

HOUSING AND COMMUNITY DEVELOPMENT FIFTH YEAR ACTION PLAN (2024)



Including:

2024 Community Development Block Grant Action Plan for the
City of South Bend

2024 Emergency Solutions Grant Action Plan for the
City of South Bend

2024 HOME Investment Partnerships Program Action Plan for the
St. Joseph County Housing Consortium

Executive Summary

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

1. Introduction

The City of South Bend, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program and Emergency Solutions Grant (ESG) Program. The City of South Bend is the Participating Jurisdiction (PJ) of the St. Joseph County Housing Consortium. In compliance with HUD regulations, the City of South Bend has prepared this Program Year 2024 Action Plan for the period of January 1, 2024 through December 31, 2024. This plan is a strategic plan for the implementation of the Consortium's HOME Program for affordable housing within St. Joseph County and the City's CDBG and ESG Programs for housing, community and economic development, emergency shelter, and rapid rehousing within the City of South Bend.

The 2024 Action Plan is the fifth year of the 2020-2024 Five-Year Consolidated Plan. The five-year plan establishes goals and outlines specific initiatives the City and the Consortium will undertake to address needs and priority objectives. This will be accomplished by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

This Action Plan is a collaborative effort of the St. Joseph County Housing Consortium, the City of South Bend, the community at large, social service agencies, housing providers, community development agencies, economic development groups, and other stakeholders. The planning process was accomplished through public meetings, stakeholder discussions, statistical data, and review of the City's Comprehensive Plan and other community plans.

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.

The following strategies, goals, and priorities have been identified for the St. Joseph County Housing Consortium's 2024 program year, and will utilize HOME Investment Partnerships funds, in addition, the City of South Bend proposes the following strategies for its Community Development Block Grant (CDBG):

HOUSING STRATEGY - HSS

Goal: Improve, preserve, and expand the supply of affordable housing for low-moderate income households in the City of South Bend and the unincorporated areas of St. Joseph County.

Objectives:

- **HSS-1 Homeownership Assistance** - Develop homeownership opportunities
- **HSS-2 Housing Construction** - Develop new affordable housing, both rental and homeowner
- **HSS-4 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice
- **HSS-6 Housing Education** - Educate homeowners, tenants, and new homebuyers
- **HSS-7 Rental Assistance** - Fund tenant-based rental assistance

The City of South Bend proposes the following strategies for its Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) programs:

HOMELESS STRATEGY - HOM

Goal: Improve the living conditions and services for persons experiencing homelessness in the City of South Bend.

Objectives:

- **HOM-1 Housing** - Develop housing opportunities for persons experiencing or at-risk of becoming homeless
- **HOM-2 Operations/Support** - Promote support services for the homeless
- **HOM-3 Homeless Prevention** - Promote anti-eviction and fair housing programs
- **HOM-4 Permanent Supportive Housing** - Promote the development of permanent supportive housing options
- **HOM-5 Shelter Housing** - Support the development and operations of shelters for persons who are homeless or victims of domestic violence.

COMMUNITY DEVELOPMENT STRATEGY - CDS

Goal: Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of the City of South Bend.

Objectives:

- **CDS-1 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction
- **CDS-2 Community Facilities** - Improve parks, recreational centers, and public and community facilities

- **CDS-3 Public Services** - Improve and increase public service programs for youth, elderly, disabled, and target income populations
- **CDS-5 Clearance** - Remove slum and blighting conditions through demolition of vacant and abandoned structures
- **CDS-7 Public Safety** - Improve public safety through crime prevention and community policing
- **CDS-8 Revitalization** - Promote the stabilization of residential neighborhoods through slum and blight removal, new housing construction, existing housing rehab, and code enforcement
- **CDS-9 Neighborhood Organizations** - Improve capacity and encourage organizing by neighborhood residents

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

Goal: Provide planning, administration, oversight and management of the CDBG, HOME, and ESG programs.

Objectives:

- **APM-1 Management** - Provide planning, program management, and oversight of federally funded programs
- **APM-2 Planning** - Develop and plan for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

3. Evaluation of past performance

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

The City of South Bend has a good performance record with HUD. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of South Bend's Community Investment office and online at the City's website.

The FY 2024 CAPER information will be included in the Final Action Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of South Bend has followed its Citizen Participation Plan in the planning and preparation of the 2024 Action Plan. The City of South Bend and St. Joseph County Housing Consortium held its first public hearing on the needs of the community and its residents on July 25, 2023. This provided residents,

agencies, and organizations with the opportunity to discuss the City's CDBG, HOME, and ESG programs and to provide suggestions for future CDBG, HOME, and ESG program priorities and activities.

A display ad was published November 13, 2023, in the South Bend Tribune, the local newspaper with highest circulation, to notify the public that copies of the draft 2024 Action Plan were available for review. In addition, notification of the availability of the draft 2024 Action plan was published on El Puente's website, the local Spanish language news source. The draft 2024 Action Plan was on public display at the following locations:

- The St. Joseph County Public Library (all branches)
- Mishawaka Public Library (all branches)
- Walkerton Public Library
- New Carlisle-Olive Township Public Library
- City of South Bend Department of Community Investment
- City of South Bend Office of the Clerk
- City of Mishawaka Department of Community Development

The City of South Bend updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a state of emergency by the Governor of Indiana. These provisions shortened display periods for plans and substantial amendments to 5 days, allowed for virtual public meetings, and the requirement that plans be emailed to any resident that requests them.

A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

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.

The City of South Bend and St. Joseph County Housing Consortium held Public Hearings on July 25, 2023, in Mishawaka and South Bend. No comments were received from the public at either hearing.

A second round of Public Hearings was scheduled for November 29, 2023 to receive comments from the public on the draft 2024 Action Plan. Comments received will be included in the Final Action Plan.

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

Comments received will be included in the Final Action Plan.

7. Summary

The City of South Bend followed its Citizen Participation Plan by providing residents and stakeholders with the opportunity to participate in the planning process. The St. Joseph County Housing Consortium prepared and developed a thorough and comprehensive draft 2024 Action Plan based on the input received.

A substantial amendment prompting application of the City's 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 the budgets of existing planned activities that exceed 28 percent of the total grant budget - 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.

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 administering lead agency for CDBG, ESG, and HOME funding is the City of South Bend through its Department of Community Investment (DCI). DCI staff prepare the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERR), and the Consolidated Annual Performance and Evaluation Reports (CAPERs), process pay requests, and perform contracting, monitoring, and oversight of the program on a day to day basis.

Consolidated Plan Public Contact Information

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

1. Introduction

Staff of the City of South Bend and the St. Joseph County Housing Consortium held regular meetings with non-profits, social service agencies, community and economic development organizations, the local Region 2.a Planning Council of the Balance of State, City department representatives, and St. Joseph County department representatives. These meetings discuss issues and help to identify needs, gaps in the system, and programmatic goals for Program Year 2024. Input from the meetings was used in the development of specific strategies and priorities for the Action Plan.

