
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR ST. JOSEPH COUNTY 2025-2029

*St. Joseph County
Housing Consortium*

City of South Bend
City of Mishawaka
St. Joseph County





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Executive Summary

The St. Joseph County Housing Consortium is an entitlement community for the HOME Investment Partnership (HOME) Program. The Cities of South Bend and Mishawaka, Indiana are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and together with the County of St. Joseph, Indiana comprise the St. Joseph County Housing Consortium. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.



The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, each City must additionally sign certifications every year stating that the Cities will affirmatively further fair housing. This means that the Cities will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

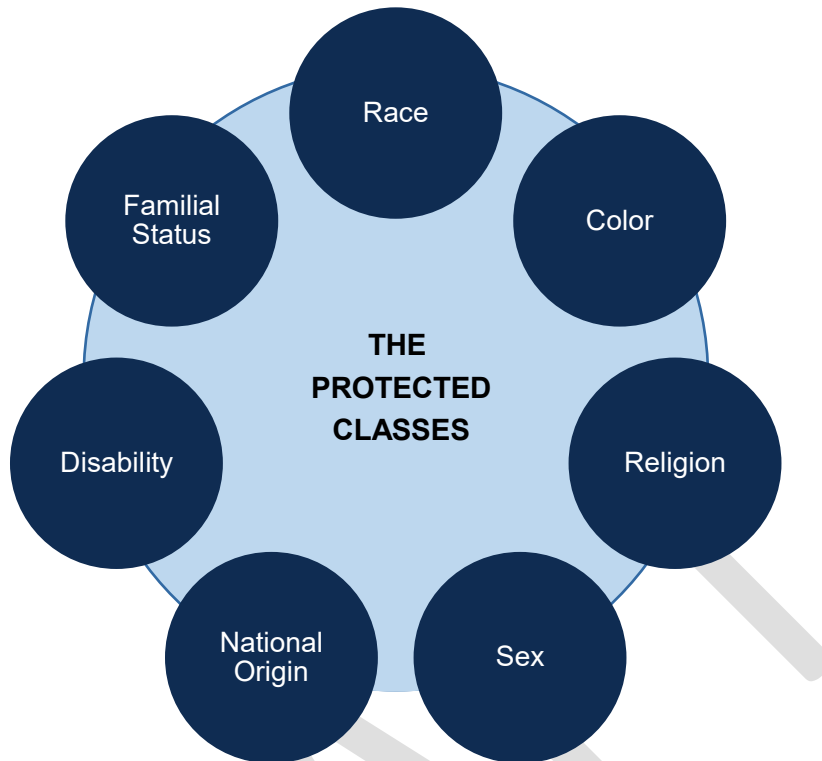
St. Joseph County previously prepared an Analysis of Impediments to Fair Housing Choice in 2020. The St. Joseph County Housing Consortium has prepared this 2025-2029 Analysis of Impediments to Fair Housing Choice (AI) in cooperation with the City of South Bend and the City of Mishawaka. The findings produced through this analysis will be further addressed in each City's FY 2025-2029 Five Year Consolidated Plan.

This analysis focuses on the status and interaction of six (6) fundamental conditions within St. Joseph County:



- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing.



As population shifts and economic trends grow, Fair Housing issues vary drastically between jurisdictions and regions. Therefore, the St. Joseph County Housing Consortium is taking a more efficient and proactive approach towards affirmatively furthering fair housing choice for County residents on both a local level and a regional level.

The collaboration between the City of South Bend, Indiana, the City of Mishawaka, Indiana, and St. Joseph County has produced beneficial insight into the issues affecting the housing market of St. Joseph County. While certain fair housing issues are regional in scale, this AI strives to identify strategies and goals it can take to address the barriers that are impacting Fair Housing Choice for the County's residents.

The methodology employed to undertake this Analysis of Impediments included:

- **Research:**
 - A review was performed of the City of South Bend's, City of Mishawaka's and St. Joseph County's zoning ordinances.
 - The most recent demographic data for the County was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.



- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.
- **Meetings/Interviews:**
 - Meetings were conducted with the following:
 - ARC of Indiana
 - Brightpoint
 - St. Joseph County Area Planning Commission
 - 1st Source Bank
 - Northwest Bank
 - Communitywide Credit Union
 - Northern Indiana Minority Business Association
 - St. Joseph County Continuum of Care
 - United Way of St. Joseph County
 - St. Joseph County Department of Health
 - Housing Authority of the City of South Bend
 - Housing Authority of the City of Mishawaka
 - Habitat for Humanity of St. Joseph County
 - Intend Indiana
 - Indiana Health Centers
 - South Bend Heritage Foundation
 - Hurry Home
 - Health Plus Indiana
 - Veterans' Administration Northern Indiana Healthcare System
 - Youth Service Bureau
 - St. Margaret's House
 - Salvation Army Kroc Center
 - Center for the Homeless
 - Cultivate
 - Food Bank for Northern Indiana
 - Portage County Trustee
 - The Clubhouse
 - Monroe Park Neighborhood Association
 - Near Northwest Neighborhood, Inc



- Goodwill Bridges Out of Poverty
- Dismas House
- Transpo
- Mishawaka Homeless Coalition
- YWCA North Central Indiana
- Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data:**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - The locations of Housing Cost Burdens throughout the County were analyzed.
 - The locations of CDBG and HOME expenditures throughout the area were analyzed.
 - The Consortium’s Five Year Goals and Objectives were reviewed.
- **Potential Impediments:**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments was analyzed.
- **Citizen Participation:**
 - Electronic copies of a fair housing survey were made available to neighborhood groups and citizens through SurveyMonkey.com.
 - Notices for the public meetings were published in the “The South Bend Tribune,” the local newspaper of general circulation in the area, and in the Spanish language newspaper, “El Puente”, located on its digital publication site “webelpuente.com”.
 - The St. Joseph County Housing Consortium met with representatives from twenty-eight (28) local housing, community development, realtors, and social service organizations through a series of small group discussions. These were held with the following types of organizations:
 - Local housing authorities
 - Advocacy organizations
 - Direct housing stakeholders
 - Social service providers



- Office of Diversity and Inclusion
 - Planning organizations
 - Faith-Based Organizations
 - Local fair housing advocacy organizations
 - Transportation groups
 - Banks/financial organizations
- The 2025-2029 Analysis of Impediments to Fair Housing Choice was made available on the City of South Bend’s website at <https://southbendin.gov/department/community-investment/neighborhood-development/> and the City of Mishawaka’s website at <http://mishawaka.in.gov/communitydevelopment>, and a hardcopy was placed at the following locations beginning on November 27, 2024:
- 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 Planning Department
- The St. Joseph County Housing Consortium held two Public Hearings on the “draft” 2025-2029 Analysis of Impediments on Tuesday, December 10, 2024 in the City of South Bend and on Wednesday, December 11, 2024 in the City of Mishawaka.

Using these findings, the Cities of South Bend and Mishawaka developed the following impediments for the 2025-2029 Analysis of Impediments to Fair Housing Choice and defined specific goals and strategies to address each impediment.

• **Impediment 1: Lack of Affordable Housing for Sale**

The median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$128,200, and for the City of Mishawaka it is \$113,800. This limits the choice of housing for lower-income households throughout the County and in both Cities.

Goal: Development of for-sale, single-family homes for lower-income households will occur through new construction, infill housing, and the rehabilitation of vacant



structures throughout St. Joseph County and the Cities of South Bend and Mishawaka.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **1-A:** Support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing that is for sale for lower-income households throughout the Cities and County.
- **1-B:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers by affirmatively furthering fair housing choice.
- **1-C:** Provide funds for down payment and closing cost assistance to lower-income households.
- **1-D:** Promote housing counseling programs for first-time homebuyers.

• **Impediment 2: Affordable Rental Housing**

The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.

Goal: The development of affordable rental housing will occur throughout the County and both Cities, especially for households whose income is less than 60% AMI, through new construction, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower-income households who are cost burdened.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **2-A:** Support and encourage both private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing.
- **2-B:** Support and encourage the rehabilitation of the existing housing stock and new housing which will be decent, safe, sound and affordable rental housing to lower-income households.



- **2-C:** Support and encourage the development of independent housing and community living arrangements for the disabled in the County and both Cities.
- **2-D:** Provide financial assistance in the form of development subsidies, so low-income households that are cost burdened, particularly households whose incomes are at or below 60% of AMI, are able to afford decent, safe, and sound housing.
- **2-E:** Promote partnerships with the local housing authorities and private and nonprofit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family rental housing in high opportunity areas of the County and Cities.

• **Impediment 3: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County’s housing units, 60.6% of South Bend’s housing units, and 31.3% of Mishawaka’s housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County’s overall population, 14.4% of South Bend’s population, and 16.4% of Mishawaka’s population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **3-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for homeowners and renters.
- **3-B:** Encourage the development of new construction of accessible and visitable housing through financial or developmental incentives.
- **3-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **3-D:** Continue to promote programs and provide funds to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.



- **Impediment 4: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.

