

**HOUSING AND COMMUNITY DEVELOPMENT  
FIRST YEAR ACTION PLAN (2015)**

---

*Including:*

2015 Community Development Block Grant Action Plan for the City of  
South Bend

2015 HOME Investment Partnership Program Action Plan for the  
St. Joseph County Housing Consortium

2015 Emergency Solutions Grant Action Plan for the  
City of South Bend

# Executive Summary

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

### 1. Introduction

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

The City of South Bend anticipates receiving an estimated \$2,600,000 in federal resources for Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) each year.

### 2. Summary of the objectives and outcomes identified in the Plan

Specific to CDBG funding, all of the activities are meant to coordinate with the 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 in an attempt to be complementary and work together. The City of South Bend has 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, provide for the renovation of quality rental properties, and allow for the demolition of vacant and abandoned structures in these areas. 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 by local non-profit housing organizations and private developers.

Additionally, preference will also be given to the area bounded by Sample, Miami, Ewing and Michigan Streets. This geography is the target area for a planning initiative launched by the City in partnership with the new 466 Works organization. In addition to these target areas, the City of South Bend will focus on services to the homeless and the prevention of homelessness throughout the community.

The 2015-2019 funding plan follows the basic parameters of previous plans, with emphasis on the physical nature of revitalization activities as they relate to affordable housing. A strong emphasis on neighborhood revitalization through partnerships with community development corporations, rehabilitation of owner-occupied homes, and homeownership opportunities will occur.

The HOME Program anticipates an estimated \$700,000 for housing programs throughout St. Joseph County for each of the next 5 years. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

The ESG Program in the City of South Bend is allocated an estimated \$190,000 yearly for emergency shelter and rapid rehousing activities. 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 (NSP1 and 3) program income, private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the tool box of assistance to those in foreclosure trouble. All of these funding sources allow the counseling activity that supports the efforts for homeownership as noted previously. Over 200 households are expected to attend a counseling session and or class annually.

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

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. 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 forgivable 2nd mortgage program.

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 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, as well as HOME funds for Tenant Based Rental Assistance and improvements to previously assisted rental units in St. Joseph County.

Efforts to prevent homelessness and assist the homeless is 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.

#### **4. Summary of citizen participation process and consultation process**

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, and was also available on the City of South Bend website. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall, and the evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend. The May 20th meeting in South Bend was coordinated with a local citizen group Community Forum for Economic Development (CFED) meeting.

An additional meeting was held to discuss the homeless issue on July 22, 2014. This meeting was held in the downtown public library.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

The proposed 2015-2019 Housing and Community Development Plan will be available for review September 25, 2014, for a thirty (30) day period, ending October 24, 2014. Comments will be accepted during those 30 days and will be considered when developing the Final HCD and 2015 Action Plans. Two

public hearings (one in Mishawaka and one in South Bend) are scheduled to be held, October 8, 2014, during the public comment period.

**5. Summary of public comments**

A summary of public comments is attached.

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

All comments and views were accepted.

**7. Summary**

A summary of public comments is attached.

## The Process

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

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

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 2015-2019 HCD 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

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

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

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

The City has a seat on the CoC and attends meetings regularly. The Continuum continues to be very active in working cooperatively to apply for relevant grants, and to assess their funding opportunities/challenges. 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, 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 the ESG funds would be used to assist nonprofit organizations that provide assistance to homeless individuals and families by supporting the following:

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

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

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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. The Center contracts directly with Client Track for HMIS service. All HMIS users follow confidentiality and privacy requirements.

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

**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>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between NNN and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the NNN to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
2	<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 Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through St. Joseph County Housing Consortium meetings and regularly scheduled meetings with SBHF/NNRO and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
3	<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>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through St. Joseph Housing Consortium meetings and one-on-one discussions between Habitat and DCI staff. It is anticipated that a clear understanding of geographic and programmatic priorities will allow Habitat to respond accordingly to the application/RFP process. It is also anticipated that consultation about revised processes and requirements will optimize compliance with regulations.
4	<b>Agency/Group/Organization</b>	Center for the Homeless, Inc
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Continuum of Care
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
5	<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>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
6	<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 Strategy Homelessness Needs - Unaccompanied youth Continuum of Care
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
8	<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 Homelessness Strategy Non-Homeless Special Needs Continuum of Care
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care Meetings, with some discussion also taking place at St. Joseph County Housing Consortium meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
9	<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 Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and 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.