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 and the St. Joseph County Housing Consortium work with the following agencies to enhance coordination:

- **The Housing Authority of South Bend** - Improvements to public housing communities.
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehabilitate and develop affordable housing and provide housing opportunities for low- and moderate-income households.
- **Community and Economic Development Agencies** - funds to improve services to low- and moderate-income persons, and workforce development.

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 Indiana Balance of State Continuum of Care (CoC) addresses the needs of homeless persons and persons at risk of becoming homeless. St. Joseph County is a separate region within the Balance of State CoC that encompasses only St. Joseph County. The region has utilized Coordinated Entry since January of 2018 to determine the needs of homeless individuals and families and offer housing programs best suited to their needs. Persons who are homeless or at-risk of becoming homeless are evaluated using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) and placed in appropriate housing as available. In addition to the VI-SPDAT’s prioritization metrics, the Region 2.a. Planning Council chose to also prioritize veterans and domestic violence survivors. Placement rates of homeless individuals and families in St. Joseph County have increased since the adoption of Coordinated Entry.

The Point-In-Time Count for sheltered and unsheltered homeless persons is completed on a designated date once a year, in the month of January. The results of the statewide counts are available to the public on the Indiana Balance of State CoC website (<https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/point-in-time-and-housing-inventory-chart/>).

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

ESG - The Center for the Homeless, the YWCA, Youth Service Bureau, AIDS Ministries/AIDS Assist, and Life Treatment Centers have received ESG funds through the City of South Bend. The Department of Community Investment issues an RFP for ESG-funded projects on behalf of the City. The process is competitive and seeks projects that provide emergency shelter, essential services, and/or rapid re-housing for the homeless.

Develop Performance Standards and Evaluate Outcomes - The Indiana Balance of State CoC’s written standards focus on a “Housing First Model” and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit Emergency Shelter, Transitional Housing, and Rapid Re-housing into Permanent Housing. Evaluations of these standards will be based on the length-of-time of being homeless and measures the amount of time an individual or family resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on preventing evictions, targeting individuals and families based on risk, and influencing housing developers in the area to create Permanent Supportive Housing.

HMIS - The Indiana Balance of State CoC and the HMIS Lead work together to assess data quality. This includes working on the Annual Homeless Assessment Report (AHAR), the Point-In-Time (PIT) count, project reviews/ranking, and working with programs for individuals, while completing their Annual Performance Reports (APRs). The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The workflow of data entry has been updated to improve data quality. The HMIS Lead supports users by staffing a Help Desk and providing training opportunities. Agency users can run self-reports to assess their program’s data quality. ESG subrecipients are required to use the HMIS system unless they are victim services providers. CoC-funded organizations are motivated to provide good data quality because the Indiana Balance of State CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, impacting their funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of South Bend, Department of Community Investment
	Agency/Group/Organization Type	Other government - Local Planning organization
	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 Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City reviewed its programs and funded activities to ensure they met the goals and objectives as outlined in the City's Five-Year Consolidated Plan
2	Agency/Group/Organization	Housing Authority of South Bend
	Agency/Group/Organization Type	Housing PHA Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City had conversations with the Housing Authority of South Bend to determine the housing needs of its low-income residents. The City reviewed its applications for funding and awarded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan to address these housing needs.
3	Agency/Group/Organization	MISHAWAKA
	Agency/Group/Organization Type	Other government - Local
	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 Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy 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?	The City of Mishawaka is a participating member of the St. Joseph County Housing Consortium. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five-Year Consolidated Plan to address these housing needs.
4	Agency/Group/Organization	OAKLAWN PSYCHIATRIC CENTER, INC.
	Agency/Group/Organization Type	Services-Health Regional organization
	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 Non-Homeless Special Needs Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion in person and at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
5	Agency/Group/Organization	HOPE Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services - Victims

	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 Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion in person and at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
6	Agency/Group/Organization	YOUTH SERVICE BUREAU
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
7	Agency/Group/Organization	ST. MARGARET'S HOUSE
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.

8	Agency/Group/Organization	Center for the Homeless, Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion in person and at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
9	Agency/Group/Organization	St. Joseph County Public Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
10	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless Health Agency
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
11	Agency/Group/Organization	Upper Room Recovery
	Agency/Group/Organization Type	Services-homeless Services-Employment
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
12	Agency/Group/Organization	Growth and Opportunity Division, DCI
	Agency/Group/Organization Type	Other government - Local Planning organization Business and Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular DCI Team Lead meetings. Housing, economic development and community development priorities.
13	Agency/Group/Organization	Dismas House of South Bend
	Agency/Group/Organization Type	Services - Housing Services-Employment
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
14	Agency/Group/Organization	Neighborhoods Division, DCI
	Agency/Group/Organization Type	Housing Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Economic Development Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion in person and at regular meetings. Housing and community development priorities; social service needs.
15	Agency/Group/Organization	Notre Dame Economic Justice Clinic
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs 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?	Meetings and phone discussions. Housing and community development priorities; social service needs.
16	Agency/Group/Organization	St. Joseph County Department of Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone discussions. Housing and community development priorities; social service needs.
17	Agency/Group/Organization	466 Works
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings and phone conversations. Housing and community development priorities.
18	Agency/Group/Organization	Housing Matters LLC
	Agency/Group/Organization Type	Housing Services - Housing
	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 Market Analysis Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities; social service needs.

19	Agency/Group/Organization	NEAR NORTHWEST NEIGHBORHOOD, INC.
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities.
20	Agency/Group/Organization	SOUTH BEND HERITAGE FOUNDATION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings and phone conversations. Housing and community development priorities; social service needs.

21	Agency/Group/Organization	La Casa de Amistad
	Agency/Group/Organization Type	Civic Leaders Services-Advocacy
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities; social service needs.
22	Agency/Group/Organization	Our Lady of the Road
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities; social service needs.

23	Agency/Group/Organization	Cross Community
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities.
24	Agency/Group/Organization	Broadway Christian Parish United Methodist Church
	Agency/Group/Organization Type	Services-homeless Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
25	Agency/Group/Organization	United Religious Community
	Agency/Group/Organization Type	Services - 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 Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions at regular Regional Planning Council meetings. Housing and community development priorities; social service needs.
26	Agency/Group/Organization	Veterans Administration
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Services-Employment Health Agency Publicly Funded Institution/System of Care Other government - Federal Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions at regular By-Name and Regional Planning Council meetings. Housing and community development priorities; social service needs.
27	Agency/Group/Organization	Far Northwest Neighborhood Association
	Agency/Group/Organization Type	Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities.
28	Agency/Group/Organization	Southeast Organized Area Residents
	Agency/Group/Organization Type	Regional organization Civic Leaders Neighborhood Organization

	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 Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Housing and community development priorities; social services needs.
29	Agency/Group/Organization	Transpo
	Agency/Group/Organization Type	Regional organization Public Transit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and phone conversations. Economic and community development priorities.
30	Agency/Group/Organization	Community Homebuyers Corporation
	Agency/Group/Organization Type	Housing Services - Housing Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings. Housing and community development priorities.
31	Agency/Group/Organization	enFocus Inc
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person meetings to determine locations for public broadband access locations in low-moderate income South Bend neighborhoods.
32	Agency/Group/Organization	St. Joseph Area Plan Commission
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person consultations regarding potential project locations and impacts on flood-prone areas, public lands, and water resources.

