

DRAFT

HOUSING AND COMMUNITY DEVELOPMENT SECOND YEAR ACTION PLAN (2016)

Including:

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

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

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

Executive Summary

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

1. Introduction

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

All 2016 CDBG-funded activities will coordinate with geographic priorities of the Vacant and Abandoned Housing Initiative and the West Side Corridors Plan. A preference will be given to activities targeting the Lincolnway West Corridor and neighborhood areas to the north and south of Lincoln Way West as a means to complement those endeavors. The City of South Bend has targeted specific portions of the Near Northwest (Census Tract 6) and Near West Side including the Lincoln Park neighborhood (Census Tract 19) for programs that promote first time homebuyers, create and renovate quality rental properties, and remove vacant and abandoned structures. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see redevelopment activity by local non-profit housing organizations and private developers.

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

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

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

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

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

Numerous sources of funding are expected to be available to supplement the federal dollars for Supporting Homeowners and Helping Renters become Homeowners. In addition to annual CDBG and HOME funds, Neighborhood Stabilization Program 3 (NSP3) program income, private local financial institution support, and general community donations are anticipated. A consortium of six local financial institutions will continue to pool resources to provide mortgage assistance to new homeowners through the Community Homebuyers Corporation (CHC) program. Rebuilding Together will rehab homes with CDBG dollars and local labor and material donations. South Bend Home Improvement Program (SBHIP) will rehab owner-occupied homes with CDBG.

Housing counseling will be made available through CDBG, South Bend city resources and state dollars via the Indiana Foreclosure Prevention Network. Additionally, in 2011, the Hardest Hit Funds Program was added to the pool of assistance to those facing foreclosure. These sources fund the counseling activity that supports the efforts to assist homeownership. Over 200 households are expected to attend a counseling session and or class in 2016.

3. Evaluation of past performance

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

CDBG funds are used to ameliorate the impact of foreclosed, vacant and/or abandoned homes in South Bend's low-moderate income neighborhoods through a demolition program. In 2016, demolitions will continue to be funded with CDBG.

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

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

To ensure compliance with applicable requirements, every CDBG, HOME and ESG subrecipient is desktop-monitored multiple times throughout the year. This monitoring occurs with each claim for reimbursement and each application for funding that is submitted to the Department of Community Investment (DCI). All subrecipients receive feedback and/or guidance via email and phone communication, and in-person meetings with DCI staff. In addition, DCI staff conduct at least eight (8) on-site monitoring visits of sub-grantees every year to review their internal systems. As part of the monitoring visit, DCI staff meets with appropriate members of the sub-grantee staff to review procedures, client files, financial records and other pertinent data. Any new sub-recipient is monitored in their first year of funding.

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

The proposed 2016 Housing and Community Development Plan will be available for review September 30, 2015, for a thirty (30) day period, ending October 30, 2015. Comments will be accepted during those 30 days and will be considered when developing the Final 2016 Action Plan. Two public hearings (one in Mishawaka and one in South Bend) are scheduled to be held October 13, 2015, during the public comment period. Notice of the public hearings will be published in the South Bend Tribune and El Puente.

5. Summary of public comments

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

A summary of public comments will be included in the Final 2016 Action Plan.

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

A summary of public comments/views not accepted and the reasons for not accepting them will be included in the Final 2016 Action Plan.

7. Summary

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

Pamela Meyer, Director of Neighborhood Engagement
City of South Bend Department of Community Investment
227 W. Jefferson Blvd.
South Bend, IN 46601
(574) 235-5845 or pmeyer@southbendin.gov

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

1. Introduction

The 2016 Action Plan is prepared in consultation with community, governmental, public housing authorities, and nonprofit service and neighborhood organizations. Several federal, state and regional sources for information on economic, health, assisted housing, and social service issues are utilized. Dialogue with local sub-grantees and the Continuum of Care (CoC) is on-going.