Goal: All residents of St. Joseph County and the Cities of South Bend and Mishawaka will have an increased awareness and knowledge of their rights under the Fair Housing Act and the County and Cities will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **4-A:** Continue to promote fair housing awareness through the media, seminars, and training, to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans with Disabilities Act, and visitability.
- **4-B:** Continue to provide and distribute literature and informational material in English and Spanish concerning fair housing issues, an individual's housing rights, and the landlords' responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **4-C:** Continue to support and provide funding for the South Bend Human Rights Commission to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the County and Cities.
- **4-D:** Continue to work with the local Board of Realtors to educate and promote fair housing.
- **4-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

- **Impediment 5: Private Lending Practices**

The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.



Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **5-A:** The Cities and County should consider using Federal and State funding to provide housing or credit counseling to potential low- and moderate-income homebuyers in impacted neighborhoods to decrease the number of denials due to poor credit, debt-to-income ratios, or incomplete applications.
- **5-B:** The Cities and County should consider entering into an agreement with Indiana Legal Services, Inc. to perform research to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted areas of the Cities or County.
- **5-C:** The Housing Consortium should consider using Federal and State funding to provide a higher rate of public financial assistance to potential homebuyers in impacted neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.

• **Impediment 6: Impacted Areas of Concentration**

There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.

Goal: Promote the de-concentration of low-income and minority areas that may exist within the Cities of South Bend and Mishawaka to reduce concentrations of low-income households and minorities, while preserving fair housing choice for both low-income and minority residents.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of low-income concentration, while still supporting the improvement of housing within concentrated areas.
- **6-B:** Market and promote housing opportunities for both minority and low-income residents outside areas of low-income concentration.
- **6-C:** Provide financial assistance to low-income households to provide them with a choice to reside outside areas of low-income concentration.



- **Impediment 7: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.

Goal: The local economy will provide new job opportunities, which will increase household income, and thus promote fair housing choice and mobility.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **7-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **7-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income and minority neighborhoods.
- **7-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

- **Impediment 8: Public Policies That May Affect Housing Choice**

Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

Goal: The local governing bodies will review their public policies, plans, and ordinances to affirmatively further fair housing and eliminate any barriers or obstacles to fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **8-A:** The Cities and County should consider making source of income a protected class, which would prevent landlords from rejecting tenants based on their source of income, i.e. Housing Choice Vouchers.
- **8-B:** The South Bend should continue and Mishawaka and County should consider offering vacant lots that they have acquired to private developers at no



cost to promote the development of single-family affordable housing, along with providing development subsidies and reducing development standards.

- **8-C:** The local zoning ordinances were reviewed and should be brought into compliance with the Fair Housing Act, especially the definition of “Family” and in particular protective classes and being permitted uses in all residential zoning districts.
- **8-D:** The municipalities will annually review their zoning and development ordinances to make sure they are in compliance with the Fair Housing Act and the Americans with Disabilities Act.

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I. Introduction

The City of South Bend, IN and the City of Mishawaka, IN are both entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. Additionally, the Cities of South Bend and Mishawaka joined with St. Joseph County to form a HOME Consortium and are eligible for the HOME Investment Partnership (HOME) Program. South Bend is also an entitlement community for the Emergency Solutions Grant (ESG) program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fair housing," the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised the Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

This Analysis of Impediments to Fair Housing Choice consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding



assisted housing in a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an Analysis of Impediments should consider the policies concerning “visitability,” in Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the housing unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant the full use of the housing unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The Cities of South Bend and Mishawaka previously prepared an Analysis of Impediments to Fair Housing Choice for St. Joseph County, Indiana in 2020. The Cities of South Bend and Mishawaka have prepared this 2025-2029 Analysis of Impediments to Fair Housing Choice (AI) as the member Cities of the St. Joseph County Housing Consortium. The findings produced through this analysis will be further addressed in each City’s FY 2025-2029 Five Year Consolidated Plan.

The document is designed to act as a planning tool, providing the St. Joseph County Housing Consortium with the necessary framework to strategically address any identified impediments to fair housing choice over the next five (5) years and



continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing, the Cities of South Bend and Mishawaka must look beyond the boundaries of St. Joseph County and coordinate fair housing with Elkhart County, IN and Cass County, MI including the Cities of Elkhart, IN and Niles, MI. Fair housing choice is the central goal of the AI, which stresses that opportunities should be available to low-income residents and members of the protected classes who may want to live in or around St. Joseph County.



II. Background Data

Description – St. Joseph County

St. Joseph County, commonly called St. Joe County by residents, is a county located in the U.S. State of Indiana. As of the 2020 US Census, the population was 272,912, making it the fifth-most populous county in Indiana. Formed in 1830, it was named for the St. Joseph River which flows through it toward Lake Michigan. The county seat is South Bend.

St. Joseph County is part of the South Bend–Mishawaka, IN-MI, Metropolitan Statistical Area.

Description – South Bend City

South Bend is the county seat of, St. Joseph County, Indiana, on the St. Joseph River near its southernmost bend. As of the 2020 census, the city had a total of 103,453 residents; its Metropolitan Statistical Area had a population of 324,501 and Combined Statistical Area of 812,199. It is the fourth-largest city in Indiana, serving as the economic and cultural hub of Northern Indiana. The University of Notre Dame is located just to the north in the unincorporated neighborhood known as Notre Dame, Indiana, and is an integral contributor to the region's economy.

The area was originally settled in the early 19th century by fur traders and was established as a city in 1865. The St. Joseph River shaped South Bend's economy through the mid-20th century. River access induced heavy industrial development such as that of the Studebaker Corporation, the Oliver Chilled Plow Company, Bendix Brakes, and other large corporations to locate in the City.

The population of South Bend declined after 1960, when it had a peak population of 132,445. This was chiefly due to migration to suburban areas as well as the demise of Studebaker and other heavy industry. Today, the largest industries in South Bend are health care, education, small business, and tourism. Remaining large corporations include Crowe LLP, Honeywell, and AM General.

The city population is slowly growing again, after losing population for nearly fifty years. The old Studebaker plant and surrounding area, now called “Ignition Park,” has been redeveloped as a technology center to attract new industry.

The city has also been featured in national news coverage for former Mayor Pete Buttigieg, who has achieved recognition for his various economic development projects within the city, his position as the youngest mayor to be elected in a city



of more than 100,000 residents, and his essay in which he came out as the first openly gay executive in the State of Indiana. A candidate in the 2020 Democratic Presidential primary race, Buttigieg is now the US Secretary of Transportation.

Description – Mishawaka City

Mishawaka's recorded history began with the discovery of bog iron deposits at the beginning of the 1830s. Settlers arriving to mine the deposits founded the town of St. Joseph Iron Works in 1831. Within a few years, the town had a blast furnace, a general store, a tavern, and about 200 residents. Business prospered, and in 1833 St. Joseph Iron Works, Indiana City, and two other adjacent small towns were incorporated to form the City of Mishawaka. In September 1872, a fire destroyed three quarters of Mishawaka's business district. However, the citizens rebuilt and attracted new industry.

Mishawaka grew through both industry and agriculture. In the late 19th century, Mishawaka became known as the "Peppermint Capital of the World", since the area's rich black loam soil produced great quantities of mint. The Dodge Manufacturing Company, Perkins Windmills, the American Simplex motor car company, and the Mishawaka Woolen and Rubber Company (later Ball Band, then Uniroyal) were some of the major manufacturers in the City. Ball Band (Uniroyal) flourished in the 1940s after a 1930s strike, but finally closed its Mishawaka location in 1997 in the face of cheaper imports.

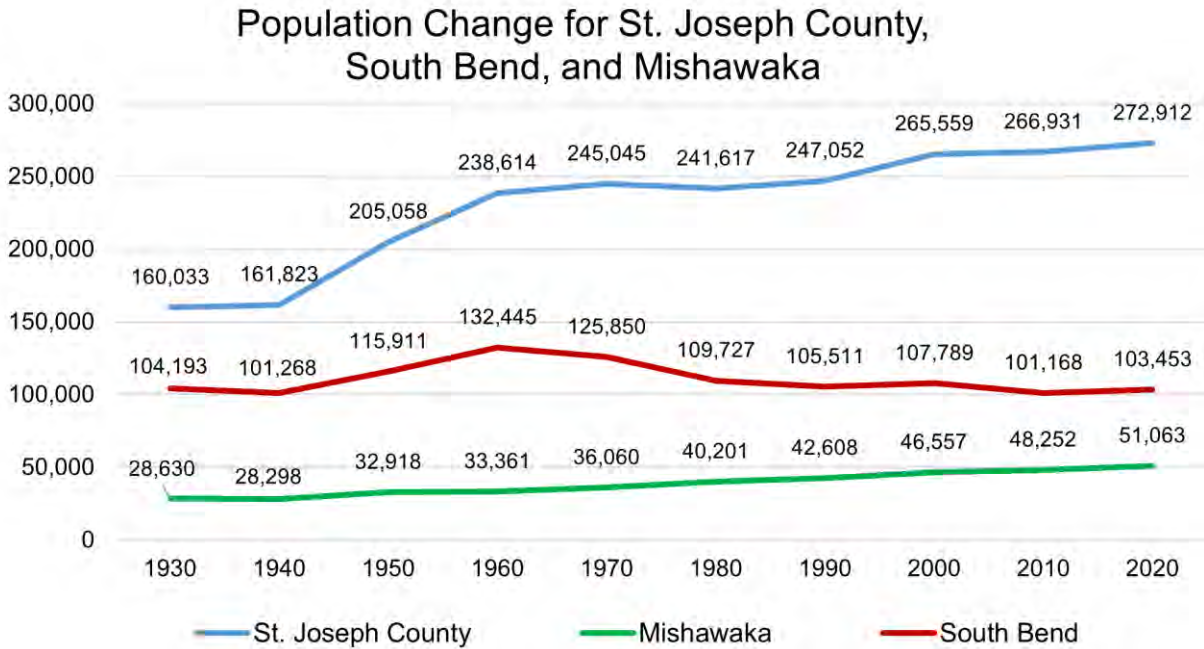
Overall, manufacturing in Mishawaka peaked in the 1940s and began a slow decline due to industrial restructuring and imports. The economic base shifted to retail services and smaller industry. In 1979, University Park Mall opened north of Mishawaka, and the City has also become a bedroom community for the surrounding area.