10	<b>Agency/Group/Organization</b>	HOUSING ASSISTANCE OFFICE, INC
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through St. Joseph County Housing Consortium meetings and one-on-one discussions between HAO and DCI staff. Continued education and better understanding of program regulations will allow HAO to have the greatest impact with limited funds and to best respond to the application process.
11	<b>Agency/Group/Organization</b>	LIFE TREATMENT CENTERS
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Continuum of Care
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.
12	<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>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary consultation occurred through Continuum of Care meetings. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, specifically through the ESG RFP.

### 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 Housing & Community Development Plan.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The 2015-2019 HCD Plan was created in cooperation with the City of Mishawaka.

**Narrative**

## **PR-15 Citizen 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**

General-South Bend's Community Investment staff prepare the HCD Action Plan on behalf of South Bend and St. Joseph County. The plan analyzes community needs and presents strategies to address those needs. Mishawaka's Community Development staff prepare the Mishawaka portion of the plan.

The HCD Plan incorporates recommendations for funding, as well as public comments received. Funding recommendations are made by the local jurisdictions. Comments are accepted for at least thirty days after the proposed plan availability, and are considered when developing the Final HCD Action Plan. Two public hearings (Mishawaka, South Bend) are held during the public comment period.

Notification-Notices of public hearings, comment periods and availability of documents are published as display ads in the local newspaper of greatest circulation, the *South Bend Tribune*. The City of South Bend also publishes its notices in the local Spanish-language newspaper, *El Puente*. Notices are also available on the City of South Bend's web site. Notices are published at least 15 days prior to hearings, and on or before the first day of the public comment period. Public comment periods last at least 15 days, but no more than 35 days (unless otherwise dictated by HUD).

Public Hearings/Access to Meetings-Two public meetings (Mishawaka, South Bend) are held annually to discuss housing and community development needs and solicit proposals for CDBG, HOME and ESG funding. Two public hearings (Mishawaka, South Bend) are held annually at least 10 days after the Proposed HCD Plan is made available to the public to address the proposed Plan.

Public hearings are held in handicapped accessible locations. Assistance is provided to the extent possible to those interested in additional information or in need of translation. Hearing impaired citizens may communicate via TDD.

Access to Information/Opportunity to Comment-Locations of copies of proposed and final HCD Plans (including the Citizen Participation Plan), Comprehensive Annual Performance & Evaluation Reports (CAPER) and other appropriate documents are listed in published notices. Plans/documents are also available on the City of South Bend's web site.

Citizens may comment, ask questions and receive information at public hearings. Written comments on the HOME Program, ESG, and the South Bend CDBG Program are directed to South Bend's Department of Community Investment. All written comments are answered in writing within 15 working days, where practical.

Attachment I "Citizen Engagement" details communication efforts related to the HCD Plan process for the period March 2014 - October 2014. Comments, emails and letters received from citizens are also attached. All comments were considered before the HCD Plan was finalized and submitted to HUD.

Changes to Plan/Annual Action Plan-The Citizen Participation Plan is reviewed annually. All comments received are considered for incorporation in the current year's Action Plan.

A substantial amendment that prompts the citizen participation process, including public notice and comment periods, will apply when any of the following changes are made to this Plan:

1. Modifications to budgets of existing planned activities that exceed 28 percent. This includes reallocations of anticipated funding among existing planned activities and initial allocations of unanticipated receipts (e.g. program income, returned funds, or supplemental federal allocations) to existing planned activities;
2. Addition of an activity not previously part of this Plan; or
3. Change of the planned end-use of a site assisted under this Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community  Regular attendees of CFED meetings	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
3	Internet Outreach	Non-targeted/broad community	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
4	Email	Continuum of Care	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	
5	Internet Outreach	members of neighborhood organizations	A summary of response/attendance is included as an attachment.	A summary of comments received is included as an attachment.	All comments were accepted.	

**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 \$2,300,000 in Community Development Block Grant (CDBG) funds, approximately \$700,000 in HOME funding and approximately \$190,000 in Emergency Solutions Grant (ESG) funds. In addition, anticipated CDBG and HOME program income is 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,344,084	18,000	0	2,362,084	0	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2015 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, Habitat for Humanity, and Rebuilding Together. 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	683,011	0	303,750	986,761	0	2015 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new construction development subsidies and tenant-based rental assistance throughout St. Joseph County in 2014. The HOME program will exceed the 25 percent match requirements through private funding and project sponsors.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,235	0	0	212,235	0	Based on agreement with the St. Joseph County Continuum of Care, 2015 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 5 - Expected Resources – Priority Table

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

CDBG funds will leverage private investment by Community Homebuyers Corporation for forgivable 2nd mortgages to low-mod income households in South Bend.

