purchase the housing unit. Under HOME **resale** provisions, the period of affordability is based upon the total amount of HOME funds invested in the development of the housing unit to make it affordable for low-mod income buyers. The required minimum affordability periods are outlined below:

Total HOME Direct Subsidy or Investment per Housing Unit	Period of Affordability
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

A HOME deed restriction will be executed that accurately reflects the resale or recapture provisions at the time of sale. The executed deed restriction will be recorded with the St. Joseph County Recorder.

**Recapture Policy**

Under HOME recapture provisions, all or a portion of the HOME financial assistance provided directly to the homebuyer (direct subsidy) must be repaid if the buyer ceases to use the housing unit as their primary residence during the period of affordability noted above. Under the recapture provision the original homebuyer may sell the property to any willing buyer

during the period of affordability, and the PJ will recapture a portion of the HOME assistance provided to the original buyer. Should the homebuyer or homeowner breach the terms and conditions for any other reason, e.g. no longer occupies the property as his/her/their principal residence without having sold the property, the full amount of the direct subsidy is immediately due and payable.

In general, the St. Joseph County Housing Consortium forgives a portion of the direct HOME subsidy for each year a homebuyer occupies a home during the period of affordability. The remaining balance is equal to the amount of the original HOME direct subsidy less the forgiven portion. The percentage forgiven is determined by the years of affordability:

<b>PERIOD OF AFFORDABILITY</b>	<b>PERCENT OF TOTAL SUBSIDY FORGIVEN</b>
5 years	20% every year for 5 years
10 years	10% every year for 10 years
15 years	9.33% every year for 15 years
20 years	5% every year for 20 years

The amount of HOME funds subject to recapture under 24 CFR Part 92, Section 92.254, with respect to such Unit, will be determined as follows:

1. HOME funds expended for the development only of a specific affordable housing unit, with no additional HOME investment to assist the homebuyer, will not be recaptured upon the initial sale by the recipient of HOME funds of said unit, but will instead be subject to resale provisions.
2. The total HOME investment in the unit that is subject to recapture upon sale of the unit by the homeowner is that portion of the investment (direct subsidy) that reduced the buyer's investment from the fair market value (as determined by an independent appraisal of the after-rehab value) to an affordable price, enabling the buyer to purchase the unit.
3. The Consortium will not recapture an amount that exceeds the net sale proceeds from the sale of the property. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs. The Consortium will recapture the outstanding balance based on the "Percent of Total Subsidy Forgiven" guidelines, however this amount will never be greater than the net sale proceeds. If there are no net sale proceeds the Consortium will recapture zero.

### **Resale Policy**

The resale provision ensures that HOME-assisted units remain affordable over the entire affordability period. This method is utilized when HOME funds are provided directly to a developer to reduce development costs, thereby making the price of the home affordable to the buyer. Referred to as a "development subsidy", these funds are not repaid by the developer to the PJ, but remain with the property for the length of the affordability period.

The resale policy is explained to the prospective homebuyer(s) prior to signing a contract to purchase the HOME-assisted unit. The prospective homebuyer(s) sign an acknowledgement that they understand the terms and conditions applicable to the resale policy as they have been explained. This document is included with the executed sales contract. (See attached Notification for Prospective Buyers).

The resale policy is enforced through the use of a deed restriction signed by the homebuyer at closing. The deed restriction will specify:

1. The length of the affordability period;
2. That the home remain the buyer's principal residence throughout the affordability period; and
3. The conditions and obligations of the owner should the owner wish to sell before the end of the affordability period, including:
  - a. The owner must contact the developer if intending to sell the home prior to the end of the affordability period;
  - b. The subsequent purchaser must be at or below 80% of current South Bend-Mishawaka AMI and occupy the home as his/her primary residence for the remaining years of the affordability period; and
  - c. The sales price must be affordable to the subsequent purchaser. "Affordable" is defined as limiting the principal, interest, taxes and insurance (PITI) amount to no more than 30% of the new purchaser's gross monthly income.

The Consortium will ensure that the owner receives a fair return on his/her investment and that the home will continue to be affordable. "Fair return on investment" is defined as total homeowner investment, which is the total cash contribution plus approved capital improvements as described below:

1. The amount of the down payment;
2. The cost of capital improvements, documented with receipts provided by the homeowner, including but not limited to:
  - a. Any additions to the home such as a bedroom, bathroom or garage;
  - b. Replacement of heating, ventilation and air conditioning systems;
  - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid for directly by the owner and which were not installed through a federal, state or local-funded grant program; and
  - d. Outdoor improvements such as a new driveway, walkway, retaining wall or fence.

**Note:** All capital improvements will be visually inspected to verify their existence. After inspection, the PJ will determine if the improvements qualify as capital improvements for the purpose of "Fair Return on Investment".
3. The percentage of change as calculated by the Housing Price Index (HPI) Calculator of the Federal Housing Finance Agency. The HPI Calculator can be found at <http://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> and projects what a house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area. The calculation will be performed for the South Bend-Mishawaka Metropolitan Statistical Area (MSA).