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

All agency types were consulted during the planning process.

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	Indiana Balance of State Continuum of Care	The local CoC is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Annual and Five-Year Capital Plans	Housing Authority of South Bend	The Housing Authority of South Bend is the lead agency providing public housing assistance in the City of South Bend. The goals of the County, City, and the Housing Authority are complementary.
City of Mishawaka	City of Mishawaka	The City of Mishawaka's Five-Year Consolidated Plan and Annual Action Plans are incorporated into the St. Joseph County Housing Consortium's Five-Year Consolidated Plans and Annual Action Plans.

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

The City of South Bend (in its PJ role with the St. Joseph County Housing Consortium) has followed its adopted Citizens Participation Plan to develop this Annual Action Plan.

The FY 2020-2024 Consolidated Plan and FY 2024 Annual Action Plan have the following components that require and encourage citizen participation: discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. Through input obtained through the citizen participation process, the St. Joseph County Housing Consortium develops the Annual Action Plan to best serve low- and moderate-income households and to attain the goals set forth in the Five-Year Consolidated Plan.

The City of South Bend updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a State of Emergency by the Governor of Indiana. These provisions shortened display periods for plans and substantial amendments to five (5) days, allowed for virtual public hearings and meetings, and stipulated that plans be emailed to all residents that request them.

A notice was published in the South Bend Tribune, on the website of El Puente, and a copy of the 2024 Action Plan was made available on the City of Mishawaka and City of South Bend's websites and public libraries. The 2024 Action Plan incorporates recommendations for funding as well as public comments received. Comments are accepted for thirty days after the plan is available and are considered when developing the final plan. Two public hearings one in Mishawaka and South Bend are held during the public comment period at different times of the day to accommodate a variety of schedules.

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 Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public Outreach</p>	<p>City of South Bend and Mishawaka representatives were present at the public hearings on July 25, 2023, to begin the application process for the development of the action plan.</p>	<p>No comments or concerns were received during the public hearing comment period.</p>	<p>No comments were received from the public.</p>	
2	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public Outreach</p>	<p>City of South Bend and Mishawaka representatives will be present at the public hearings on November 29, 2024, for the proposed PY 2024 Action Plan public comment period.</p>	<p>Comments received will be included in the Final Action Plan.</p>	<p>Responses to comments will be included in the Final Action Plan.</p>	

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)
3	Internet Outreach	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Notice was advertised for request for public comments on the 2024 Action Plan made available.</p>	<p>No comments were received.</p>	<p>No comments were received.</p>	<p>www.southbend.in.gov</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public Outreach</p>	Notice was advertised for funding request applications made available.	No comments were received from the public. Applications for funding were submitted for consideration to the City of South Bend.	No comments were received from the public.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The expected resources are for the January 1, 2024 through December 31, 2024 program year. The St. Joseph County Housing Consortium anticipates receiving \$1,084,058 in HOME funds in PY 2024. The City of South Bend anticipates receiving \$2,317,662 in CDBG funds and \$100,000 in program income for a total of \$2,417,662. The City of South Bend anticipates receiving \$210,014 in ESG funds in PY 2024. These funds will be used to address the following priority needs:

- Housing
- Public Services
- Public Facilities and Infrastructure
- Emergency Shelter Operations
- Rapid Rehousing
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2024 CAPER.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	2,320,384	0	0	2,320,384	0	All activities receiving South Bend's CDBG funding generally target specific and complementary geographies and activities. In 2023, South Bend will continue targeting the Near Northwest, Near West Side, and Southeast Neighborhoods through partnerships with three CDCs. 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 were also selected for review in the City 2017 Analysis of Residential Market Potential. These are neighborhoods that are seeing increased redevelopment activity and have greater market potential.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	893,697	0	400,000	1,293,697	0	2023 HOME funding will support housing programs such as Permanent Supportive Housing Development, acquisition/rehabilitation/resale, new home construction, homeownership assistance, and tenant-based rental assistance throughout St. Joseph County. The HOME program will exceed the 25% 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 Remainder 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	203,698	0	0	203,698	0	Based on agreement with the Region 2a Homeless Council, 2023 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 2 - 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

In addition to the entitlement funds, the St. Joseph County Housing Consortium and the City of South Bend anticipate the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)

- Coronavirus Aid, Relief, and Economic Security (CARES) Act
- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program

Private and non-Federal resources that may be available to the St. Joseph County Housing Consortium and the City of South Bend in FY 2024 to address needs identified in the FY 2020-2024 Five-Year Consolidated Plan are listed below.

- **Private Banks & Credit Unions** – The City partnership with local banks and credit unions to operate the Community Homebuyers Corporation. This program leverages private equity to assist low- and moderate-income individuals to purchase houses in which they may not be able to obtain a traditional mortgage.
- **Indiana Housing & Community Development Authority** – The IHDC runs programs that assist individuals with first time homeownership and other housing purchases by providing funding for Veterans, rent-to-own, mortgage credits, and homebuyer subsidies.
- **Department of Health & Human Services** – Through the Family & Youth Service Bureau, the City of South Bend has leveraged funds through the Runaway and Homeless Youth Program to support street outreach, emergency shelters, longer-term transitional living, and maternity group home programs to serve and protect young people.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's (FHLB) profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible. Two (2) member banks of the Community Homebuyers Corporation are also member banks of the Federal Home Loan Bank.

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

Vacant City-owned lots targeted for infill housing in CDBG target areas, as well as low-moderate income neighborhoods throughout the City may be used to address identified needs.

Discussion

The allocations listed in the following sections are estimates based on the funds received for PY2023. Once actual allocations are announced, the following changes may occur to either increase or decrease the estimates to match the actual awarded amounts for PY 2024.

If the City of South Bend does not receive the anticipated amounts of CDBG and/or ESG funding, the following adjustments will be made:

- DCI CDBG Activity Delivery will be reduced; and/or
- Activity Delivery activities will be reduced; and/or
- CHC Homeownership Assistance activity will be reduced; and/or
- LTC Bathroom Rehab activity will be reduced; and/or
- ESG Emergency Shelter activity will be reduced.

If the St. Joseph County Housing Consortium does not receive the anticipated amount of HOME funding, the following adjustments will be made:

- DCI HOME Administration activity will be reduced; and/or
- Habitat Homeownership Assistance will be reduced; and/or
- HOME New Construction activities will be reduced.