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

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

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

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

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

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through: monthly meetings between SBHF/NNRO and DCI staff; St. Joseph County Housing Consortium meetings; participation in the Supportive Housing Institute; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow SBHF/NNRO to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations. In addition, SBHF will serve as developer of the proposed Frequent Users Systems Engagement (FUSE) project.
3	Agency/Group/Organization	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through: monthly meetings between Habitat and DCI staff; St. Joseph County Housing Consortium meetings; email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow the Habitat to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.
4	Agency/Group/Organization	Center for the Homeless, Inc
	Agency/Group/Organization Type	Housing Services-homeless

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through Continuum of Care Meetings and one-on-one discussions between HASB and DCI staff. Improved communication regarding projects that impact both HASB and City resources, and continued collaborations such as the Lead Hazard Control Grant, the City's Home Repair program and Environmental Reviews are anticipated outcomes.
9	Agency/Group/Organization	Housing Assistance Office
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through one-on-one discussions between HAO and DCI staff. Continued education and better understanding of program regulations will allow HAO to have the greatest impact with limited funds and to best respond to the application process.
10	Agency/Group/Organization	LIFE TREATMENT CENTERS
	Agency/Group/Organization Type	Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary consultation occurred through monthly Continuum of Care meetings. Additional consultation was via email and phone conversations. The issues, goals and specific policies discussed and adopted are the basis for improved coordination in service delivery, and reflect requirements of the ESG RFP.

11	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Continuum of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
12	Agency/Group/Organization	Bridges out of Poverty
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through group and one-on-one meetings between Bridges, DCI and City staff. It is anticipated that initiatives will be developed to assist individuals out of poverty.
13	Agency/Group/Organization	466 Works
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation occurred through meetings between 466 Works and DCI staff, email and phone conversations. It is anticipated that a clear understanding of geographic and programmatic priorities will allow 466 Works to respond accordingly to the federal funding application/RFP process. It is also anticipated that consultation about requirements and processes will optimize compliance with regulations.
14	Agency/Group/Organization	Memorial Hospital
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Memorial Hospital has been consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that Memorial will support the project by providing data of homeless, frequent users of their emergency services.
15	Agency/Group/Organization	Indiana Health Centers
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Health Centers was consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that Indiana Health Centers will coordinate with other providers on the supportive services portion of the project.

16	Agency/Group/Organization	United Way of St. Joseph County
	Agency/Group/Organization Type	Services-Health Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way was consulted, through project meetings and email, regarding the proposed Frequent Users Systems Engagement (FUSE) project. It is anticipated that United Way will assist with outcomes measurement.

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

All relevent agencies were consulted.

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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.

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

As an entitlement community, the City of South Bend annually receives approximately \$2,344,000 in Community Development Block Grant (CDBG) funds, approximately \$680,000 in HOME funding and approximately \$212,000 in Emergency Solutions Grant (ESG) funds. In addition, CDBG and HOME prior year resources are incorporated into annual budgets.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,344,084	0	227,312	2,571,396	0	All activities receiving South Bend's CDBG funding are generally targeted to specific and complementary geographies and activities. In 2016 South Bend will continue to target the Near Northwest and Near West Side Neighborhoods through partnerships with two CDCs, and Habitat for Humanity. The Rum Village Neighborhood (CT 28, 30, 31) will be targeted for an owner-occupied home repair program. These areas show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also neighborhoods that have begun to see some redevelopment activity and have greater market potential. Programs that assist existing owner-occupants with repairs and promote first time homebuyers will help support housing throughout the City of South Bend.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	680,000	856,692	160,000	1,696,692	0	2016 HOME funding will support housing programs such as acquisition/rehabilitation/resale, new home construction and tenant-based rental assistance throughout St. Joseph County. The HOME program will also fund a Frequent Users System Engagement (FUSE) project in South Bend. The HOME program will exceed the 25 percent match requirements through private funding, project sponsors and banked match.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,000	0	0	212,000	0	Based on agreement with the St. Joseph County Continuum of Care, 2016 ESG funding will be allocated as follows: up to 7.5% for program administration; no less than 32.5% for rapid re-housing; and, no more than 60% of funds will be spent on operations and essential services and for emergency shelters.