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

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

Habitat for Humanity will leverage CDBG and HOME dollars with donated materials and services, as well as volunteer labor and private donations.

Oaklawn Psychiatric Center will leverage HOME funding for rental assistance with support services provided by center staff.

The required 100% match for ESG is projected to be in the form of in-kind/volunteer labor, cash and materials donations and United Way funding.

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

Not applicable.

**Discussion**

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Operating Costs of Homeless/AIDS Patients Programs	2015	2019	Homeless	City of South Bend	Shelter Operations	ESG: \$60,769	Homeless Person Overnight Shelter: 2000 Persons Assisted HIV/AIDS Housing Operations: 25 Household Housing Unit
2	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$300,000	Buildings Demolished: 30 Buildings
3	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: 45000 Persons Assisted
4	Youth Services	2015	2016	Homeless	City of South Bend	Shelter Operations	ESG: \$25,000	Homeless Person Overnight Shelter: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing	ESG: \$76,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 790 Persons Assisted
6	Construction of Housing	2015	2016	Affordable Housing	Lincoln Park Neighborhood	New Construction	HOME: \$100,000	Homeowner Housing Added: 1 Household Housing Unit
7	Direct Homeownership Assistance	2015	2016	Affordable Housing	Northeast Neighborhood City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$303,750	Direct Financial Assistance to Homebuyers: 18 Households Assisted
8	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	River Park Neighborhood Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$521,723 HOME: \$352,395	Homeowner Housing Added: 6 Household Housing Unit
9	Rehabilitation Administration	2015	2016	Affordable Housing	City of South Bend	Acquisition / Rehab	CDBG: \$85,000	Other: 2 Other
10	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$410,500 HOME: \$45,000 ESG: \$15,917	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$15,000	Other: 2 Other
12	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other
13	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
14	Historic Preservation Administration	2015	2016	Administration	City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
15	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend Olive Street - Lincolnway West Neighborhood	Owner-Occupied Rehabilitation	CDBG: \$463,074	Homeowner Housing Rehabilitated: 50 Household Housing Unit
16	Section 108 Loan Repayment	2015	2015	Non-Housing Community Development	City of South Bend	Section 108 Loan Payment	CDBG: \$187,000	Other: 1 Other
17	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Rapid Re-Housing	ESG: \$85,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	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: \$35,000	Tenant-based rental assistance / Rapid Rehousing: 8 Households Assisted

**Table 6 – 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 ASSIST/AIDS MINISTRIES: Operating costs for the facility that houses individuals with AIDS.
2	<b>Goal Name</b>	Clearance and Demolition
	<b>Goal Description</b>	Demolition and Clearance of substandard structures in CT 6 and 19 for the purpose of remediating blight in low-income neighborhoods.
3	<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.
4	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Youth Service Bureau will provide emergency shelter and support services for homeless, unaccompanied youth.

5	<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; rapid re-housing and TBRA for DV victims transitioning out of homelessness.
6	<b>Goal Name</b>	Construction of Housing
	<b>Goal Description</b>	SOUTH BEND HERITAGE FOUNDATION: Construction subsidy for new home construction in the Lincoln Park neighborhood.
7	<b>Goal Name</b>	Direct Homeownership Assistance
	<b>Goal Description</b>	Community Homebuyers Corporation will provide closing cost/down payment assistance in the form of forgivable 2nd mortgages to low-mod income first-time homebuyers in the City of South Bend. The Northeast Neighborhood Revitalization Organization will provide downpayment assistance in the form of 2nd mortgages to low-mod income homebuyers in the Triangle neighborhood development area.
8	<b>Goal Name</b>	Rehab; Single-Unit Residential
	<b>Goal Description</b>	The Near Northwest Neighborhood, 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.
9	<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.
10	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	The Department of Community Investment, Near Northwest Neighborhood and South Bend Heritage Foundation will administer and/or manage programs and activities funded through HUD grants.
11	<b>Goal Name</b>	Technical Assistance
	<b>Goal Description</b>	The Neighborhood Resources Corp. will assist neighborhood associations and their members with leadership training and capacity building.