However, manufacturing still takes place in Mishawaka. In 1990, AM General began producing the HMMWV "Humvee" or "Hummer" for the United States military in its Mishawaka plant. It also supplies parts and complete vehicles for other automotive manufacturers, like Mercedes-Benz and Ford Motor Company, and will build the Joint Light Tactical Vehicle for the US Army beginning in 2025. Mishawaka is also home to Mullen Automotive, an electric vehicle manufacturer on the AM General campus, and Lippert Components, a supplier of components for recreational vehicles and manufactured homes.



A. Population, Race, Ethnicity, and Religion

Below is a graph of the relative population change of St. Joseph County, the City of South Bend, and the City of Mishawaka.



Source: U.S. Census data, 1930 through 2020

Comparative Populations

South Bend’s population increased from 102,073 people in 2010 to 103,453 people in 2020 (an increase of 1.4%).

- Growing for the first time in fifty years, South Bend’s 2010-2020 growth rate is lower than both Mishawaka and St. Joseph County.

Mishawaka’s population increased from 48,252 in 2010 to 51,063 people in 2020 (an increase of 5.8%).

- From 2010 to 2020, Mishawaka’s population increased at a faster rate than South Bend, St. Joseph County, or the South Bend-Mishawaka MSA.

St. Joseph County’s population increased from 266,931 in 2010 to 272,912 people in 2020 (an increase of 2.2%).



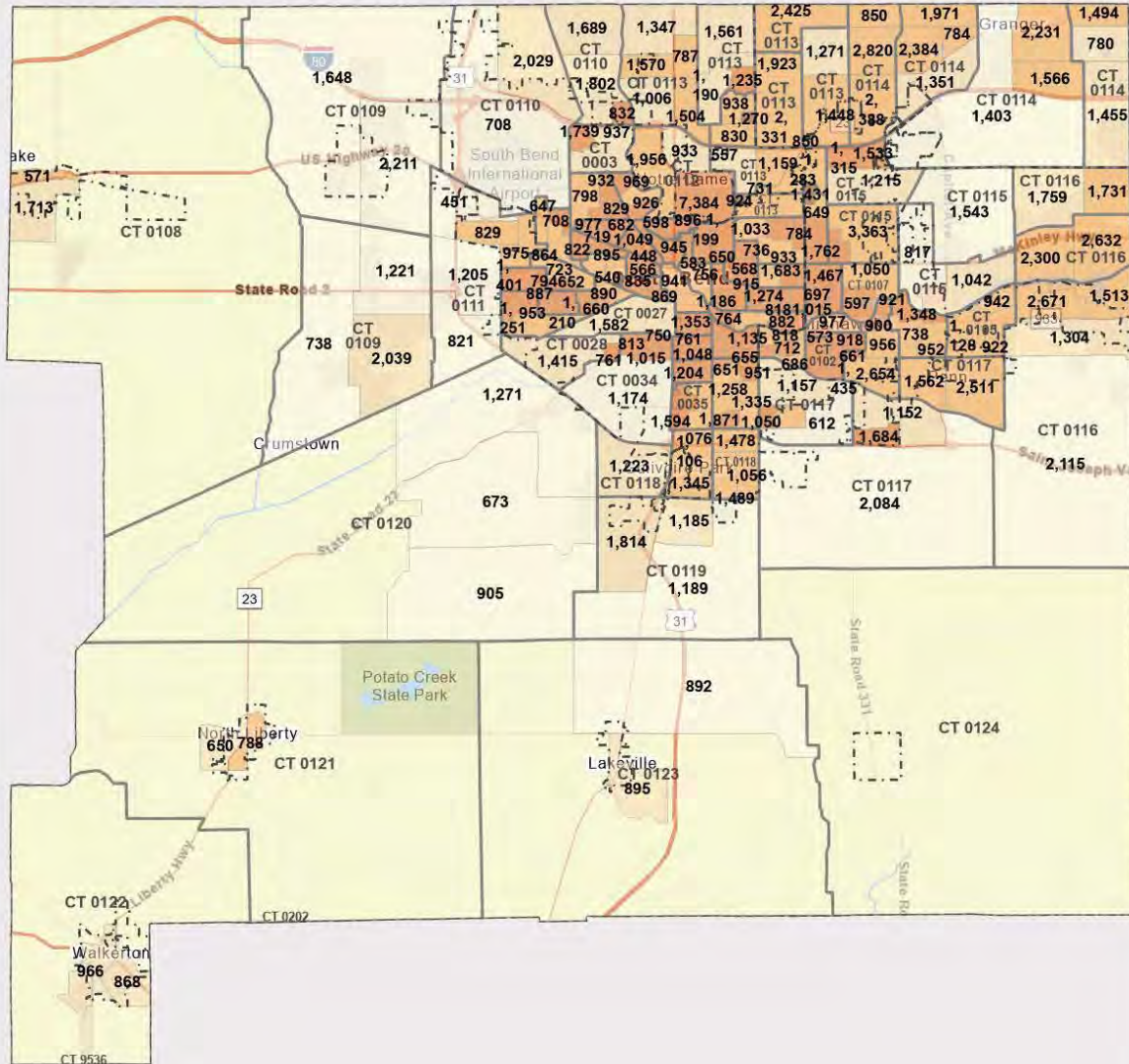
- The two-county Metro Area at large saw a population increase from 319,224 people in 2010 to 324,501 people in 2020 (an increase of 1.7%).

From 2010 to 2020 St. Joseph County's population increased at a faster rate than the two-county Metro Area overall (Cass County, MI lost population over the same period). The City of South Bend's growth rate was lower than St. Joseph County, but Mishawaka had a much higher rate than the county or MSA. This suggests that the City of Mishawaka is experiencing faster growth than the surrounding areas.

The following map illustrates the population density of St. Joseph County. It is most densely populated in South Bend, which has focused on maintaining an urban core and has a higher percentage of multi-family and small-lot single-family housing. Mishawaka has maintained a suburban density level, similar to the unincorporated Notre Dame, Georgetown, Roseland, Granger, and Gulivoire Park areas. Outside of the northeastern corner of the County, the population density is quite low. This rural area is often agricultural in nature.



Population Density by Block Group: St. Joseph County



Legend

- 2024 Population Density (Per Sq Mi)**
- 86 - 600
 - 601 - 1,300
 - 1,301 - 3,500
 - 3,501 - 9,000
 - 9,001 - 24,280

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Census block group labels also show population 2023.

Miles
0 3.5
1 inch = 4.1 miles



ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



Race – St. Joseph County

The following table highlights the racial composition of St. Joseph County as shown in the 2013-2017 and 2018-2022 American Community Surveys.

Race and Hispanic or Latino Population in St. Joseph County

Race and Hispanic or Latino	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total	268,613	-	272,388	-
One race	260,171	96.9%	252,180	92.6%
White alone	212,328	79.0%	201,310	73.9%
Black or African American alone	34,814	13.0%	35,089	12.9%
American Indian and Alaska Native alone	1,152	0.4%	827	0.3%
Asian alone	5,822	2.2%	6,947	2.6%
Native Hawaiian and Other Pacific Islander alone	273	0.1%	176	0.1%
Some other race alone	5,782	2.2%	7,831	2.9%
Two or More races	8,442	3.1%	20,208	7.4%
Hispanic or Latino	22,423	8.3%	25,949	9.5%

Source: 2013-2017 and 2018-2022 ACS

The most common race identified in St. Joseph County in 2017 was White alone with 212,328 residents or 79.0% of the population. The second most common was Black or African American alone with 32,951 residents or 13.0% of the population. 22,423 residents or 8.3% of the population were Hispanic or Latino of any race.

The most common race identified in St. Joseph County in 2022 was White alone with 201,310 residents or 73.9% of the population. The second most common was Black or African American alone with 35,089 residents or 12.9% of the population. 25,949 residents or 9.5% of the population were Hispanic or Latino of any race.

The proportional representation of White residents in St. Joseph County from 2017 to 2022 fell by over 5.0 percentage points (5.1% or 11,018 persons). There were no other changes in proportional representation from 2017 to 2022 that were larger than 5.0 percentage points.



Race – South Bend City

The following table highlights the racial composition of South Bend City as shown in the 2013-2017 and 2018-2022 American Community Surveys.