Table 1 - Expected Resources – Priority Table

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

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

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

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

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

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: \$70,500	Homeless Person Overnight Shelter: 2617 Persons Assisted
2	Rapid Re-Housing	2015	2016	Homeless	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance Rapid Re-Housing	ESG: \$20,500	HIV/AIDS Housing Operations: 17 Household Housing Unit
3	Clearance and Demolition	2015	2016	Non-Housing Community Development	City of South Bend	Public Improvements - Demolition	CDBG: \$150,000	Buildings Demolished: 10 Buildings
4	Public Services (General)	2015	2016	Non-Housing Community Development	City of South Bend	Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Youth Services	2015	2016	Homeless	City of South Bend	Shelter Operations Rapid Re-Housing	ESG: \$60,300	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 170 Persons Assisted
6	Battered and Abused Spouses	2015	2016	Homeless	City of South Bend	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing	ESG: \$58,700	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted Homeless Person Overnight Shelter: 845 Persons Assisted
7	Construction of Housing	2015	2016	Affordable Housing	City of Mishawaka City of South Bend Lincoln Park Neighborhood	New Construction	HOME: \$1,104,000	Homeowner Housing Added: 9 Household Housing Unit Housing for Homeless added: 32 Household Housing Unit
8	Direct Homeownership Assistance	2015	2016	Affordable Housing	St. Joseph County - Not South Bend or Mishawaka City of South Bend	Homeownership Assistance	CDBG: \$200,000 HOME: \$56,250	Direct Financial Assistance to Homebuyers: 12 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Tenant-Based Rental Assistance	2015	2015	Non-Homeless Special Needs	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Tenant-Based Rental Assistance	HOME: \$40,000	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted
10	Rehab; Single-Unit Residential	2015	2016	Affordable Housing	City of South Bend Census Tract 6 Census Tract 19 Lincoln Park Neighborhood	Acquisition / Rehab	CDBG: \$1,017,110 HOME: \$303,000	Homeowner Housing Added: 8 Household Housing Unit
11	Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Administration	CDBG: \$355,000 HOME: \$45,000 ESG: \$2,000	Other: 1 Other
12	Rehabilitation Administration	2015	2016	Affordable Housing	Census Tract 6 Census Tract 19	Acquisition / Rehab	CDBG: \$137,500	Other: 2 Other
13	Technical Assistance	2015	2016	Non-Housing Community Development	City of South Bend	Technical Assistance	CDBG: \$16,265	Other: 2 Other
14	Fair Housing	2015	2016	Non-Housing Community Development	City of South Bend	Fair Housing	CDBG: \$10,000	Other: 200 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Housing Counseling	2015	2016	Affordable Housing	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Housing Counseling	CDBG: \$74,787	Other: 200 Other
16	Historic Preservation Administration	2015	2016	Administration	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend	Historic Preservation Administration	CDBG: \$5,000	Other: 1 Other
17	Owner-Occupied Rehab	2015	2016	Affordable Housing	City of South Bend	Owner-Occupied Rehabilitation	CDBG: \$350,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Operating Costs of Homeless/AIDS Patients Programs
	Goal Description	CENTER FOR THE HOMELESS: Operating costs for facility that houses homeless individuals and families. LIFE TREATMENT CENTER: Operating costs for the facility that houses substance-dependent homeless individuals. AIDS MINISTRIES/AIDS ASSIST: Operating costs for the facility that houses individuals with AIDS.
2	Goal Name	Rapid Re-Housing
	Goal Description	Rental and utility assistance to households transitioning out of homelessness.