12	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Support for South Bend Human Rights Commission's Fair Housing investigation/education efforts.
13	<b>Goal Name</b>	Housing Counseling
	<b>Goal Description</b>	Homebuyer pre-purchase, foreclosure and credit counseling to low-mod income residents in St. Joseph County.
14	<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.
15	<b>Goal Name</b>	Owner-Occupied Rehab
	<b>Goal Description</b>	NEAR NORTHWEST NEIGHBORHOOD: 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 Olive Street-Lincolnway West neighborhood. REAL SERVICES: Repairs to senior citizen, low-mod income owner-occupied homes in the 2015 CDBG target areas.
16	<b>Goal Name</b>	Section 108 Loan Repayment
	<b>Goal Description</b>	Pay balance of Section 108 loan.
17	<b>Goal Name</b>	Rapid Re-Housing
	<b>Goal Description</b>	Provide rental and utility assistance to households transitioning out of homelessness.
18	<b>Goal Name</b>	Tenant-Based Rental Assistance
	<b>Goal Description</b>	Provide rental assistance for up to 8 severely mentally ill households.

## 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 and shelter/services for the homeless and severely mentally ill.

#	Project Name
1	DCI CDBG Administration
2	SBHF Administration
3	CHC Forgivable 2nd Mortgage
4	NNN Administration
5	SB Human Rights Comm Affirmative Fair Housing
6	DCI Housing Counseling Activity Delivery
7	NNN Activity Delivery
8	NNN Neighborhood Revitalization
9	SBHF Acquisition Rehab
10	REAL Services Caregiver Connection
11	South Bend Home Improvement Project
12	Rebuilding Together
13	Code Enforcement V&A Demolitions
14	SBPD Neighborhood Foot Patrols
15	HPC Administration
16	Habitat for Humanity Rehabilitation
17	NRC Technical Assistance
18	SBHF Activity Delivery
19	Section 108 Loan Repayment
20	HESG15 South Bend
21	DCI Consortium Administration
22	Oaklawn - TBRA
23	SBHF New Construction - SBMH
24	NNRO - Triangle Mortgage Subsidies
25	NNN - Neighborhood Revitalization

**Table 7 – Project Information**

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

## **needs**

Specific to CDBG funding, all of the activities are meant to 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 neighborhood areas to the north and south of Lincoln Way West in an attempt to be complementary and work together. The City of South Bend has 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 and allow for the demolition of vacant and abandoned structures in these areas. 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 by local non-profit housing organizations and private developers.

The Olive Street-Lincolnway West area, located within the Lincolnway West corridor and considered a key node, was chosen for the Rebuilding Together Program. Additionally, preference was given to the area bounded by Sample, Miami, Ewing and Michigan Streets. This geography is the target area for a planning initiative launched by the City in partnership with the new 466 Works organization.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	DCI CDBG Administration
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$318,000
	<b>Description</b>	Staff costs for administering the CDBG program.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	SBHF Administration
	<b>Target Area</b>	Census Tract 19
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$42,500
	<b>Description</b>	Support for the South Bend Heritage Foundation's administration of CDBG activities.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	South Bend Heritage Foundation offices at 803 Lincolnway West, South Bend, 46616.
	<b>Planned Activities</b>	
3	<b>Project Name</b>	CHC Forgivable 2nd Mortgage
	<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>	Assist low and moderate income homebuyers by providing forgivable second mortgages at 20% of purchase price.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 12 low-mod income households
	<b>Location Description</b>	Within the city limits of South Bend.
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	NNN Administration
	<b>Target Area</b>	Census Tract 6
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Support for Near Northwest Neighborhood, Inc.'s administration of CDBG activities
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	The Near Northwest Neighborhood's offices at 1007 Portage Ave., South Bend, 46616.
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	SB Human Rights Comm Affirmative 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>	Investigate complaints of housing discrimination filed with the SB Human Rights Commission. Provide promotional and educational workshops and PSAs informing citizens of equal opportunity and fair housing law and the complaint/grievance process.
	<b>Target Date</b>	12/31/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households will benefit from this activity.
	<b>Location Description</b>	Within the city limits of South Bend.
	<b>Planned Activities</b>	Investigate complains of housing discrimination in South Bend.
<b>6</b>	<b>Project Name</b>	DCI Housing Counseling 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>	Provide homeownership education, inspection & processing activities for CDBG funded housing programs.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 150 households will receive housing counseling and related services.
	<b>Location Description</b>	Within the boundaries of St. Joseph County, but primarily in South Bend.
	<b>Planned Activities</b>	Homeownership education, housing inspection and application processing.
<b>7</b>	<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: \$40,000
	<b>Description</b>	Increase the NNN's capacity to develop housing for low and moderate income families in South Bend's Near Northwest Neighborhood.
	<b>Target Date</b>	12/31/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Within Census Tract 6 in the Near Northwest Neighborhood of South Bend.
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	NNN Neighborhood Revitalization
	<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: \$200,000
	<b>Description</b>	Acquire and rehabilitate up one substandard property to be sold to an income eligible buyer.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low-mod income family will have access to affordable housing.
	<b>Location Description</b>	Within Census Tract 6 of the Near Northwest Neighborhood in South Bend.
	<b>Planned Activities</b>	Acquisition, rehab and resale.
<b>9</b>	<b>Project Name</b>	SBHF Acquisition Rehab
	<b>Target Area</b>	Census Tract 19
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$206,723
	<b>Description</b>	Acquire and rehabilitate one substandard property to be sold to an income eligible buyer.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low-mod household will have access to affordable housing.