Race and Hispanic or Latino Population in South Bend City

Race and Hispanic or Latino	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total	101,928	-	103,084	-
One race	97,598	95.8%	92,352	89.6%
White alone	64,363	63.1%	57,611	55.9%
Black or African American alone	26,910	26.4%	26,141	25.4%
American Indian and Alaska Native alone	481	0.5%	478	0.5%
Asian alone	1,465	1.4%	2,102	2.0%
Native Hawaiian and Other Pacific Islander alone	120	0.1%	60	0.1%
Some other race alone	4,259	4.2%	5,960	5.8%
Two or More races	4,330	4.2%	10,732	10.4%
Hispanic or Latino	14,686	14.4%	16,873	16.4%

Source: 2013-2017 and 2018-2022 ACS

The most common race identified in South Bend in 2017 was White alone with 64,363 residents or 63.1% of the population. The second most common was Black or African American alone with 26,910 residents or 26.4% of the population. 14,686 residents or 14.4% of the population were Hispanic or Latino of any race.

The most common race identified in South Bend in 2022 was White alone with 57,611 residents or 55.9% of the population. The second most common was Black or African American alone with 26,141 residents or 25.4% of the population. 16,873 residents or 16.4% of the population were Hispanic or Latino of any race.

The proportional representation of White residents in South Bend from 2017 to 2022 fell by over 5.0 percentage points (7.2% or 6,752 persons), and Two or More races rose by over 5.0 percentage points (6.2% or 6,402 persons). There were no other changes in proportional representation from 2017 to 2022 that were larger than 5.0 percentage points.

Race – Mishawaka City



The following table highlights the racial composition of Mishawaka City as shown in the 2013-2017 and 2018-2022 American Community Surveys.

Race and Hispanic or Latino Population in Mishawaka City

Race and Hispanic or Latino	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total	48,582	-	50,899	-
One race	46,676	96.1%	47,143	92.6%
White alone	41,261	84.9%	40,571	79.7%
Black or African American alone	3,517	7.2%	4,373	8.6%
American Indian and Alaska Native alone	367	0.8%	90	0.2%
Asian alone	947	1.9%	1,279	2.5%
Native Hawaiian and Other Pacific Islander alone	65	0.1%	22	0.0%
Some other race alone	519	1.1%	808	1.6%
Two or More races	1,906	3.9%	3,756	7.4%
Hispanic or Latino	3,066	6.3%	3,149	6.2%

Source: 2013-2017 and 2018-2022 ACS

The most common race identified in Mishawaka in 2017 was White alone with 41,261 residents or 84.9% of the population. The second most common was Black or African American alone with 3,517 residents or 7.2% of the population. 3,066 residents or 6.3% of the population were Hispanic or Latino of any race.

The most common race identified in Mishawaka in 2022 was White alone with 40,571 residents or 79.7% of the population. The second most common was Black or African American alone with 4,373 residents or 8.6% of the population. 3,149 residents or 6.2% of the population were Hispanic or Latino of any race.

The proportional representation of White residents in Mishawaka from 2017 to 2022 fell by over 5.0 percentage points (5.2% or 11,018 persons). There were no other changes in proportional representation from 2017 to 2022 that were larger than 5.0 percentage points.

Ethnicity – St. Joseph County

The following table highlights the ethnicities of St. Joseph County residents at the time of the 2013-2017 and 2018-2022 American Community Surveys.

**Ethnicity and Ancestry in St. Joseph County**

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total population	268,613	-	272,388	-
American	17,656	6.6%	12,049	4.4%
Arab	1,193	0.4%	1,581	0.6%
Czech	1,130	0.4%	1,016	0.4%
Danish	622	0.2%	485	0.2%
Dutch	5,192	1.9%	4,093	1.5%
English	16,981	6.3%	21,258	7.8%
French (except Basque)	5,271	2.0%	4,487	1.6%
French Canadian	913	0.3%	782	0.3%
German	57,574	21.4%	52,608	19.3%
Greek	1,019	0.4%	6,070	2.2%
Hungarian	8,512	3.2%	6,070	2.2%
Irish	32,672	12.2%	32,513	11.9%
Italian	11,574	4.3%	11,071	4.1%
Lithuanian	508	0.2%	596	0.2%
Norwegian	1,983	0.7%	1,790	0.7%
Polish	27,978	10.4%	23,764	8.7%
Portuguese	337	0.1%	143	0.5%
Russian	1,271	0.5%	1,366	0.5%
Scotch-Irish	1,842	0.7%	1,860	0.7%
Scottish	3,542	1.3%	3,865	1.4%
Slovak	563	0.2%	435	0.2%
Sub-Saharan African	2,952	1.1%	5,433	2.0%
Swedish	3,446	1.3%	2,933	1.1%
Swiss	1,008	0.4%	0,086	0.4%
Ukrainian	654	0.2%	377	0.1%
Welsh	1,361	0.5%	1,531	0.6%
West Indian (excluding Hispanic origin groups)	560	0.2%	306	0.1%

Source: 2013-2017 and 2018-2022 ACS

The most common ancestral group identified in St. Joseph County in 2017 was German with 57,574 residents or 21.4 % of the population. The second most common was Irish with 32,672 residents or 12.2% of the population.



The most common ancestral group identified in St. Joseph County in 2022 was German with 52,608 residents or 19.3% of the population. The second most common was Irish with 32,513 residents or 11.9% of the population.

There was no change in proportional representation in St. Joseph County from 2017 to 2022 that was larger than 5.0 percentage points.

Ethnicity – South Bend City

The following table highlights the ethnicities of South Bend City residents at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Ethnicity and Ancestry in South Bend City

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total population	101,928	-	103,084	-
American	4,578	4.5%	4,473	4.3%
Arab	287	0.3%	213	0.2%
Czech	234	0.2%	223	0.2%
Danish	178	0.2%	191	0.2%
Dutch	1,335	1.3%	1,009	1.0%
English	4,974	4.9%	5,641	5.5%
French (except Basque)	1,925	1.9%	1,121	1.1%
French Canadian	141	0.1%	295	0.3%
German	16,215	15.9%	13,939	13.5%
Greek	278	0.3%	266	0.3%
Hungarian	2,755	2.7%	1,932	1.9%
Irish	9,435	9.3%	10,013	9.7%
Italian	3,581	3.5%	3,606	3.5%
Lithuanian	103	0.1%	271	0.3%
Norwegian	570	0.6%	641	0.6%
Polish	8,196	8.0%	6,193	6.0%
Portuguese	55	0.1%	32	0.0%
Russian	374	0.4%	305	0.3%
Scotch-Irish	565	0.6%	746	0.7%
Scottish	1,070	1.0%	967	0.9%
Slovak	150	0.1%	108	0.1%
Sub-Saharan African	1,771	1.7%	3,027	2.9%
Swedish	954	0.9%	615	0.6%
Swiss	415	0.4%	212	0.2%



Ukrainian	290	0.3%	120	0.1%
Welsh	484	0.5%	346	0.3%
West Indian (excluding Hispanic origin groups)	133	0.1%	228	0.2%

Source: 2013-2017 and 2018-2022 ACS

The most common ancestral group identified in South Bend in 2017 was German with 16,215 residents or 15.9% of the population. The second most common was Irish with 9,435 residents or 9.3% of the population.

The most common ancestral group identified in South Bend City in 2022 was German with 13,939 residents or 13.5% of the population. The second most common was Irish with 10,013 residents or 9.7% of the population.

There was no change in proportional representation in South Bend City from 2017 to 2022 that was larger than 5.0 percentage points.

Ethnicity – Mishawaka City

The following table highlights the ethnicities of Mishawaka City residents at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Ethnicity and Ancestry in Mishawaka City

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total population	48,582	-	50,899	-
American	4,896	10.1%	2,017	4.0%
Arab	287	0.6%	391	0.8%
Czech	63	0.1%	204	0.4%
Danish	141	0.3%	54	0.1%
Dutch	1,078	2.2%	1,126	2.2%
English	3,066	6.3%	4,871	9.6%
French (except Basque)	1,145	2.4%	940	1.8%
French Canadian	258	0.5%	150	0.3%
German	10,656	21.9%	10,662	20.9%
Greek	214	0.4%	204	0.4%
Hungarian	1,527	3.1%	1,108	2.2%
Irish	5,954	12.3%	6,411	12.6%
Italian	2,281	4.7%	2,559	5.0%
Lithuanian	102	0.2%	50	0.1%
Norwegian	421	0.9%	181	0.4%



Polish	4,362	9.0%	3,111	6.1%
Portuguese	30	0.1%	62	0.1%
Russian	366	0.8%	536	1.1%
Scotch-Irish	366	0.8%	494	1.0%
Scottish	925	1.9%	1,031	2.0%
Slovak	35	0.1%	32	0.1%
Sub-Saharan African	563	1.2%	858	1.7%
Swedish	699	1.4%	376	0.7%
Swiss	148	0.3%	299	0.6%
Ukrainian	98	0.2%	67	0.1%
Welsh	221	0.5%	418	0.8%
West Indian (excluding Hispanic origin groups)	31	0.1%	25	0.0%

Source: 2013-2017 and 2018-2022 ACS

The most common ancestral group identified in Mishawaka City in 2017 was German with 10,656 residents or 21.9% of the population. The second most common was Irish with 5,954 residents or 12.3% of the population.

The most common ancestral group identified in Mishawaka City in 2022 was German with 10,662 residents or 20.9% of the population. The second most common was Irish with 6,411 residents or 12.6% of the population.

There was no change in proportional representation in Mishawaka City from 2017 to 2022 that was larger than 5.0 percentage points.

Dissimilarity Index

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2020 U.S. Census and was calculated as part of Brown University’s American Communities Project (<https://s4.brown.edu/american-community-project/>).