3	Goal Name	Clearance and Demolition
	Goal Description	Demolition and Clearance of substandard structures in low-moderate income neighborhoods for the purpose of remediating blight.
4	Goal Name	Public Services (General)
	Goal Description	The South Bend Police Department will provide a non-threatening presence in targeted low-mod income South Bend neighborhoods via bike/foot patrols.
5	Goal Name	Youth Services
	Goal Description	Youth Service Bureau will provide emergency shelter and support services for homeless, unaccompanied youth.
6	Goal Name	Battered and Abused Spouses
	Goal Description	Operating costs for the YWCA's facility that houses battered spouses and children; utility/rent deposits and tenant-based rental assistance for DV victims transitioning out of homelessness.
7	Goal Name	Construction of Housing
	Goal Description	SOUTH BEND HERITAGE FOUNDATION: Construction subsidies for energy-efficient new homes in the Lincoln Park neighborhood in South Bend. HABITAT FOR HUMANITY: Construction subsidies for new homes in Mishawaka.
8	Goal Name	Direct Homeownership Assistance
	Goal Description	COMMUNITY HOMEBUYER CORPORATION (CHC): Down payment and/or closing cost assistance to low-mod income first-time homebuyers in South Bend. ST. JOSEPH COUNTY HOUSING AUTHORITY: Down payment assistance to low-mod income first-time homebuyers in unincorporated St. Joseph County.
9	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Rental assistance for up to nine (9) severely mentally ill households.

10	Goal Name	Rehab; Single-Unit Residential
	Goal Description	The NEAR NORTHWEST NEIGHBORHOOD, INC., SOUTH BEND HERITAGE FOUNDATION and HABITAT FOR HUMANITY will acquire and rehab vacant/abandoned properties in the City of South Bend for resale to income-eligible buyers.
11	Goal Name	Administration
	Goal Description	The DEPARTMENT OF COMMUNITY INVESTMENT, NEAR NORTHWEST NEIGHBORHOOD, INC. and SOUTH BEND HERITAGE FOUNDATION will administer and/or manage programs and activities funded through HUD grants.
12	Goal Name	Rehabilitation Administration
	Goal Description	NEAR NORTHWEST NEIGHBORHOOD: Planning activities in support of affordable housing and neighborhood development projects. SOUTH BEND HERITAGE FOUNDATION: Planning activities and homebuyer counseling in support of affordable housing and neighborhood development projects.
13	Goal Name	Technical Assistance
	Goal Description	NEIGHBORHOOD RESOURCES CORPORATION will provide assistance to neighborhood associations and their members with leadership training and capacity building.
14	Goal Name	Fair Housing
	Goal Description	Support for SOUTH BEND HUMAN RIGHTS COMMISSION'S Fair Housing investigation/education efforts.
15	Goal Name	Housing Counseling
	Goal Description	Homebuyer pre-purchase, foreclosure and credit counseling to low-mod income residents of St. Joseph County.
16	Goal Name	Historic Preservation Administration
	Goal Description	Subsidize the St. Joseph County Historic Preservation Commission for assistance with environmental reviews of federally-funded projects.

17	Goal Name	Owner-Occupied Rehab
	Goal Description	SOUTH BEND HOME IMPROVEMENT PROGRAM: Major repairs to low-mod income owner-occupied homes throughout the City of South Bend. REBUILDING TOGETHER: Repairs to low-mod income owner-occupied homes in the Rum Village neighborhood.

Table 3 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

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

Table 3 – Project Information

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

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

The Rum Village neighborhood, located within census tracts 28, 30, 31 and 34, was chosen for the Rebuilding Together Program.

AP-38 Project Summary

Project Summary Information

Table 4 – Project Summary

1	Project Name	DCI Administration
	Target Area	City of South Bend
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$300,000
	Description	Subsidize costs of administering the City of South Bend's CDBG program.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	227 W. Jefferson Blvd., Suite 1400S, South Bend (Department of Community Investment)
	Planned Activities	CDBG program administration
2	Project Name	HPC 106 Reviews
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Historic Preservation Administration
	Needs Addressed	Historic Preservation Administration
	Funding	CDBG: \$5,000

	Description	Subsidize staff costs for Historic Preservation Commission to complete environmental reviews of federally-funded activities.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	St. Joseph County
	Planned Activities	Complete the Historic 106 Review portion of environmental reviews for federally-funded activities.
3	Project Name	Human Rights Commission Fair Housing
	Target Area	City of South Bend
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$10,000
	Description	Subsidize staff costs for SB Human Rights Commission to provide fair housing training and education, and to conduct investigations of fair housing complaints.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households in South Bend will receive assistance with fair housing concerns.
	Location Description	City of South Bend
	Planned Activities	Fair housing training and education; housing discrimination investigations.
4	Project Name	NNN CDBG Administration
	Target Area	Census Tract 6