If more funds than anticipated are received, the listed activities will be among those to receive additional funding.

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	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority	CDBG: \$200,000 HOME: \$140,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority Community Development Priority	CDBG: \$966,250 HOME: \$858,000	Rental units constructed: 12 Household Housing Unit Homeowner Housing Added: 7 Household Housing Unit
3	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority Community Development Priority	CDBG: \$300,000	Homeowner Housing Rehabilitated: 17 Household Housing Unit
5	HOM-1 Housing	2020	2024	Homeless	Low- and Moderate-Income Areas	Housing Priority Homeless Priority	CDBG: \$100,000 ESG: \$69,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted HIV/AIDS Housing Operations: 30 Household Housing Unit
6	HOM-5 Shelter Housing	2020	2024	Homeless	Low- and Moderate-Income Areas	Housing Priority	ESG: \$122,218	Homeless Person Overnight Shelter: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$105,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
8	CDS-3 Public Service	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Homeless Priority	CDBG: \$179,835	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
9	CDS-7 Public Safety	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
10	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$359,299 HOME: \$89,369 ESG: \$12,480	Other: 3 Other
11	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$10,000	Other: 1 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families.
2	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing, both rental and homeowner.
3	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner and renter occupied housing stock.
5	Goal Name	HOM-1 Housing
	Goal Description	Promote and/or develop housing opportunities for persons experiencing homelessness or are at-risk of becoming homeless.
6	Goal Name	HOM-5 Shelter Housing
	Goal Description	Support the development and operations of shelters for persons who are homeless or victims of domestic violence.
7	Goal Name	CDS-2 Community Facilities
	Goal Description	Support and improve parks, recreational centers, and public and community facilities within the City of South Bend.
8	Goal Name	CDS-3 Public Service
	Goal Description	Improve and increase public service programs for youth, elderly, disabled, and target income populations throughout the City.
9	Goal Name	CDS-7 Public Safety
	Goal Description	Support and improve public safety through crime prevention and community policing.

10	Goal Name	APM-1 Management
	Goal Description	Provide planning, program management and oversight for the administration of federally funded programs.
11	Goal Name	APM-2 Planning
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Listed below are the FY 2024 CDBG and ESG activities for the City of South Bend and the 2024 HOME activities for the St. Joseph County Housing Consortium:

#	Project Name
1	DCI CDBG Administration
2	Affirmatively Furthering Fair Housing
3	Community Homebuyers Corporation
4	DCI CDBG Activity Delivery
5	SBHF CDBG Activity Delivery
6	NNN CDBG Activity Delivery
7	CDBG - 466 Works Affordable Housing Development (1 unit)
8	CDBG - NNN Affordable Housing Development (2 units)
9	CDBG - SBHF Affordable Housing Development (2 units)
10	Rebuilding Together
11	CFH PSH Scattered Site Operations
12	CFH Coordinated Entry
13	SBPD Patrols
14	CDBG - LTC Shelter Rehab (Residential Bathroom)
15	CDBG - LTC Shelter Rehab (Kitchen)
16	ESG24 South Bend
17	Habitat for Humanity HOMEbuyer Assistance
18	HOME - SBHF Affordable Housing Development (4 units)
19	HOME - NNRO Affordable Housing Development (2 units)
20	DCI HOME Administration

Table 4 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	DCI CDBG Administration
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-1 Management
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$359,299
	Description	Overall program administration of the CDBG Programs including: staff salaries, wages, and benefits; related costs to administer the programs including supplies, materials, mailings, etc.; monitoring and oversight; advertising and public hearing costs; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, etc.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Administration - N/A
	Location Description	Activities will take place in the City of South Bend's Department of Community Investment, 227 W. Jefferson Blvd., South Bend, IN 46601.
	Planned Activities	Overall program administration of the CDBG Programs; monitoring and oversight; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, etc.
2	Project Name	Affirmatively Furthering Fair Housing
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-2 Planning
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$10,000
	Description	Activities to affirmatively further fair housing
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Administration and Planning - N/A

	Location Description	Throughout the City of South Bend; specific addresses not applicable
	Planned Activities	Fair housing investigation; trainings and workshops for landlord, tenants, homeowners
3	Project Name	Community Homebuyers Corporation
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-1 Homeownership Assistance
	Needs Addressed	Housing Priority
	Funding	CDBG: \$200,000
	Description	Provides mortgage reduction and closing cost assistance for first-time low- and moderate-income homebuyers
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately eight (8) low-moderate income first-time homebuyers
	Location Description	Locations throughout the City of South Bend; specific addresses TBD
	Planned Activities	Mortgage reduction and closing cost assistance
4	Project Name	DCI CDBG Activity Delivery
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HOM-1 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Subsidize staff costs directly related to CDBG housing activities
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 low-moderate income households
	Location Description	Throughout the City of South Bend; specific addresses TBD
	Planned Activities	Program coordination; application intake; housing inspection; housing counseling

5	Project Name	SBHF CDBG Activity Delivery
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Subsidize SBHF staff costs directly related to housing services.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low- to moderate-income homebuyers; Six (6) low- to moderate-income tenants
	Location Description	Northeast neighborhood; McKinley Ave
	Planned Activities	Marketing, application processing, income qualifying, property closings
6	Project Name	NNN CDBG Activity Delivery
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$80,000
	Description	Subsidize NNN staff costs directly related to homeowner services
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low- to moderate-income homebuyers
	Location Description	Near Northwest Neighborhood (CT 6)
	Planned Activities	Marketing, application processing, income qualifying, property closings
7	Project Name	CDBG - 466 Works Affordable Housing Development (1 unit)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority

	Funding	CDBG: \$147,500
	Description	Subsidize development cost for building one (1) new construction single-family home that will be sold to low-mod homebuyer
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low- to moderate-income homebuyer
	Location Description	Census Tracts 29 and 30
	Planned Activities	Construction activities; construction oversight
8	Project Name	CDBG - NNN Affordable Housing Development (2 units)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	CDBG: \$390,000
	Description	Subsidize development cost for building two (2) new construction single-family homes that will be sold to low-mod homebuyers
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low- to moderate-income homebuyers
	Location Description	Census Tract 6
	Planned Activities	Construction activities; construction oversight
9	Project Name	CDBG - SBHF Affordable Housing Development (2 units)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	CDBG: \$328,750
	Description	Subsidize development cost for building one (1) new construction duplex that will be rented to low-mod renters