The Consortium will ensure continued affordability to a range of buyers whose total household income does not exceed 80% AMI for the South Bend-Mishawaka MSA. Sale prices will be set such that the amount of principal, interest, taxes and insurance does not exceed 30% of the new buyer's annual income, yet provides a fair return on investment to the original buyer.

**Note:** In certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his/her investment because the home sells for less or the same price as the original purchase price.

Adopted September 23, 2015 by the St. Joseph County Housing Consortium.

Pamela C. Meyer

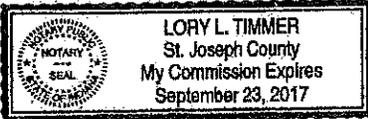
Pamela C. Meyer, Director of Neighborhood Engagement  
City of South Bend  
Staff to the St. Joseph County Housing Consortium

Subscribed and sworn to before me this 23<sup>rd</sup> of September, 2015.

My Commission Expires September 23, 2017

Lory L. Timmer

Lory L. Timmer  
Notary Public



County of Residence St. Joseph

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

Lory L. Timmer Lory L. Timmer

Prepared by: Lory L. Timmer

**Public Comments from Public Hearing**

**Department of Community Development, 227 W. Jefferson Blvd., SB 46601**

**July 15, 2015 – 5:30 p.m.**

- Commenter is interested in starting a neighborhood organization in neighborhood between Ewing Avenue and Miami Street. Wondered if funds were available to assist.
- Commenter represents an established neighborhood organization that has been approached by organizations that want to do bike-related activities. There are no bike shops west of Ironwood. Wondered if funds would be available to rehab old house on west side into bike shop. Has been approached by Goodwill and Salvation Army as employment opportunity.

3/21/2016

HCD Application Projected CDBG Recommendations for Program Year 2016 CDBG - City of South Bend	
2016 Entitlement	\$2,349,108
Reprogrammable funds	\$0
Program income	\$227,312
Total available for 2015	\$2,576,420

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
<b>ADMINISTRATION (subject to 20% cap)</b>						
Department of Community Investment	General Admin C&ED	570.205 & 570.206		300,000	300,000	300,000
Near Northwest Neighborhood, Inc	NNN Admin	570.206		50,000	50,000	40,000
South Bend Heritage Foundation	SBHF Admin	570.206		42,500	87,500	0
Historic Preservation Commsisson	106 Reviews - ERRs	570.205		5,000	5,000	5,000
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)		10,000	10,000	10,000
<b>SUB-TOTAL</b>				<b>407,500</b>	<b>452,500</b>	<b>355,000</b>

**HOUSING**

**Homeownership Assistance**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/Mod Housing	200,000	300,000	200,000
Department of Community Investment	Activity Delivery	570.202(b)(9)&570.201(n)	Low/Mod Housing	74,787	74,787	74,787
South Bend Heritage Foundation	Activity Delivery- HO counseling/services	570.202(b)(9)&570.201(n)	Low/Mod Housing	45,000	87,500	87,500
Near Northwest Neighborhood, Inc	Activity Delivery - HO services	570.202(b)(9)	Low/Mod Housing	40,000	150,000	50,000
<b>SUB-TOTAL</b>				<b>359,787</b>	<b>612,287</b>	<b>412,287</b>

**Acquisition / Rehab / Resale**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale in <b>CT 6 - 2 houses</b>	570.201(a)(b)(d)(f(i))	Low/Mod Housing	200,000	748,125	369,000
South Bend Heritage Foundation	Acquisition / Rehab / Resale in <b>Lincoln Park/NWS - 2 houses</b>	570.201(a)(b)(d)(f(i))	Low/Mod Housing	206,723	438,750	438,750
Habitat for Humanity	Acquisition / Rehab / Resale for <b>2 houses</b>	570.201(a)(b)(d)(f(i))	Low/Mod Housing	115,000	318,150	209,360
<b>SUB-TOTAL</b>				<b>521,723</b>	<b>1,505,025</b>	<b>1,017,110</b>

**Owner-Occupied Rehab**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/Mod Housing	100,000	218,000	0
SBHIP - Department of Community Investment	Homeowner Rehab - SBHIP	570.202(b)(2)	Low/Mod Housing	200,000	300,000	200,000
Rebuilding Together	Rebuilding Together	570.202(b)(2)	Low/Mod Housing	163,074	150,000	150,000
<b>SUB-TOTAL</b>				<b>463,074</b>	<b>668,000</b>	<b>350,000</b>

**SPOT BLIGHT CLEARANCE**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	300,000	300,000	150,000
<b>SUB-TOTAL</b>				<b>300,000</b>	<b>300,000</b>	<b>150,000</b>