	<b>Location Description</b>	Within Census Tract 19 in the Near West Side neighborhood in South Bend.
	<b>Planned Activities</b>	Acquisition, rehab and resale.
<b>10</b>	<b>Project Name</b>	REAL Services Caregiver Connection
	<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: \$100,000
	<b>Description</b>	Modify owner-occupied homes of low-mod income elderly residents.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 15 low-mod income elderly homeowners will receive essential home repairs.
	<b>Location Description</b>	Within the city limits of South Bend.
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	South Bend Home Improvement Project
	<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>	Provide essential home repairs for low-moderate income homeowners.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 20 low-mod income homeowners will receive essential home repairs.
	<b>Location Description</b>	Within the city limits of South Bend.
	<b>Planned Activities</b>	Essential home repairs.
<b>12</b>	<b>Project Name</b>	Rebuilding Together
	<b>Target Area</b>	Olive Street - Lincolnway West Neighborhood

	<b>Goals Supported</b>	Owner-Occupied Rehab
	<b>Needs Addressed</b>	Owner-Occupied Rehabilitation
	<b>Funding</b>	CDBG: \$163,074
	<b>Description</b>	Low and moderate income homeowners in South Bend's Olive Street - Lincolnway West area will be assisted with minor home repairs.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 15 low-mod income homeowners will receive essential home repairs.
	<b>Location Description</b>	The Olive Street - Lincolnway West neighborhood of South Bend.
	<b>Planned Activities</b>	Minor home repairs.
<b>13</b>	<b>Project Name</b>	Code Enforcement V&A Demolitions
	<b>Target Area</b>	Census Tract 6 Census Tract 19
	<b>Goals Supported</b>	Clearance and Demolition
	<b>Needs Addressed</b>	Public Improvements - Demolition
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Demolition and clearance of blighted vacant and/or abandoned structures in low and moderate income neighborhoods in South Bend.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 15 vacant and abandoned houses will be demolished in low-mod income neighborhoods.
	<b>Location Description</b>	Primarily census tracts 6, 19 and 20 in South Bend.
	<b>Planned Activities</b>	
<b>14</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>	The South Bend Police Department will provide overtime foot patrols within the Neighborhood Revitalization Area and other designated low and moderate income neighborhoods.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 44,300 residents of low-mod neighborhoods.
	<b>Location Description</b>	Low-mod income neighborhoods in South Bend.
	<b>Planned Activities</b>	Foot patrols to increase citizen contact with SBPD.
<b>15</b>	<b>Project Name</b>	HPC Administration
	<b>Target Area</b>	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>	Support administration of Section 106 requirements.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Within the boundaries of St. Joseph County, but primarily South Bend.
<b>Planned Activities</b>	Administration of Section 106 requirements.	
<b>16</b>	<b>Project Name</b>	Habitat for Humanity Rehabilitation
	<b>Target Area</b>	River Park Neighborhood
	<b>Goals Supported</b>	Rehab; Single-Unit Residential
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$115,000
	<b>Description</b>	Acquisition/rehabilitation of one home for resale to low-mod income homebuyer.
	<b>Target Date</b>	12/31/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One vacant/abandoned home will be acquired/rehabbed for resale to a low-mod income household.
	<b>Location Description</b>	Within the Lincoln Park neighborhood of South Bend.
	<b>Planned Activities</b>	Acquisition, rehab and resale.
<b>17</b>	<b>Project Name</b>	NRC Technical Assistance
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Technical Assistance
	<b>Needs Addressed</b>	Technical Assistance
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Technical assistance to neighborhood associations in low-mod income neighborhoods.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Within low-mod neighborhoods in South Bend.
	<b>Planned Activities</b>	Technical assistance to individuals/associations representing low-mod neighborhoods.
<b>18</b>	<b>Project Name</b>	SBHF Activity Delivery
	<b>Target Area</b>	Census Tract 19
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	Acquisition / Rehab
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Support costs of administering housing rehab programs.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Within census tract 19 in the Near West Side neighborhood of South Bend.