	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low- to moderate-income renter households
	Location Description	Hoose Court Neighborhood
	Planned Activities	Construction activities; construction oversight
10	Project Name	Rebuilding Together
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$220,000
	Description	Provide major home repairs for low-moderate income homeowners
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	15 low- to moderate-income homeowners
	Location Description	LaSalle Park and Kennedy Park Neighborhoods, Lincolnway West gateway
	Planned Activities	Moderate/major homes repairs; housing inspections
11	Project Name	CFH PSH Scattered Site Operations
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-3 Public Service
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$129,835
	Description	Subsidize staff costs associated with PSH services
	Target Date	12/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 homeless households
	Location Description	Throughout the City of South Bend
	Planned Activities	Supportive services
12	Project Name	CFH Coordinated Entry
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-3 Public Service
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$50,000
	Description	Subsidize staff cost associated with managing Coordinated Entry program
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 homeless households
	Location Description	Throughout the City of South Bend
	Planned Activities	Coordinated entry program coordination
13	Project Name	SBPD Patrols
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-7 Public Safety
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,000
	Description	Subsidize staff cost associated with public safety foot and bike patrols in low-mod neighborhoods
	Target Date	12/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 45,000 residents and businesses
	Location Description	Low-moderate income neighborhoods in South Bend
	Planned Activities	Community policing patrols
14	Project Name	CDBG - LTC Shelter Rehab (Residential Bathroom)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$75,000
	Description	Subsidize cost of rehabbing homeless shelter resident bathrooms
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 homeless individuals in a treatment facility
	Location Description	1402 S. Michigan Street, South Bend, 46613
	Planned Activities	Reconstruction/rehabilitation
15	Project Name	CDBG - LTC Shelter Rehab (Kitchen)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$30,000
	Description	Subsidize cost of updating walk-in freezer
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 homeless individuals in a treatment facility

	Location Description	1402 S. Michigan Street, South Bend, 46613
	Planned Activities	Reconstruction/rehabilitation
16	Project Name	ESG24 South Bend
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HOM-1 Housing HOM-5 Shelter Housing APM-1 Management
	Needs Addressed	Homeless Priority
	Funding	ESG: \$203,698
	Description	Subsidize the costs of operating emergency homeless shelters; provide case management and rent/utility assistance for individuals and families transitioning out of homelessness; subsidize the cost of DCI's administration of the ESG program.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,000 homeless individuals, and/or individuals escaping domestic violence
	Location Description	Throughout the City of South Bend
	Planned Activities	Shelter operations; rapid-rehousing; administration
17	Project Name	Habitat for Humanity HOMEbuyer Assistance
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-1 Homeownership Assistance
	Needs Addressed	Housing Priority
	Funding	HOME: \$140,000
	Description	Provide direct homebuyer assistance to Habitat partner families purchasing homes in the Fields of Highland
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately seven (7) low- to moderate-income homebuyer partners

	Location Description	Fields at Highland, Mishawaka
	Planned Activities	Down payment assistance
18	Project Name	HOME - SBHF Affordable Housing Development (4 units)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$480,000
	Description	Subsidize development cost for building one (1) new construction quadplex that will be rented to low-mod renters
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low- to moderate-income renter households
	Location Description	Turnock Street, South Bend
	Planned Activities	Construction activities; construction oversight
19	Project Name	HOME - NNRO Affordable Housing Development (2 units)
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME: \$378,000
	Description	Subsidize development cost for building two (2) new construction single-family CLT homes that will be sold to low-mod homebuyers
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low- to moderate-income homebuyers
	Location Description	Turnock Street, South Bend
Planned Activities	Construction activities; construction oversight	
20	Project Name	DCI HOME Administration

Target Area	Low- and Moderate-Income Areas
Goals Supported	APM-1 Management
Needs Addressed	Administration, Planning, and Management Priority
Funding	HOME: \$89,369
Description	DCI staff will administer the St. Joseph County Housing Consortium's HOME grant and contract for the 2025 - 2029 Consolidated Plan and Analysis of Impediments to Fair Housing
Target Date	12/31/2024
Estimate the number and type of families that will benefit from the proposed activities	Administration and Planning - N/A
Location Description	City of South Bend Department of Community Investment, 227 W. Jefferson Blvd., South Bend IN 46601
Planned Activities	Grant administration; planning; environmental reviews; reporting; contracting

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of South Bend. This information was obtained from the U.S. Census Bureau website, <https://www.census.gov/quickfacts/southbendcityindiana>. The 2020 U.S. Census Bureau Survey was used to analyze the social, economic, housing, and general demographic characteristics of the City of South Bend.

POPULATION:

The City of South Bend's overall population as reported in the 2020 U.S. Census Bureau survey was 103,453. Between 2010 and 2020, the population increased 2.26% from 101,168 to 103,453.

AGE:

The City of South Bend's age of population:

- Median Age in the City is 33.3 years old
- Youth under age 18 account for 27.2% of the population
- Adults between the ages of 18 and 64 account for 60.0% of the population
- Seniors age 65 and over account for 12.8% of the population

RACE/ETHNICITY:

Racial/ethnic composition of the City of South Bend from the 2020 U.S. Census Bureau Survey:

- 61.7% are White
- 26.6% are Black or African American
- 0.4% are American Indian or Alaska Native
- 1.5% are Asian
- 0.1% are Native Hawaiian and Other Pacific Islander
- 4.2% are Other
- 4.2% are Two or more races
- 15.7% of residents identified as Hispanic or Latino

INCOME PROFILE:

At the time of the 2020 U.S. Census Bureau Survey, median household income in the City of South Bend

was \$40,265. The poverty rate among South Bend residents is 23.6%.

The City of South Bend will provide CDBG funds to activities principally benefiting low/mod income persons and areas in the City.

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	70

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

No less than 70% of all the City of South Bend’s CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds were used by the City for the 2024 Program Year:

- The public services activities are for social service organizations whose clientele are considered lower income or in certain cases, a limited clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group, have a low- and moderate-income service area benefit, or have clientele over 51% low- and moderate-income.
- The housing activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.

The proposed Activities/Projects under the FY 2024 CDBG and HOME Program Year are located in areas with the highest percentages of low- to moderate-income persons and those block groups with a percentage of minority persons above the average for the City of South Bend.

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-moderate income persons and are usually located in low- and moderate-income areas. 2024 HOME funds will be targeted toward the development of Permanent Supportive Housing that will benefit persons experiencing homelessness, but may not be located in a low-moderate income geography. In addition, HOME funds will provide tenant-based rental assistance to Extremely Low Income clients of Oaklawn Psychiatric Center.

The PY 2024 ESG funds will be used for emergency shelter, rapid re-housing, and administration. Funding will also be used for operating expenses and essential services for homeless individuals and

organizations that serve the homeless. The disbursement is based on need of each shelter or agency, not by geographic area.

Discussion

The City is allocating its CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; and to projects/activities that benefit the low- and moderate-income population.