	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$40,000
	Description	Subsidize NNN staff costs for administering CDBG activities.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	1007 Portage Avenue, South Bend (NNN offices)
	Planned Activities	Administration of the Near Northwest Neighborhood, Inc.'s CDBG activities.
5	Project Name	DCI Activity Delivery
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend
	Goals Supported	Housing Counseling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$74,787
	Description	Subsidize DCI staff costs for housing counseling, application processing, and home inspections.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 low-mod income individuals/families
	Location Description	227 W. Jefferson Blvd., Suite 1400S, South Bend (Department of Community Investment)

	Planned Activities	Housing counseling; application processing; home inspections
6	Project Name	NNN Activity Delivery
	Target Area	Census Tract 6
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$50,000
	Description	Subsidize NNN staff costs directly related to CDBG activities.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low-mod income households seeking to purchase affordable homes
	Location Description	1007 Portage Avenue, South Bend (NNN offices)
	Planned Activities	Marketing, outreach, application processing
7	Project Name	SBHF Activity Delivery
	Target Area	City of South Bend Census Tract 19 Lincoln Park Neighborhood
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$87,500
	Description	Subsidize SBHF staff costs directly related to CDBG activities.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-mod income households seeking to purchase affordable homes; six (6) low-mod income families seeking to rent energy-efficient single family homes; 32 chronically homeless individuals with substance abuse issues seeking affordable housing/support services; 20 low-mod income homeowners in the Rum Village neighborhood seeking home repairs.
	Location Description	803 Lincolnway West, South Bend (South Bend Heritage Foundation offices)
	Planned Activities	Marketing, outreach, application processing, homeownership counseling, event coordination
8	Project Name	V & A Demolitions
	Target Area	City of South Bend
	Goals Supported	Clearance and Demolition
	Needs Addressed	Public Improvements - Demolition
	Funding	CDBG: \$150,000
	Description	Hard costs associated with demolition of vacant and abandoned properties in South Bend.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	South Bend
Planned Activities	Demolition of substandard vacant/abandoned structures in South Bend.	
9	Project Name	La Casa Food Pantry Improvements
	Target Area	City of South Bend
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$36,000

	Description	Construction costs for making La Casa de Amistad's food pantry ADA accessible.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,192 low-mod income, primarily hispanic, residents in 46628 zip code
	Location Description	746 S. Meade St., South Bend, 46619 (La Casa de Amistad offices)
	Planned Activities	Rehab to make food pantry ADA accessible
10	Project Name	Community Homebuyers Corporation
	Target Area	City of South Bend
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$200,000
	Description	Direct assistance in the form of forgivable second mortgages and/or closing costs for low-mod income first time homebuyers.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14 low-mod income, first-time homebuyers
	Location Description	South Bend
	Planned Activities	Downpayment assistance, closing cost assistance
11	Project Name	South Bend Home Improvement Program
	Target Area	City of South Bend
	Goals Supported	Owner-Occupied Rehab

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

13	Target Area	Census Tract 6
	Goals Supported	Rehab; Single-Unit Residential
	Needs Addressed	Acquisition / Rehab
	Funding	CDBG: \$369,000
	Description	Vacant homes in CT 6 will be acquired and rehabbed for resale to income-eligible buyers.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-mod income households seeking to purchase affordable homes
	Location Description	Census tract 6 in South Bend
	Planned Activities	Acquisition, rehabilitation, resale
	14	Project Name
Target Area		Census Tract 19 Lincoln Park Neighborhood
Goals Supported		Rehab; Single-Unit Residential
Needs Addressed		Acquisition / Rehab
Funding		CDBG: \$438,750
Description		Vacant homes in the Lincoln Park neighborhood will be acquired and rehabbed for resale to low-mod income buyers.
Target Date		12/31/2017
Estimate the number and type of families that will benefit from the proposed activities		Two (2) low-mod income households