	<b>Planned Activities</b>	Administer housing rehab programs.
19	<b>Project Name</b>	Section 108 Loan Repayment
	<b>Target Area</b>	City of South Bend
	<b>Goals Supported</b>	Section 108 Loan Repayment
	<b>Needs Addressed</b>	Section 108 Loan Payment
	<b>Funding</b>	CDBG: \$187,000
	<b>Description</b>	Pay balance of Section 108 loan.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Not applicable.
	<b>Planned Activities</b>	Pay balance of Section 108 loan.
20	<b>Project Name</b>	HESG15 South Bend
	<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 Rapid Re-Housing Tenant-Based Rental Assistance
	<b>Needs Addressed</b>	Rapid Re-Housing
	<b>Funding</b>	ESG: \$212,235
	<b>Description</b>	2015 ESG funds will support the operation of homeless shelters and implement rapid re-housing strategies.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,000 residents of shelters and approximately 70 households transitioning out of homelessness.
	<b>Location Description</b>	Within the boundaries of St. Joseph County, but primarily South Bend.

	<b>Planned Activities</b>	Rent and utility assistance.
<b>21</b>	<b>Project Name</b>	DCI Consortium 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>	HOME: \$45,000
	<b>Description</b>	Administrative support to the St. Joseph County Housing Consortium.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	227 W. Jefferson Blvd., South Bend, 46601
	<b>Planned Activities</b>	HOME program administration.
<b>22</b>	<b>Project Name</b>	Oaklawn - TBRA
	<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: \$35,000
	<b>Description</b>	Rental subsidies for at least 8 severely mentally ill households.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 8 extremely mentally ill households.
	<b>Location Description</b>	Within the boundaries of St. Joseph County, but primarily South Bend.
	<b>Planned Activities</b>	Rental assistance.
	<b>Project Name</b>	SBHF New Construction - SBMH

23	<b>Target Area</b>	Lincoln Park Neighborhood
	<b>Goals Supported</b>	Construction of Housing
	<b>Needs Addressed</b>	New Construction
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	South Bend Heritage Foundation will build a new construction home in the Lincoln Park neighborhood as part of the South Bend Mutual Homes project.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low-mod income homebuyer.
	<b>Location Description</b>	Within the Lincoln Park neighborhood in South Bend.
	<b>Planned Activities</b>	One new construction home will be built as part of the South Bend Mutual Homes project.
24	<b>Project Name</b>	NNRO - Triangle Mortgage Subsidies
	<b>Target Area</b>	Northeast Neighborhood
	<b>Goals Supported</b>	Direct Homeownership Assistance
	<b>Needs Addressed</b>	Homeownership Assistance
	<b>Funding</b>	HOME: \$303,750
	<b>Description</b>	A homebuyer subsidy in the form of a 2nd forgivable mortgage will be provided to eligible low-mod homebuyers in the Triangle development area.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Six low-mod income homebuyers.
	<b>Location Description</b>	The Triangle development area (CT 10) in South Bend.
<b>Planned Activities</b>	Direct homebuyer assistance in the form of a 2nd forgivable mortgage.	
25	<b>Project Name</b>	NNN - Neighborhood Revitalization
	<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: \$352,395
<b>Description</b>	The Near Northwest Neighborhood, Inc. will acquire vacant homes in CT 6, rehab and sell them to income-eligible buyers.
<b>Target Date</b>	12/31/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low-mod income homebuyers.
<b>Location Description</b>	With the Near Northwest Neighborhood (CT 6 only) in South Bend.
<b>Planned Activities</b>	Two vacant homes will be acquired, rehabbed and sold to income-eligible buyers.