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	41
Special-Needs	0
Total	81

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	55
The Production of New Units	11
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	81

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

Discussion

CDBG Funds:

- Community Homebuyers Corporation – Mortgage Reduction – 8 units
- South Bend Heritage Foundation New Construction Duplex – 2 units
- 466 Works New Construction Single-Family Homes – 1 unit
- Near Northwest Neighborhood New Construction Single-Family Homes – 2 units
- Rebuilding Together – Owner-Occupied Home Repair Program – 15 units

HOME Funds

- Northeast Neighborhood Revitalization Organization New Construction Single-Family Home - 2 units
- Habitat for Humanity Homebuyer Assistance - 7 units
- South Bend Heritage Foundation New Construction Quadplex – 4 units

ESG Funds

- YWCA – Rapid Re-Housing – 7 units
- AIDS Ministries/AIDS Assist - Rapid Re-Housing TBRA - 30 units
- LTC - Rapid Re-Housing - 3 units

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

Introduction

According to their Five-Year and Annual Plan for 2018-2022, the Housing Authority of South Bend's progress in meeting their mission and goals states that HASB will attain and maintain high performer status in both of its housing programs. The HASB has struggled to form Resident Councils and Resident Advisory Boards. The Housing Authority of South Bend has strategized recruiting more Section 8 Housing Choice landlords. Demand among public housing residents for Section 8 Housing Choice Vouchers has increased.

The Housing Authority of South Bend has the following units:

- Laurel Court – 42 units
- South Bend Ave – 20 units
- LaSalle Landing – 24 units
- WestScott/Quads – 179 units
- Harber Homes – 54 units
- Edison and Twyckenham – 39 units
- Scattered Sites – 238 units

Total – 596 units

There are sixty-two (62) units that are considered accessible in the Housing Authority of South Bend's public housing inventory.

The waiting list open up January 15, 2023, and stayed open for 2 weeks, had a total of 1146 on waiting list was closed January 31, 2023. The count on February 1, 2023, was 2088 after purging of files for non-compliance. There are currently 942 households on the waitlist as of November 9, 2023. The waiting list open back up on November 1, 2023, for all bedroom sizes, the count does not included open online list that has not been dumped over as of yet.

The Housing Authority of South Bend administers 2,365 Section 8 Housing Choice Vouchers as of November 2023. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. There are 1,275 families/individuals on the Housing Choice Voucher waiting list as of November 2023. The waiting list is currently closed.

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

The Housing Authority of South Bend has organized its fourteen (14) developments of 326 buildings into four Asset Management Planning (AMP) units. HASB submitted its Five-Year Plan Update for its FY 2018 through FY 2022 Public Housing Capital Fund Program Grant, along with its complete Five-Year Plan on

June 1, 2018. The Capital Fund Grant award for FY 2019 was \$2,215,480. The Housing Authority of South Bend has determined that the current housing is worth preserving and will not be converted to RAD. However, improvements are needed on all public housing properties, for which HASB plans to utilize its Capital Fund.

The major work items for the Housing Authority of South Bend's properties are as follows: replacement of showers, furnaces, doors, exterior lighting, boilers, window blinds, ceiling panels, potable water tanks, roofs, retaining walls, air conditioners, and central air; addition of exterior lighting, gas line metering, security cameras, and automatic sprinkling; repairs of fencing, fire pumps, and retaining walls; landscaping; repaving parking lots; refurbishing elevator cabs and the day care; upgrading plumbing; painting units; and general rehab work.

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

The Housing Authority of South Bend currently has no resident councils. The Housing Authority has attempted to create them for five (5) years, but the councils cannot sustain themselves once the participation of Housing Authority officials ends. Participation in the Family Self-Sufficiency program is high. There are over 60 participants that are involved in the Family Self-Sufficiency program, which has a community service component and cultivates involvement in this regard.

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

Discussion

The Housing Authority of South Bend will continue to modernize its public housing properties and encourage new landlords to participate in the Section 8 Program and modernize rental housing to meet Federal code standards.

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

Introduction

The purpose of the Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of South Bend, IN. The following goals and objectives for the City of South Bend's Homeless Strategy have been identified for the Five-Year period of FY 2020 through FY 2024.

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development and supportive service provisions of permanent supportive housing options.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

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

Prior to joining the IN Balance of State the St. Joseph County CoC the Region 2a Planning Council voted to support the requirement of Coordinated Entry for all providers serving the homeless and adopted the use of the VI-SPDAT as an assessment tool. The 2023 Point In Time (PIT) Count for St. Joseph County was conducted in January and resulted in numbers that were higher than the 2022 PIT Count. The 2023 PIT Count increase of 17.48% from 2022 and 89.35% from 2021 shows a significant and ongoing need for homeless services and shelter/housing.

The 2023 PIT for St. Joseph County reported a total of 551 homeless individuals and 441 homeless households. There were 114 persons in transitional housing, and 385 persons that were housed in emergency shelter. There were 45 homeless and 0 chronically homeless families with children. There were 31 unaccompanied youths that were homeless in 2023; 6 of the unaccompanied youth were chronically homeless. Of the 551 homeless individuals reported, 127 (23%) were considered chronically homeless. There were 32 homeless Veterans, and 3 were considered chronically homeless. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Families with children – The PIT count for 2023 reported 45 homeless households with children in St. Joseph County, for a total of 150 persons.

Veterans and their families – The Center for the Homeless has a Veterans Annex that specifically serves homeless Veterans in the region. Homeless Veterans often require additional services, with mental health services being the need most commonly cited. The number of homeless Veterans in St. Joseph County has increased from 31 in 2022 to 32 in 2023. The Veterans' Administration (VA) leads the monthly By Name List meetings, and efforts to track and report with the goal of meeting functional zero.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 transition stage can be hard to locate. Many of them are staying with friends and family temporarily but are technically homeless. Unaccompanied youth may also move between different shelters. There were 31 unaccompanied youth counted in the 2023 Point In Time count an increase from the 22 unaccompanied youth counted in 2022 for St. Joseph County.

Organizations that received CoC funding in St. Joseph County have adopted Coordinated Entry to better evaluate the needs of homeless individuals seeking services. Weather Amnesty Days has created an opportunity for providers to communicate with the homeless, through service providers that do not have their own resources to create events. The development of a Low Barrier Intake Center to provide a centralized location for outreach, intake, and assessment of the homeless in the region is being discussed.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Point In Time count for 2023 reported 45 homeless households with children in St. Joseph County, for a total of 150 persons. Numbers were lower in 2022 at 40 homeless households and 135 persons.

Of the homeless households with children in 2023, 0 were unsheltered, but 29 households were in emergency shelters. The number of individuals in emergency shelter among all homeless populations was 385. There were 114 total persons in transitional housing. There were 52 unsheltered persons in 2023.

The Center for the Homeless assists in coordinating homeless individuals and families, including Veterans, with services for adult self-sufficiency, children's support, developmental services, and mental health care. The Center for the Homeless has a Veterans Annex to assist this population. Life Treatment Centers assists in accommodating homeless Veterans, offering 24 beds.