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

	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Low-mod income neighborhoods in South Bend
	Planned Activities	Neighborhood Leadership Academy; subsidize Exec. Director salary; regional neighborhood conference attendance
17	Project Name	SBPD Neighborhood Foot Patrols
	Target Area	City of South Bend
	Goals Supported	Public Services (General)
	Needs Addressed	Public Services
	Funding	CDBG: \$90,000
	Description	Subsidize salary costs of police department foot patrols in neighborhood reclamation areas.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 45,000 residents of low-mod income neighborhoods in South Bend
	Location Description	SBPD Neighborhood Reclamation Area (low-mod income neighborhoods in South Bend)
	Planned Activities	
18	Project Name	Tenant-Based Rental Assistance
	Target Area	City of Mishawaka St. Joseph County - Not South Bend or Mishawaka City of South Bend

	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Tenant-Based Rental Assistance
	Funding	HOME: \$40,000
	Description	Subsidize rents for severely mentally ill Oaklawn clients.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Approximately nine (9) severely mentally ill Oaklawn clients
	Location Description	Throughout St. Joseph County
	Planned Activities	Rent security deposits; rent subsidies
19	Project Name	SBHF Energy Efficient Home
	Target Area	Lincoln Park Neighborhood
	Goals Supported	Construction of Housing
	Needs Addressed	New Construction
	Funding	HOME: \$25,000
	Description	Subsidize construction costs for installing solar energy panels in new construction homes in Lincoln Park area.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low-mod income renter seeking an energy-efficient home
	Location Description	Lincoln Park neighborhood
	Planned Activities	New housing construction

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

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

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

	Funding	HOME: \$56,250
	Description	Direct homeownership assistance for first-time homebuyers in unincorporated St. Joseph County.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-mod income homebuyers seeking affordable homes in unincorporated St. Joseph County
	Location Description	North Liberty and Walkerton
	Planned Activities	Down payment assistance
26	Project Name	ESG Shelter Operations / Rapid Rehousing / Admin
	Target Area	City of South Bend
	Goals Supported	Operating Costs of Homeless/AIDS Patients Programs Youth Services Battered and Abused Spouses Rapid Re-Housing Tenant-Based Rental Assistance
	Needs Addressed	Tenant-Based Rental Assistance Shelter Operations Rapid Re-Housing
	Funding	ESG: \$212,000
	Description	Subsidize costs of operating emergency homeless shelters; provide utility/rent deposits; rental assistance
	Target Date	12/31/2017

	Estimate the number and type of families that will benefit from the proposed activities	3,706 homeless individuals/families
	Location Description	South Bend
	Planned Activities	Emergency shelter operations; rent/utility deposits; rent subsidies; case management

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

While 40% of federal funds will be directed to other sites across the City, it is anticipated that 45% of the City of South Bend 2016 Action Plan-related funds will be allocated to census tracts 6 and 19. These neighborhoods show relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incidence of sub-prime loans. The target areas, adjacent to downtown, are also areas that have begun to see some redevelopment activity, have greater market potential, and have been areas of focus by local nonprofit housing organizations.

Geographic Distribution

Target Area	Percentage of Funds
River Park Neighborhood	
Northeast Neighborhood	0
City of Mishawaka	3
St. Joseph County - Not South Bend or Mishawaka	2
City of South Bend	52
Census Tract 6	19
Census Tract 19	1
Lincoln Park Neighborhood	23
Olive Street - Lincolnway West Neighborhood	

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on data received from HUD for the NSP1 and NSP3 programs, the areas of greatest need in the City of South Bend were identified as Census Tracts 6, 4, 21, and 5, four of which are located in the Near Northwest and Near West Neighborhoods. The City also identified Census Tracts 19 and 20 as areas of greatest need based on the data and foreseen likelihood of foreclosures. Census Tract 19 is ranked as the 10th area most in need; however, it is believed that its proximity to four of the top five census tracts makes it a critical area to help stabilize. For 2016 the City of South Bend will focus funds for housing activities in Census Tracts 6 and 19.