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City or MSA on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one



group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low and are integrated.

The dissimilarity numbers are low to moderate across the board from the 2020 Census, indicative of partial integration. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

The isolation index is the percentage of the same-group population in the census tract where the average number of a racial/ethnic group lives. It can range from a lower number than zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably small for smaller groups, and it is likely to increase over time if the group becomes larger.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern.

NOTE: For minority groups with relatively small populations, the small size introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The following sections highlight the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the South Bend-Mishawaka, IN-MI MSA, South Bend City, and Mishawaka City.



Dissimilarity and Exposure – South Bend-Mishawaka, IN-MI MSA

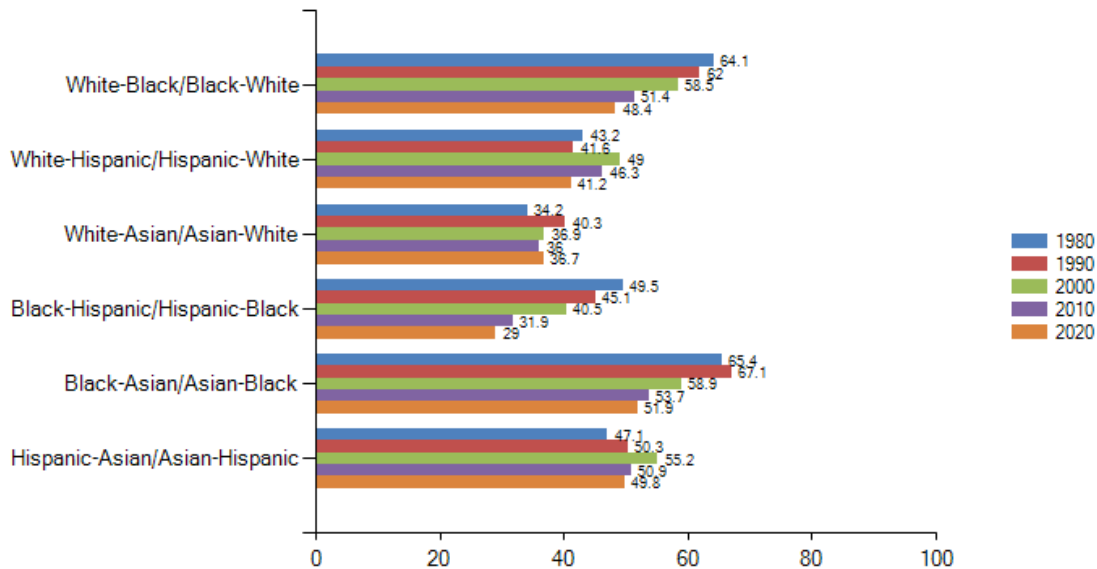
	Dissimilarity Index with Whites	Isolation Index	Exposure to Other Groups*
White	--	76.9	10.3**
Black	48.4	28.0	53.2*
Hispanic	36.7	19.1	54.4*
Asian	41.2	6.3	73.3*

Source: Brown University Diversity and Disparities Project, 2020 U.S. Census

* Exposure of minorities to White population
 **Exposure of White to Black population

The Black/African American population is the largest single-race minority group in the South Bend-Mishawaka, IN-MI MSA, with approximately 13.8% of the population and a dissimilarity index of 48.4. The isolation index of White to White in the South Bend-Mishawaka MSA is 76.9, Black to Black is 28.0, Hispanic to Hispanic is 19.1, and Asian to Asian is 6.3. The exposure to other group indices for Black to White in the South Bend-Mishawaka MSA is 53.2, for White to Black is 10.3, for Hispanic to White is 21.6, and for Asian to White is 10.8.

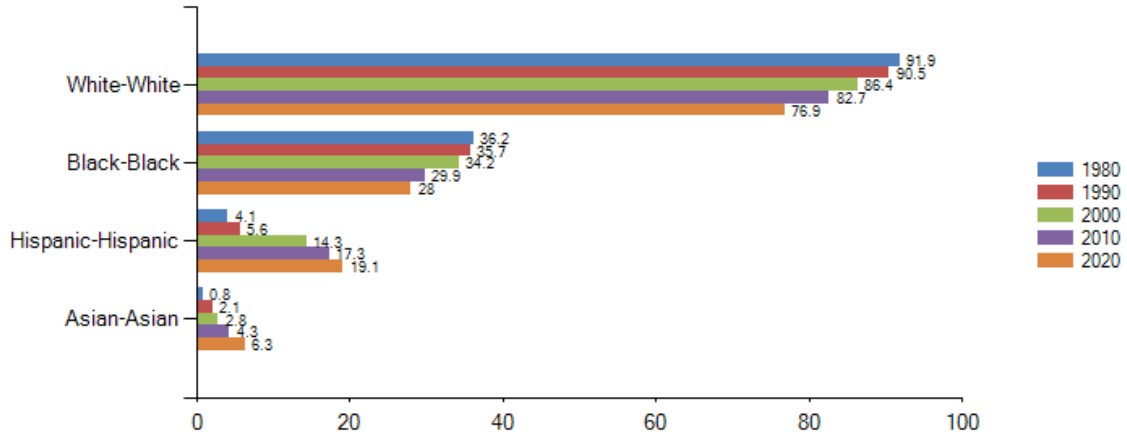
Dissimilarity Index in the South Bend-Mishawaka, IN-MI MSA



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

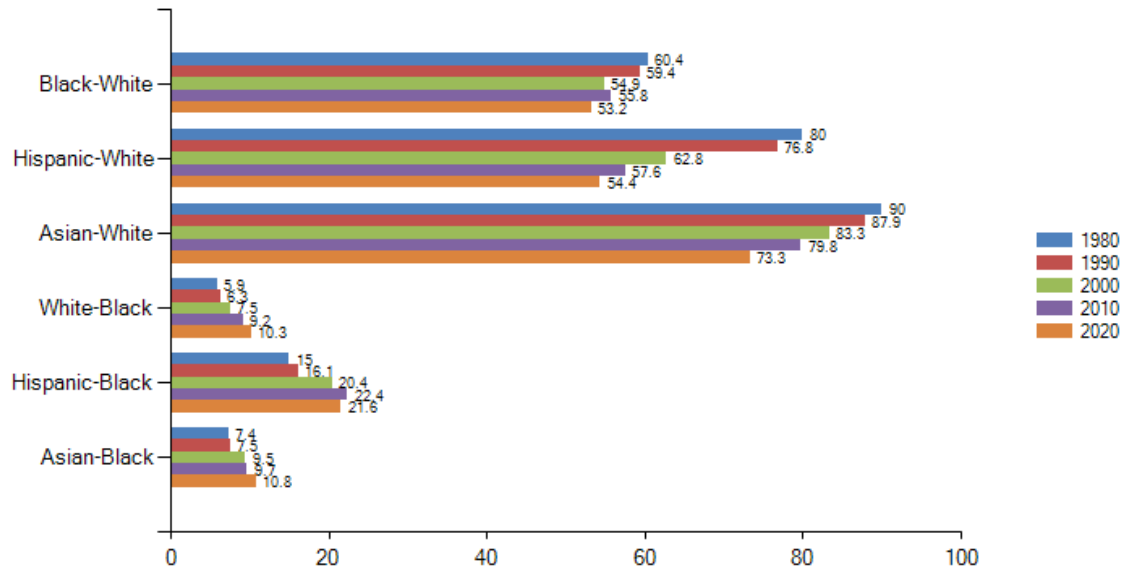


Isolation Index in the South Bend-Mishawaka, IN-MI MSA



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

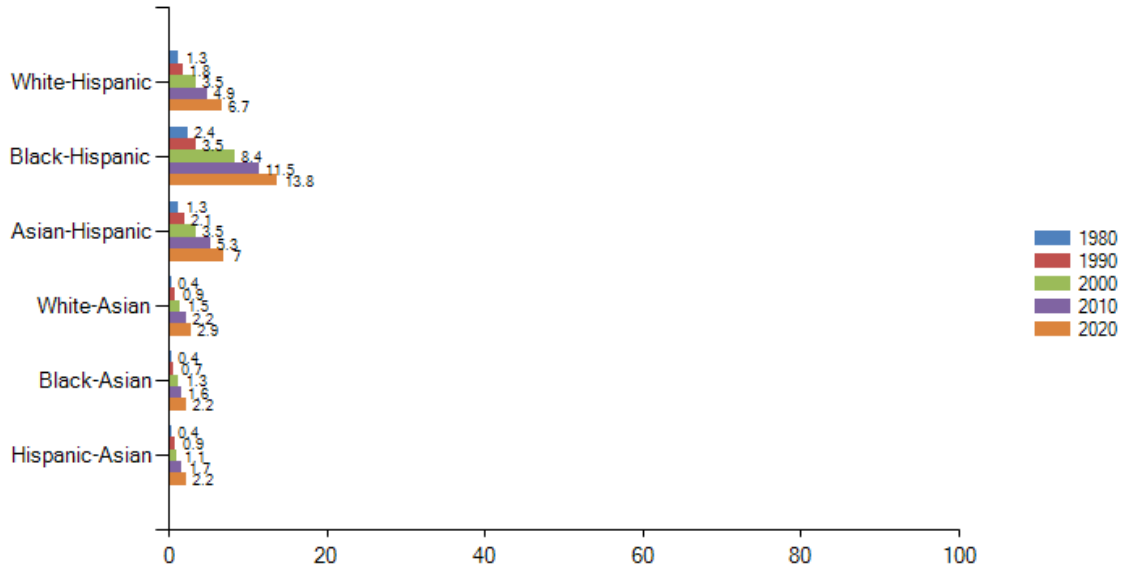
Exposure Indices in the South Bend-Mishawaka, IN-MI MSA: White and Black