AIDS Ministries/AIDS Assist has programs for education, which includes awareness and prevention of HIV/AIDS, testing, and the distribution of the PrEP pill to reduce the risk of HIV/AIDS in at-risk individuals. All programs are available to homeless individuals, and AMAA receives funding for housing for homeless individuals or individuals at-risk of homelessness.

Youth Service Bureau provides a variety of housing and outreach programs for area youth that are homeless or at-risk of homeless. These programs include street outreach, a drop-in center for intake, a young mothers' program, and youth development services.

Oaklawn Psychiatric Center provides services for adults and children with mental health needs. Oaklawn conducts outreach for its targeted population. All listed agencies participated in the development of Coordinated Entry for St. Joseph County.

The City of South Bend, along with service provider, Center for the Homeless, have conducted a weather amnesty program based on specific timeframe of November 1 to May 1 the last four years. Weather Amnesty provides a warm sleeping site from 8 p.m. to 8 a.m. daily. Morning and/or afternoon warming centers are provided by various agencies.

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 Indiana Balance of State CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people that exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.

A Working Group on Chronic Homelessness released a report in 2017 that analyzed the gaps in care for homeless individuals and families and proposed policies to address the gaps. The report recommended data sharing among homeless service providers, "Community ID Cards" for those utilizing homeless care, an intake center, and the construction of Permanent Supportive Housing. A recent Mayor's Homeless Implementation Group is continuing efforts of support and taken up the pursuit of an intake center, a temporary (weeks) location for those individuals experiencing homelessness as they prepare for placement in permanent supportive housing. The Implementation Group supports this concept, in combination with the development of PSH units, as the stay was discussed as a matter of weeks in anticipation of movement to units. It has also been discussed as an additional location for Coordinated Entry already under contract for design and development with the Center for the Homeless housing the position.

The focus to pursue additional PSH units has continued. Hope Avenue, a recently completed PSH project is fully leased and has housed over 22 residents. Two additional PSH projects are in the works. South Bend Thrive, a 2021 PSH Institute Project, has a City commitment of funding and was awarded tax credits through the Indiana Housing and Community Development Authority (IHCD). SB Thrive broke ground in 2023 and will house 54 residents, selected from the Coordinated Entry list as well as some

units set aside for unaccompanied youth/young mothers.

The second project, South Bend Resi, is a 22-units scattered site developed for persons in need of Permanent Supporting Housing. The Developer of South Bend Resi will be applying for tax credits through the IHEDA in 2023.

St. Joseph County has a number of emergency shelters and transitional homes, but these are full because residents cannot be moved to Permanent Supportive Housing due to a limited supply. Permanent Supportive Housing can be placed throughout the region, provided that supportive services are close by or readily accessible through public transit. Due to the fact that PSH has faced resistance from the public when it has been proposed for construction in the past, the City is funding an educational / PR campaign about homelessness and the housing need. The final product will include a new website with videos of persons with lived experiences, materials for a PowerPoint that can be used for presentations, and brochures.

In the City of South Bend there are over 100 VASH Vouchers. They are administered through the Housing Authority of South Bend and the VA Hospital Annex in Mishawaka. Life Treatment Centers has been successful in transitioning Veterans from its shelters through the VASH program at a 75-76% success rate. Additionally, the HASB has prioritized 100 of its vouchers to be available for persons experiencing homelessness.

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.

The Indiana Balance of State CoC has prioritized Rapid Rehousing in response to the changes in Federal funding. However, given the large number of evictions and foreclosures in the City of South Bend, the CoC would like to expand by creating homelessness prevention programs. Individuals and families that are evicted or foreclosed face barriers to returning to a secure rental or homeownership state. For this reason, preventing an eviction or foreclosure is more desirable than addressing the need after the person becomes homeless.

Discharge policies at local hospitals are designed to prevent those leaving the hospitals from being referred to the Center for the Homeless. The Center for the Homeless provides emergency shelter and transitional housing for the homeless, along with supportive services. The Regional Planning Council understands that the City and federal funding requires their participation in Coordinated Entry and HMIS but also encourages those providers who do not receive federal dollars to do the same.

Dismas House serves ex-offenders and provides them with housing in St. Joseph County. Dismas House provides food and mentorship for ex-offenders. Dismas House supports its residents in finding permanent housing, but struggles to place residents in decent housing. Most landlords will not rent to ex-offenders and the ex-offenders will only be able to find permanent housing with a slum lord that does not care about their tenants. Space is limited and sex offenders are not allowed to stay in Dismas House.

Youth Service Bureau assists children in the region with transitional housing, emergency shelter, and other related supportive services. The Youth Service Bureau has tracked students that lack stability and who move between multiple schools, which contributes to the academic gaps in the City, leading to future unemployment and homelessness. Children without support systems frequently “couch-surf” and are difficult to reach with services.

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The Analysis of Impediments to Fair Housing Choice, prepared in 2019 and completed on December 16, 2019, identified the following impediments to fair housing:

- **Impediment 1: Fair Housing Education and Outreach** - There is a need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.
- **Impediment 2: Quality Rental Housing vs. Affordability** - St. Joseph County has a limited supply of rental housing that is decent, safe, and affordable and 41.8% of all households are cost overburdened and spend 30% or more of their monthly income on housing.
- **Impediment 3: Lack of Quality Affordable Homeowner Housing** - There is a lack of resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.
- **Impediment 4: Continuing Need for Accessible Housing Units** - As an older built-up environment, there is a lack of accessible housing units in St. Joseph County. 53.2% of the County's housing units were built over 60 years ago and do not have accessibility features, while 13.7% of the County's population is classified as disabled.
- **Impediment 5: Economic Issues Affecting Housing Choice** - There is a lack of economic opportunities in the County which prevents low-income households from increasing their income and choosing to live outside areas of concentrated poverty.
- **Impediment 6: Impacted Areas of Concentration** - There are specific areas throughout the County where the concentration of low-income persons and minorities exceeds 70% of the area's population

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

The St. Joseph County Housing Consortium did not identify any negative effects of its public policies that serve as barriers to affordable housing in its most recent Analysis of Impediments to Fair Housing Choice. The City of South Bend revised and updated its Zoning Ordinance and Land Development and Use Controls. These documents are consistent with the Fair Housing Act, Section 504, and the Americans with Disabilities Act. There are no other public policies that restrict fair housing.

The St. Joseph County Housing Consortium prepared a new Analysis of Impediments to Fair Housing Choice for 2020-2024. The St. Joseph County Housing Consortium is committed to affirmatively

furthering fair housing.

During its FY 2024 CDBG, HOME, and ESG Program Year the St. Joseph County Housing Consortium and the City of South Bend propose to fund activities/projects that affirmatively further fair housing. This includes funding for:

- Affordable second mortgages or mortgage reduction for first-time homebuyers
- Education and outreach for fair housing choice
- Housing counseling services
- Project financing and related costs for affordable housing developments.