Additionally, the geographic allocation of resources was based upon:

- History of the City's focus/redevelopment and support of the Community Development

Corporations (CDCs) complementing previous investment

- Areas of need per NSP determinations
- Location of most vacant and abandoned structures
- High foreclosure rate (NSP)
- Age of housing stock
- High cost loans (NSP)
- Completing the 5-year plan as outlined in the 2015-2019 Housing and Community Development (HCD) Plan

Discussion

Affordable Housing

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

Introduction

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

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

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

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

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

Discussion

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

Introduction

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. The current HUD designation of "Troubled" status for the Housing Authority of South Bend indicates there are a series of issues affecting all programs.

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 has scheduled its next round of physical inspections and is currently preparing properties for this inspection. The previous Board of Commissioners was replaced and a new Board assumed 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
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them
- Reducing the unsheltered or precariously housed population
- Reducing the time spent in transitional housing

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

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

The St. Joseph County CoC developed the following discharge coordination policies for foster care, health care, and mental health systems of care.

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

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

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

Discussion

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing - 91.420, 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 Residential Tax Abatement program is available to potential homeowners for consideration when

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

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

In an effort to expand the jurisdiction of the South Bend Human Rights Commission, the Chair of the Commission and the Executive Director met with the Mishawaka Common Council in October 2013. 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. The City of South Bend supports a tax credit project to create affordable housing for chronically homeless individuals with substance abuse issues (FUSE project).
5. 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 low-mod income owner occupied homes for rehabilitation/repair/purchase
- Delinquency & foreclosure resolution for existing homeowners
- Clearance and demolition
- Homebuyer education programs/training
- Acquisition/rehab for resale to income-qualified homebuyers
- Housing co-op of single-family homes that will be available to low-mod income renters

Actions planned to reduce lead-based paint hazards

All homeownership rehab programs receiving federal dollars work collaboratively with the St. Joseph County Health Department and the Housing Authority of South Bend (HASB). To address lead hazard remediation, the Health Department, in partnership with HASB, applied for and received a \$3 million HUD Lead Hazard Control grant in 2006. The community provided more than \$1 million in matching and in-kind support toward this grant. In 2012, the Health Department, in partnership with the Housing Authority of South Bend, applied for and received additional funding in the amount of \$2.48 million, with a match/local contributions of \$1,401,863. The HASB is currently marketing a program that invites homeowners to have their homes tested for lead with the possibility of having the lead remediated through the Lead Hazard Control Grant.

The Housing Authority of South Bend maintains a Section 8 Landlord Assistance Program in which any resident living in a Section 8 unit that has been identified as lead contaminated and where the owner refuses to bring the home into a lead safe status, has an absolute preference on the Public Housing waiting list for the first available unit. Additionally, any pre-1978 Section 8 home that is identified during the Housing Authority's Annual Housing Quality Standards Inspection as having chipping, peeling or cracking paint must receive and pass a clearance test by a State certified inspection.

These policies have significantly increased the number of affordable housing units that are lead-safe in the City. The HASB also maintains an active list of current lead safe addresses at <http://www.hasbonline.com/docs/safe.pdf>

Actions planned to reduce the number of poverty-level families

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

workforce training initiative, "Supporting Manufacturers and Regional Talent" (SMART). SMART assists residents in obtaining the necessary skills to participate in a wider range of employment opportunities. Participants are trained through IVY Tech as skilled workers in manufacturing. The program helps develop a skilled workforce to meet the needs of local manufacturers.

Actions planned to develop institutional structure

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

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

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

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

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

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

The Continuum of Care is formalizing their structure, Board and membership. Monthly, as well as special topic CoC meetings are held. The CoC seeks to expand membership to include developers, and others with diverse backgrounds.

2. The Public Housing Authority is a member of the CoC.

3. The City, through its partnership with the Urban Enterprise Association of South Bend, Inc., is in discussion with United Way and 1st Source Bank to launch a Bank On program. Bank On is one tool to help address the financial literacy of residents in the community. Bank On works to connect unbanked

and underbanked residents with safe and affordable financial services.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	78.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

Not applicable.

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

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

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

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

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

Not applicable.

Emergency Solutions Grant (ESG) Reference 91.220(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.