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data



Exposure Indices in the South Bend-Mishawaka, IN-MI MSA: Hispanic and Asian



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

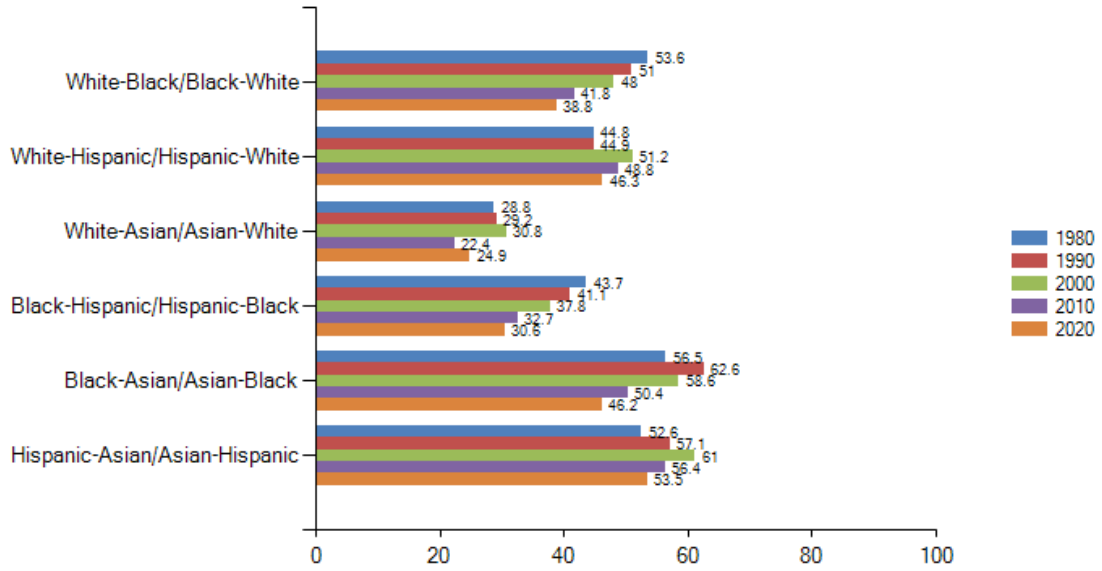
Dissimilarity and Exposure – South Bend, IN

	Dissimilarity Index with Whites	Isolation Index	Exposure to Other Groups*
White	--	59.1	23.2**
Black	38.8	37.2	40.8*
Hispanic	46.3	27.7	38.0*
Asian	24.9	3.9	58.4*

Source: Brown University Diversity and Disparities Project, 2020 U.S. Census data

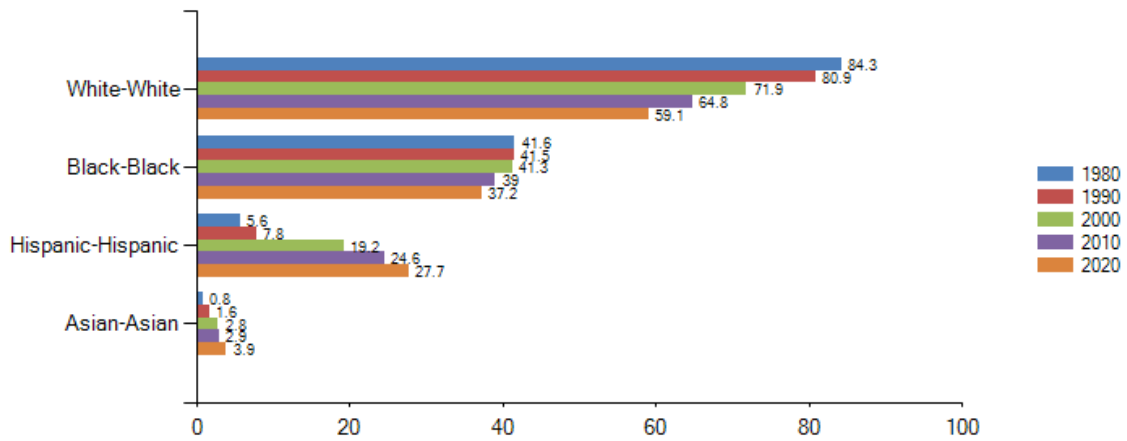
The Black/African American population is the largest single-race minority group in South Bend, IN, with approximately 28.5% of the population and a dissimilarity index of 38.8. The isolation index of White to White in South Bend is 59.1, Black to Black is 37.2, Hispanic to Hispanic is 27.7, and Asian to Asian is 3.9. The exposure to other group indices for Black to White in South Bend is 40.8, for White to Black is 23.2, for Hispanic to White is 38.0, and for Asian to White is 58.4.

Dissimilarity Index in South Bend, IN



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

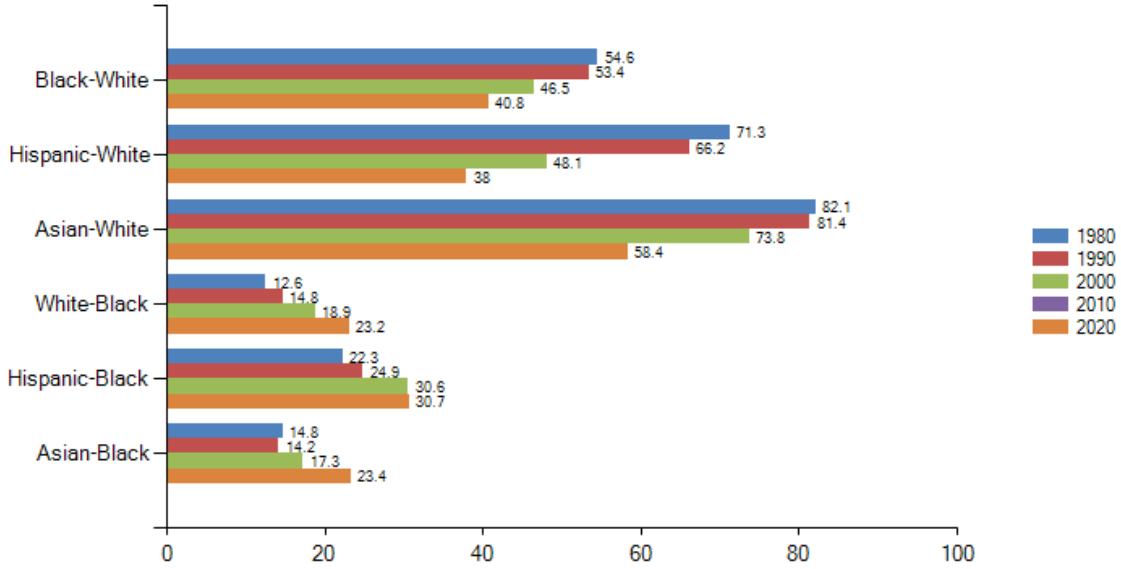
Isolation Index in South Bend, IN



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

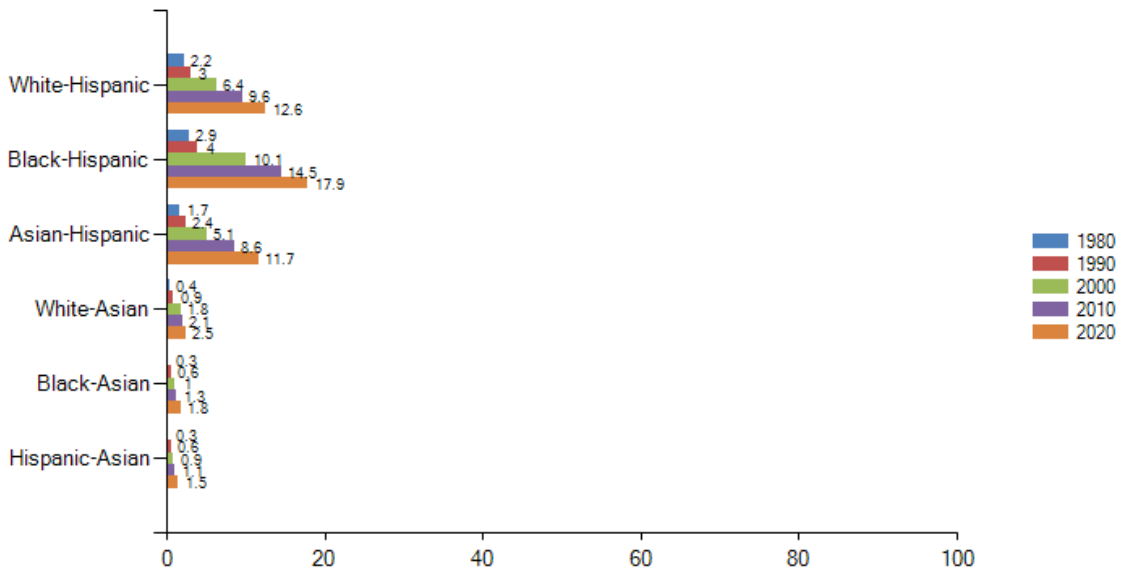


Exposure Indices in South Bend, IN: White and Black



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

Exposure Indices in South Bend, IN: Hispanic and Asian



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data



Dissimilarity and Exposure – Mishawaka, IN

	Dissimilarity Index with Whites	Isolation Index	Exposure to Other Groups*
White	--	76.4	11.1**
Black	23.5	16.2	70.8*
Hispanic	12.6	6.6	74.0*
Asian	39.9	8.6	69.9*