## **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 44% of federal funds will be directed to other sites across the City, it is anticipated that 36% of the City of South Bend 2015 HCD 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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Northeast Neighborhood	9
City of Mishawaka	0
St. Joseph County - Not South Bend or Mishawaka	0
City of South Bend	44
Census Tract 6	23
Census Tract 19	13

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of the Community Development Corporations (CDCs) complementing previous investment
- Areas of need per NSP determinations
- Location of most vacant and abandoned structures
- High foreclosure rate (NSP)
- Age of housing stock
- High cost loans (NSP)

- Completing the 5-year plan as outlined in the 2010-2014 Housing and Community Development (HCD) Plan

## **Discussion**

## Affordable Housing

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

#### Introduction

For the City of South Bend, priority areas include housing needs for elderly homeowners, frail elderly homeowners with medical issues, persons with mental disabilities, persons with physical disabilities, and persons with HIV/AIDS. It is expected that approximately 100 people will be assisted in 2015.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	50
Non-Homeless	15
Special-Needs	10
Total	75

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	50
The Production of New Units	3
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	57

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

#### Discussion

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

### **Introduction**

#### **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.

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

Currently unknown. Please see section NA-35 for a discussion of the Housing Authority of South Bend.

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

The HASB has appealed its rating of 56 on the PHAS. Should the appeal not be successful, the HASB would be receptive to any assistance offered. The HASB is preparing for the submission of its unaudited 2014 FASS. The HASB has scheduled its next round of physical inspections and is currently preparing properties for this inspection. The Board of Commissioners was replaced and a new Board is ready to assume responsibility for leadership and governance of the HASB.

### **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 with the HPRP to ESG transition.
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them.
- Reducing the unsheltered or precariously housed population.
- Reducing the time spent in transitional housing.

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

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

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**

**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

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

The 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**

## **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 City of South Bend awarded HPRP, 2nd Allocation 2011 ESG funds, and 2013 ESG funds to Dismas House, an organization which provides support and job referral services to ex-offenders, for the time period of October 2009 - December 2013. The agency did not apply to the City for 2014 ESG funds.

The Residential Tax Abatement program is available to potential homeowners for consideration when

thinking about homeownership. This allows a phasing in the costs that can lessen the immediate financial burden and, coupled with the legislative property tax cap, could be critical to new homeowners.

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

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

## **Discussion**

## **AP-85 Other Actions - 91.420, 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. City's continuing support of housing counseling, successful renewal of Indiana Foreclosure Prevention Network (IFPN) and Hardest Hit Funds (HHF) awards, and outreach efforts for Making Home Affordable will ultimately assist those facing foreclosure.
4. Continuum of Care strategic planning to strengthen the structure, communication and efforts to support the homeless and special needs populations through the following actions:
  - Broaden existing shelter and homelessness prevention activities.
  - Emphasize Rapid Re-housing (helping individuals and families who are literally homeless [in a shelter or sleeping place not meant for human habitation]) to quickly access permanent housing.
  - Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
  - Align the ESG program with other HUD programs.
  - Support more coordinated and effective data collection, performance measurement, and program evaluation.

#### **Actions planned to foster and maintain affordable housing**

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

- Grants to owner occupied homes for Home rehabilitation/repair/purchase
- Home modifications for elderly and disabled homeowners

- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers

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

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 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, continue to meet every month to discuss program status and funding opportunities, and to address the broader issues of homelessness in the community.

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

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.4.

### **Discussion**

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	18,000
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>18,000</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.	80.00%

#### 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 December 13, 2010"

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

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

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(l)(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

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Maplebrook Survey Data
	<b>List the name of the organization or individual who originated the data set.</b> City
	<b>Provide a brief summary of the data set.</b> Survey conducted by the City
	<b>What was the purpose for developing this data set?</b> Detailed analysis of potential target area.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>