**TECHNICAL ASSISTANCE**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
NRC	Neighborhood Capacity Building	570.201(p)	Low/Mod Area Benefit	15,000	16,265	16,265
<b>SUB-TOTAL</b>				<b>15,000</b>	<b>16,265</b>	<b>16,265</b>

**PUBLIC SERVICES**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
South Bend Police Department	Neighborhood Action Reclamation Patrols // Foot-Bike Patrols	570.201(e)	Low/Mod Area Benefit	90,000	90,000	90,000
<b>SUB-TOTAL</b>				<b>90,000</b>	<b>90,000</b>	<b>90,000</b>

**PUBLIC FACILITY IMPROVEMENTS**

AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
La Casa de Amistad	Food Pantry Rehab - ADA Accessibility	570.201( c)	Low/Mod Area Benefit	0	36,000	36,000
<b>SUB-TOTAL</b>				<b>0</b>	<b>36,000</b>	<b>36,000</b>

**TOTAL 2,157,084 3,680,077 2,426,662**

South Bend ESG	
2016 Entitlement projected	\$211,014
Shelter Operations (60%)	\$126,608
Rapid Rehousing + Admin (40%)	\$84,406

ESG		2015	2016	2016
Shelter Operations		Allocation	Requested	Recommended
AIDS Ministries/AIDS Assist	Comprehensive Hsing Assistance for people w/ AIDS-HIV-Operations	5,400	5,500	5,500
YWCA	Women's Shelter for Domestic Violence Operations	26,926	30,000	29,500
Youth Service Bureau	Safe Station Operations	23,623	27,600	26,800
The Center for the Homeless	Center operations	31,523	35,000	32,808
Life Treatment Centers	Detoxification Program-Emerg Shelter Operations	23,846	50,000	32,000
<b>Operations Sub-Total</b>		<b>111,318</b>	<b>148,100</b>	<b>126,608</b>
Rapid Rehousing				
AIDS Ministries/AIDS Assist	Rapid Re-Housing Housing Relocation and Stabilization	20,500	20,500	20,400
YSB	Rapid Re-Housing Housing Relocation and Stabilization	0	20,847	18,200
YSB	Rapid Re-Housing TBRA	0	32,400	15,000
YWCA	Rapid Re-Housing Housing Relocation and Stabilization	28,000	28,000	17,806
YWCA	Rapid Re-Housing TBRA	23,000	23,000	11,000
United Religious Communities	Rapid Re-Housing - TBRA	13,500	0	0
<b>Rapid Rehousing Sub-Total</b>		<b>85,000</b>	<b>124,747</b>	<b>82,406</b>
Department of Comm & Econ. Development	General Admin	15,917	2,000	2,000
<b>Admin Sub-Total</b>		<b>15,917</b>	<b>2,000</b>	<b>2,000</b>
<b>Total South Bend ESG</b>		<b>212,235</b>	<b>274,847</b>	<b>211,014</b>

St. Joseph Housing Consortium HOME	
2016 Entitlement	\$736,921
Unallocated HOME Funds	\$856,692
Recaptured HOME Funds	\$160,000
<b>Total Available</b>	<b>\$1,753,613</b>

HOME		2015	2016	2016	Jurisdiction
		Allocation	Requested	Recommendation	
Northeast Neighborhood Revitalization Org. (NNRO)	Northeast Mortgage Subsidies	303,750	0	0	South Bend
Near Northwest Neighborhood, Inc	NNN Revitalization Program ** Includes CHDO Allocation for 2 houses	352,395	775,000	303,000	South Bend/CHDO
South Bend Heritage Foundation	New Construction as part of South Bend Mutual Homes for 1 house	100,000	0	0	South Bend
South Bend Heritage Foundation	New Construction Energy Efficient Homes in Lincoln Park for 4 houses	0	25,000	25,000	South Bend/CHDO
South Bend Heritage Foundaiton	New Construction in Lincoln Park for 2 houses	0	478,000	414,000	South Bend/CHDO
South Bend Heritage Foundation	Frequent Users Systems Engagement (FUSE) Project for 32 rental units	0	500,000	500,000	South Bend
Habitat for Humanity (South Bend)	New Construction	0	45,000	0	South Bend
Habitat for Humanity (Mishawaka)	New Construction for maximum of 3 houses	0	210,000	165,000	Mishawaka
Oaklawn	Rental Assistance	35,000	40,000	40,000	South Bend
St. Joseph County Housing Authority	First Time Homebuyer Program in County for 2 mortgage subsidies	0	100,000	56,250	County
Consortium Staff	Consortium Admin	45,000	45,000	45,000	South Bend
Unallocated funds - available for future projects		150,000		205,363	
<b>TOTAL</b>		<b>986,145</b>	<b>2,218,000</b>	<b>1,548,250</b>	