		HCD Application Projected CDBG Recommendations for Program Year 2016				
		CDBG - City of South Bend				
9/25/2015		2016 Entitlement	\$2,344,084			
		Reprogrammable funds	\$0			
Admin subject to 20% cap: \$514,279.20		Program income	\$227,312			
Public Services subject to 15% cap: \$385,709.40		Total available for 2015	\$2,571,396			
AGENCY	PROJECT	24 CFR ELIGIBILITY	BENEFIT	2015 Allocation	2016 Requests	2016 Recommendations
ADMINISTRATION (subject to 20% cap)						
Department of Community Investment	General Admin C&ED	570.205 & 570.206		300,000	300,000	300,000
Near Northwest Neighborhood, Inc	NNN Admin	570.206		50,000	50,000	40,000
South Bend Heritage Foundation	SBHF Admin	570.206		42,500	87,500	0
Historic Preservation Commisison	106 Reviews - ERRs	570.205		5,000	5,000	5,000
South Bend Human Rights Commission	Affirmative Fair Housing Activities	570.206(c)		10,000	10,000	10,000
			SUB-TOTAL	407,500	452,500	355,000
HOUSING						
Homeownership Assistance						
Community Homebuyers Corporation	Forgivable Second Mortgage	570.201(n)	Low/Mod Housing	200,000	300,000	200,000
Department of Community Investment	Activity Delivery	570.202(b)(9)&570.201(n)	Low/Mod Housing	74,787	74,787	74,787
South Bend Heritage Foundation	Activity Delivery- HO counseling/services	570.202(b)(9)&570.201(n)	Low/Mod Housing	45,000	87,500	87,500
Near Northwest Neighborhood, Inc	Activity Delivery - HO services	570.202(b)(9)	Low/Mod Housing	40,000	150,000	50,000
			SUB-TOTAL	359,787	612,287	412,287
Acquisition / Rehab / Resale						
Near Northwest Neighborhood, Inc	Acquisition / Rehab / Resale in CT 6 - 2 houses	570.201(a)(b)(d)(f(i))	Low/Mod Housing	200,000	748,125	369,000
South Bend Heritage Foundation	Acquisition / Rehab / Resale in Lincoln Park/NWS - 2 houses	570.201(a)(b)(d)(f(i))	Low/Mod Housing	206,723	438,750	438,750
Habitat for Humanity	Acquisition / Rehab / Resale for 2 houses	570.201(a)(b)(d)(f(i))	Low/Mod Housing	115,000	318,150	209,360
			SUB-TOTAL	521,723	1,505,025	1,017,110
Owner-Occupied Rehab						
Real Services	Caregiver Connection - Aging in Place	570.202(b)(2)	Low/Mod Housing	100,000	218,000	0
SBHIP - Department of Community Investment	Homeowner Rehab - SBHIP	570.202(b)(2)	Low/Mod Housing	200,000	300,000	200,000
Rebuilding Together	Rebuilding Together	570.202(b)(2)	Low/Mod Housing	163,074	150,000	150,000
			SUB-TOTAL	463,074	668,000	350,000
SPOT BLIGHT CLEARANCE						
City of South Bend Code Enforcement	Demolition - V&A	570.201(a)(d)	Low/Mod Area Benefit	300,000	300,000	150,000
			SUB-TOTAL	300,000	300,000	150,000
TECHNICAL ASSISTANCE						
NRC	Neighborhood Capacity Building	570.201(p)	Low/Mod Area Benefit	15,000	16,265	16,265
			SUB-TOTAL	15,000	16,265	16,265
PUBLIC SERVICES						
South Bend Police Department	Neighborhood Action Reclamation Patrols // Foot-Bike Patrols	570.201(e)	Low/Mod Area Benefit	90,000	90,000	90,000
			SUB-TOTAL	90,000	90,000	90,000
PUBLIC FACILITY IMPROVEMENTS						
La Casa de Amistad	Food Pantry Rehab - ADA Accessibility	570.201(c)	Low/Mod Area Benefit	0	36,000	36,000
			SUB- TOTAL	0	36,000	36,000
			TOTAL	2,157,084	3,680,077	2,426,662