10-Mar-15	HCD Application Projected CDBG Recommendations for Program Year 2015						
	CDBG - City of South Bend						
			2015 Entitlement	\$2,344,084			
			Reprogrammable funds	\$0			
	<b>Admin subject to 20% cap:</b>	<b>\$472,416.80</b>	Program income	\$18,000			
	Public Services subject to 15% cap:	\$354,312.60	Total available for 2015	\$2,362,084			
AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2014 Allocation	2015 Requests	2015 Recommendations	
<b>ADMINISTRATION (SUBJECT TO 20% CAP)</b>							
Department of Community Investment	General Admin C&ED	570.205 & 570.206	Presumed	260,000	300,000	300,000	
Downtown South Bend, Inc.	Parking Lot Program Income	570.206	Presumed	18,000	18,000	18,000	
Near Northwest Neighborhood, Inc	NNN Admin	570.206	Presumed	70,000	120,000	50,000	
South Bend Heritage Foundation	SBHF Admin	570.206	Presumed	90,000	\$87,500	42,500	
Historic Preservation Commisison	106 Reviews - ERRs		Presumed	0	\$5,000	5,000	
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)	Presumed	10,000	10,000	10,000	
			<b>SUB-TOTAL</b>	<b>448,000</b>	<b>540,500</b>	<b>425,500</b>	
<b>HOMEOWNERSHIP</b>							
<b>Homeownership Assistance</b>							
Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/mod Housing	200,000	200,000	200,000	
Department of Community Investment	Activity Delivery-includes small amount Hous Cslng	570.202(b)(9)&570.201(n)	Low/mod Housing	74,787	74,787	74,787	
SBHF	Activity Delivery-HO Counseling/services	570.202(b)(9)&570.201(n)	Low/mod housing	0	87,500	45,000	
Near Northwest Neighborhood, Inc	Activity Delivery - HO services	570.202(b)(9)	Low/mod Housing	30,000	50,000	40,000	
			<b>SUB-TOTAL</b>	<b>304,787</b>	<b>412,287</b>	<b>359,787</b>	
<b>Acquisition / Rehab/New Construction</b>							
Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale in CT 6 - 1 home	570.201(a)(b)(d)(f)(i)	Low/mod Housing	78,000	722,500	200,000	
South Bend Heritage Foundation	Acquisition / Rehab / Resale in Lincoln Park/NWS -1 home	570.201(a)(b)(d)(f)(i)	Low/Mod Housing	0	438,750	206,723	
Habitat for Humanity	Acquisition / Rehab / Resale @733 S. 30th St	570.201(a)(b)(d)(f)(i)	Low/mod Housing	0	115,000	115,000	
Habitat for Humanity - Lincoln Park Neighborhood	Acq/rehab in Lincoln Park - 1 home	570.201(a)(b)(d)(f)(i)	Low/mod housing	0	50,000	0	
			<b>SUB-TOTAL</b>	<b>78,000</b>	<b>1,276,250</b>	<b>521,723</b>	
<b>REHABILITATION</b>							
Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/mod Housing	0	200,000	100,000	
SBHIP - Department of Community Investment	Homeowner Rehab - SBHIP	570.202(b)(2)	Low/mod Housing	233,137	300,000	200,000	
Rebuilding Together	Rebuilding Together	570.202(b)(2)	Low/mod Housing	200,000	150,000	163,074	
			<b>SUB-TOTAL</b>	<b>433,137</b>	<b>650,000</b>	<b>463,074</b>	
<b>PUBLIC IMPROVEMENTS-DEMOLITION</b>							
City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	462,086	300,000	300,000	
			<b>SUB-TOTAL</b>	<b>462,086</b>	<b>300,000</b>	<b>300,000</b>	
<b>TECHNICAL ASSISTANCE</b>							
NRC	Neighborhood Capacity Building	570.201(p)	Low/mod Area Benefit	15,000	15,000	15,000	
			<b>SUB-TOTAL</b>	<b>15,000</b>	<b>15,000</b>	<b>15,000</b>	
<b>PUBLIC SERVICES</b>							
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>	
<b>SECTION 108</b>							
Last Loan Payment			Low/mod benefit	890,000	187,000	187,000	
			<b>SUB-TOTAL</b>	<b>890,000</b>	<b>187,000</b>	<b>187,000</b>	
<b>PUBLIC FACILITY IMPROVEMENTS</b>							
Casie Center	Renovation/Constructon/Acquisition	570.201 ©	Low/mod area benefit	0	200,000	0	
			<b>SUB- TOTAL</b>	<b>0</b>	<b>200,000</b>	<b>0</b>	
			<b>TOTAL</b>	<b>2,721,010</b>	<b>3,671,037</b>	<b>2,362,084</b>	