Discussion

A full list of the Impediments to Fair Housing Choice and related strategies to overcome these impediments can be found on the City of South Bend's website: <https://southbendin.gov/>.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of South Bend developed the following actions to:

- address obstacles to meeting underserved needs,
- foster and maintain affordable housing,
- reduce lead-based hazards,
- reduce the number of poverty-level families,
- develop institutional structures, and
- enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City of South Bend and social service providers, a number of obstacles to meet underserved needs remain. With funding resources scarce, lack of resources becomes the greatest obstacle for the City of South Bend to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the City will use its limited resources to address the greatest needs and improve the quality of life for its residents. The following obstacles must be overcome to meet underserved needs:

- Lack of decent, safe, and affordable owner and renter housing.
- High cost of construction and rehabilitation work.
- Aging in place population that requires accessibility improvements.
- Major rehabilitation of the City's aging housing stock.
- High eviction rates and foreclosure rates leading to vacant properties.
- Low wages in the service and retail sector job market

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of South Bend proposes the following Five-Year Goals and Strategies:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing, both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing stock in the City of South Bend.
- **HSS-4 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice

throughout the City of South Bend.

- **HSS-5 Lead-Based Paint** - Promote and assist in addressing lead-based paint in owner and renter occupied housing stock in the City of South Bend.
- **HSS-6 Housing Education** - Promote and assist in educating homeowners, tenants, and new homebuyers in best practices for purchase and upkeep, affordable housing rentals, and foreclosure and eviction prevention.
- **HSS-7 Rental Assistance** - Provide funds for tenant based rental assistance to make housing affordable to low- and moderate-income persons and families.

The City of South Bend will continue to work with its Human Rights Commission during this program year to provide education and outreach and conduct activities to affirmatively further fair housing.

Actions planned to reduce lead-based paint hazards

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG and HOME programs. The St. Joseph County Housing Consortium and the City of South Bend will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner’s responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitor owners for compliance with ongoing lead-based paint maintenance activities, when applicable.

The St. Joseph County Housing Consortium and the City of South Bend will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- The staff will properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.

The home purchaser receives the required lead-based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

According to the 2020 U.S. Census Bureau Survey, approximately 23.6% of South Bend’s residents live in poverty. Female-headed households with children are particularly affected by poverty at 39.5%, and 37.3% of all youth under the age of 18 were living in poverty.

The City’s anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. In addition, the City is going to continue to partner with local social service organizations that target low-income residents.

Planned economic development and anti-poverty programs include:

- Job-training services through South Bend Career Pathways.
- Developing small businesses.
- Encouraging entrepreneurship among women and minorities.
- Incubating start-ups that begin at Notre Dame.
- Development of new commercial/industrial facilities.
- Homeless prevention services.
- Promotion of new job opportunities.

Actions planned to develop institutional structure

The City of South Bend works with the following agencies to enhance coordination:

- **City of South Bend – Department of Community Investment** - oversees the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.
- **Housing Authority of South Bend** - oversees the improvements to public housing communities, Section 8 Housing Choice Voucher Program and the development of scattered site housing.

- **Social Services Agencies** - the City provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the City provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Indiana Balance of State CoC Region 2a Planning Council** - oversees the Continuum of Care Network for St. Joseph County.

As part of the CDBG application planning process, local agencies, and organization are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

Public Institutions: The City will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the City for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. The City will continue to administer the CDBG and ESG programs, and the HOME program on behalf of the St. Joseph County Housing Consortium.

The Housing Authority of South Bend administers public housing and Section 8 Rental Assistance Programs in the City. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue its efforts to modernize these public housing units in order to provide decent, affordable housing in the City.

Non-Profit Organizations: Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, the Federal Home Loan Bank, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments.

The City of South Bend works closely with its neighborhood organizations and CDCs to undertake housing development and rehabilitation projects in the City. Two (2) of the CDCs are certified CHDOs and receive funding through the St. Joseph County Housing Consortium to develop additional housing in the City.

Social service agencies are a link between the provision of housing and the population it is intended to

serve. The agencies work directly with providers of services to persons with special needs including: mental health, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. The current five (5) emergency shelters will continue to provide shelter for the homeless.

Private Industry: Several lending institutions cooperate with the City and the St. Joseph County Housing Consortium to provide funding for downpayment assistance and second mortgages. Those lending institutions play an important role by providing financial partnerships that would not otherwise be available to low- and moderate-income households.

Discussion

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

Subgrantees are selected for on-site monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by three DCI staff members that review accounting procedures and program rules. On-site monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

The monitoring process is not a “one-time” event. The process is an on-going system of planning, implementation, communication, and follow-up.

Program Specific Requirements

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

Introduction

The City of South Bend receives an annual allocation of CDBG funds. The questions below have been completed as they are applicable.

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 | 0 |
| 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: | 0 |

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. | 70.00% |

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

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

The St. Joseph County Housing Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

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 policies regarding resale/recapture in the Attachments.

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 policies regarding resale/recapture in the Attachments.

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:

The St. Joseph County Housing Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Emergency Solutions Grant (ESG)

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

The Regional Planning Council (RPC) 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. In December 2014 the RPC agreed to extend the time period for youth to a maximum of 24 months. The RPC 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.

Also approved by the RPC in December 2014 was the option for an agency to tier the rent assistance over the 12-month period. For example, 100% assistance would be provided for the first three (3) months, 75% for months four (4) through six (6), 50% for months seven (7) through nine (9), and 25% for the remaining three months of the period. This scale may be adjusted for youth that are eligible for 24 months of 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.

The RPC started implementing coordinated entry in 2017. Agencies agreed to the use of the VI-SPDAT to coordinate with the Balance of State's use of the assessment tool. Specific days/times and locations were agreed upon for outreach. Monthly meetings occur to review and update the list with referrals being made as appropriate.

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:

- Priority is given to agencies that are actively involved in the Regional Planning Council;
- Allow for the 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 2023 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 requests/draw requests will be considered for currently or previously funded entities; and,

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 Regional Planning Council, 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 programs. This involvement can be in the form of a program participant's 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 participation 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. One formerly homeless individual serves on the St. Joseph County Regional Planning Council.

5. Describe performance standards for evaluating ESG.

The City recognizes that performance standards will evolve over the next few years as ESG subgrantees 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.

When developing performance standards, the City will 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.

The list below is from the 2012 Substantial Amendment related to ESG. The City is currently in discussion with the BoS regarding whether these may change so that South Bend's plans, goals, and processes coordinate with and support the broader BoS efforts.

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 RPC 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 Rehousing: 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 RPC community).

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

The City of South Bend was designated a "Participating Jurisdiction" under the HOME Investment Partnership Program by forming the St. Joseph County Housing Consortium. The HOME Consortium consists of the Cities of South Bend and Mishawaka, and unincorporated areas of St. Joseph County.