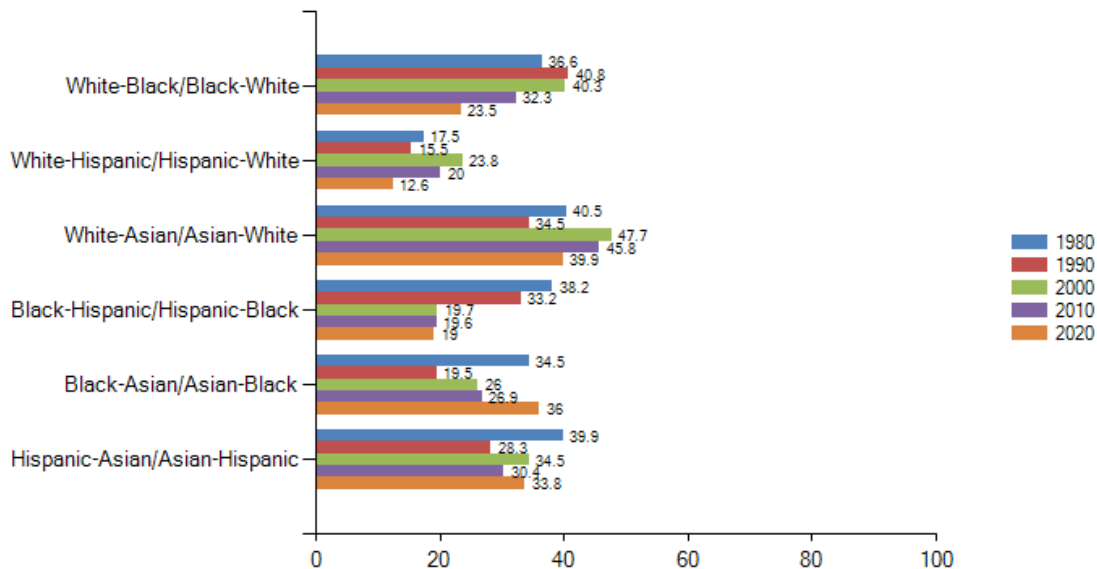
Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

* Exposure of minorities to Whites

**Exposure of Whites to Blacks

The Black/African American population is the largest single-race minority group in Mishawaka, IN, with approximately 11.8% of the population and a dissimilarity index of 23.5. The isolation index of White to White in Mishawaka is 76.4, Black to Black is 16.2, Hispanic to Hispanic is 6.6, and Asian to Asian is 8.6. The exposure to other group indices for Black to White in Mishawaka is 70.8, for White to Black is 11.1, for Hispanic to White is 74.0, and for Asian to White is 69.9.

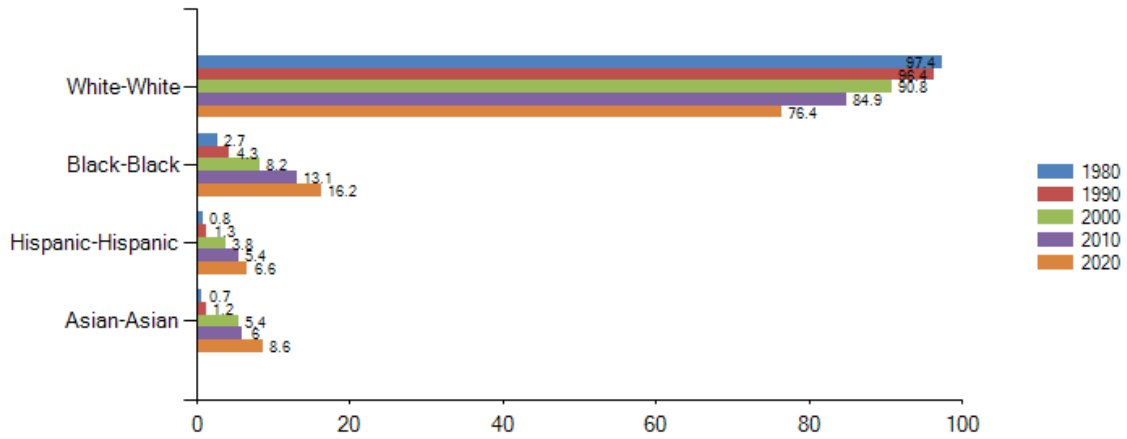
Dissimilarity Index in Mishawaka, IN



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

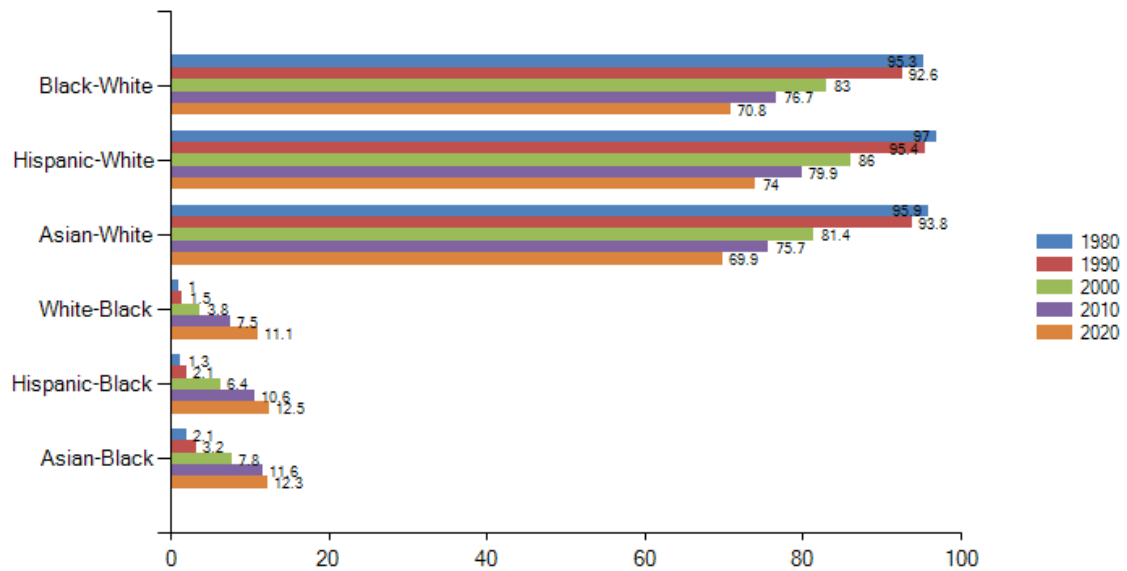


Isolation Index in Mishawaka, IN



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

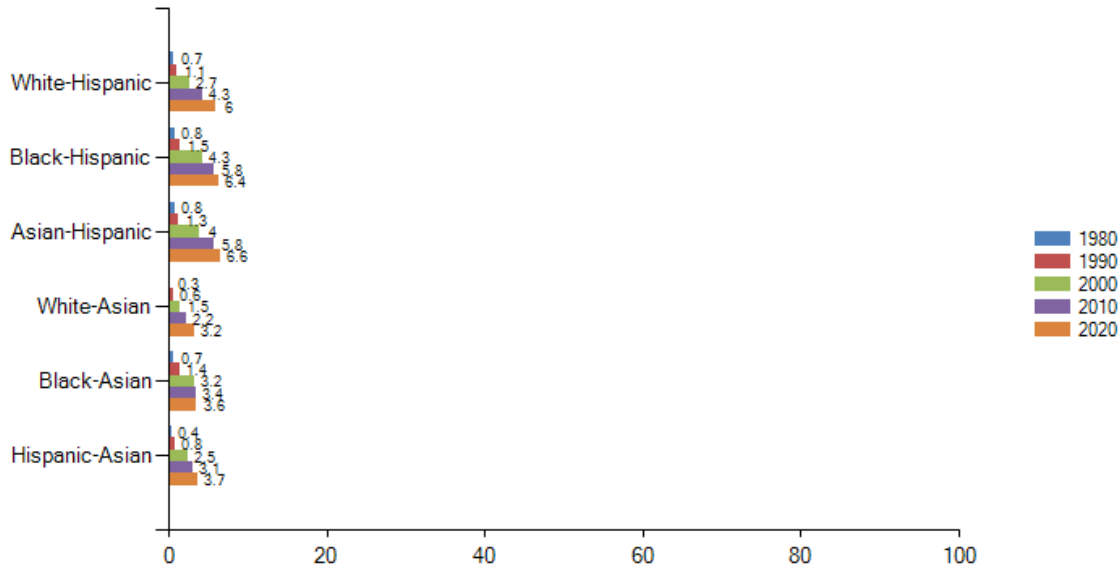
Exposure Indices in Mishawaka, IN: White and Black



Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data



Exposure Indices in Mishawaka, IN: Hispanic and Asian



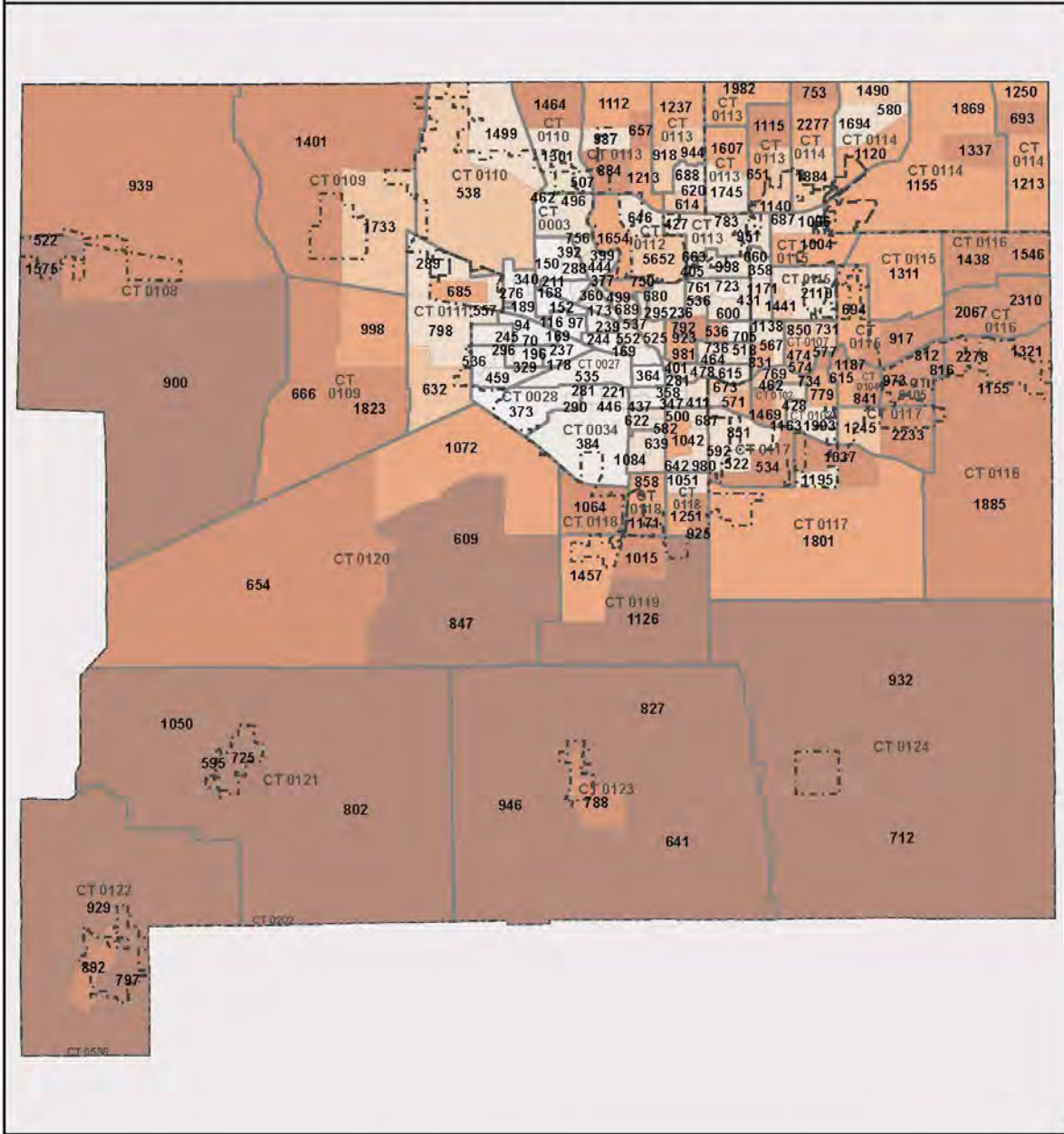
Source: Brown University Diversity and Disparities Project, 1980-2020 U.S. Census data

Regional Dissimilarity Trends

The Dissimilarity Index (DI) has trended downward throughout the MSA over the last 50 years, from high dissimilarity in 1980 to moderate segregation in 2020. However, a closer look at the Exposure and Isolation Indices exposes continued segregation. White-Black exposure in the overall MSA is still quite low at 10.3 out of 100, with White-Hispanic exposure of 6.7 and White-Asian exposure of 2.9, and White-White isolation is high at 76.9. The numbers are similar in Mishawaka, with a White-Black exposure index of 11.1, White-Hispanic exposure of 6, White-Asian exposure of 3.2, and a White-White isolation index of 76.4. South Bend is rather less segregated though, having a White-White isolation index of 59.1, a White-Black exposure index of 23.2, and White-Hispanic exposure of 12.6, though White-Asian exposure is only 2.5. These figures suggest that rural and suburban portions of the MSA are much more segregated than South Bend, Mishawaka, or the MSA average.



Percent White Population by Census Block Group: St. Joseph County



Legend

Percent White Population 2023

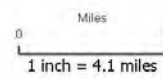
- 30.7% - 50.0%
- 50.1% - 75.0%
- 75.1% - 80.0%
- 80.1% - 85.0%
- 85.1% - 90.0%
- 90.1% - 94.3%

City Boundary

Tracts Boundary

CT 9719 = tract number

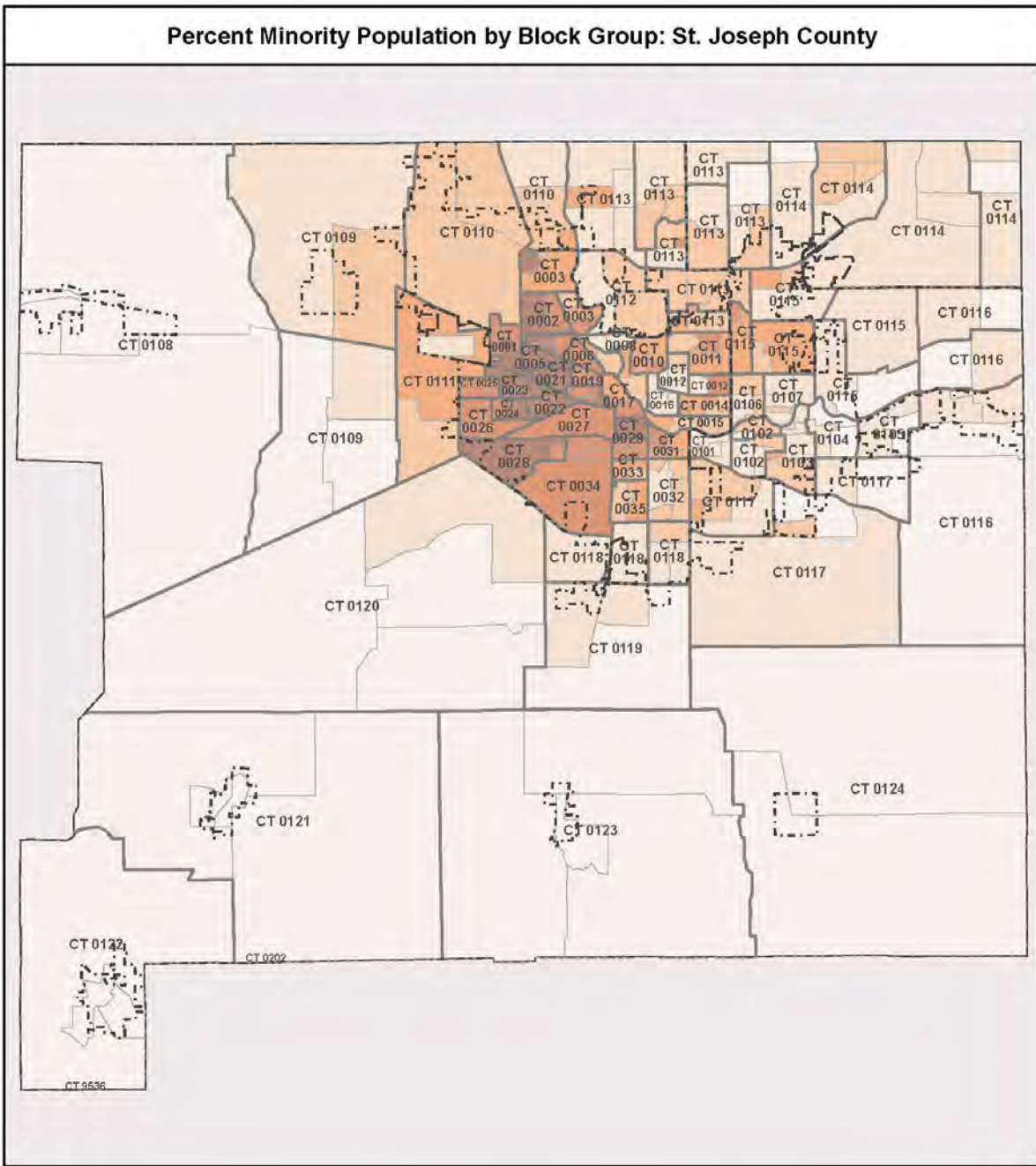
Census block group labels also show total white population 2023.



ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



Percent Minority Population by Block Group: St. Joseph County



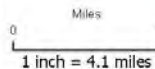
Legend

% Non-White Population 2024	
3% - 12%	34% - 50%
13% - 21%	51% - 71%
22% - 33%	72% - 97%

- City Boundary
- Tracts Boundary

CT 9719 = tract number

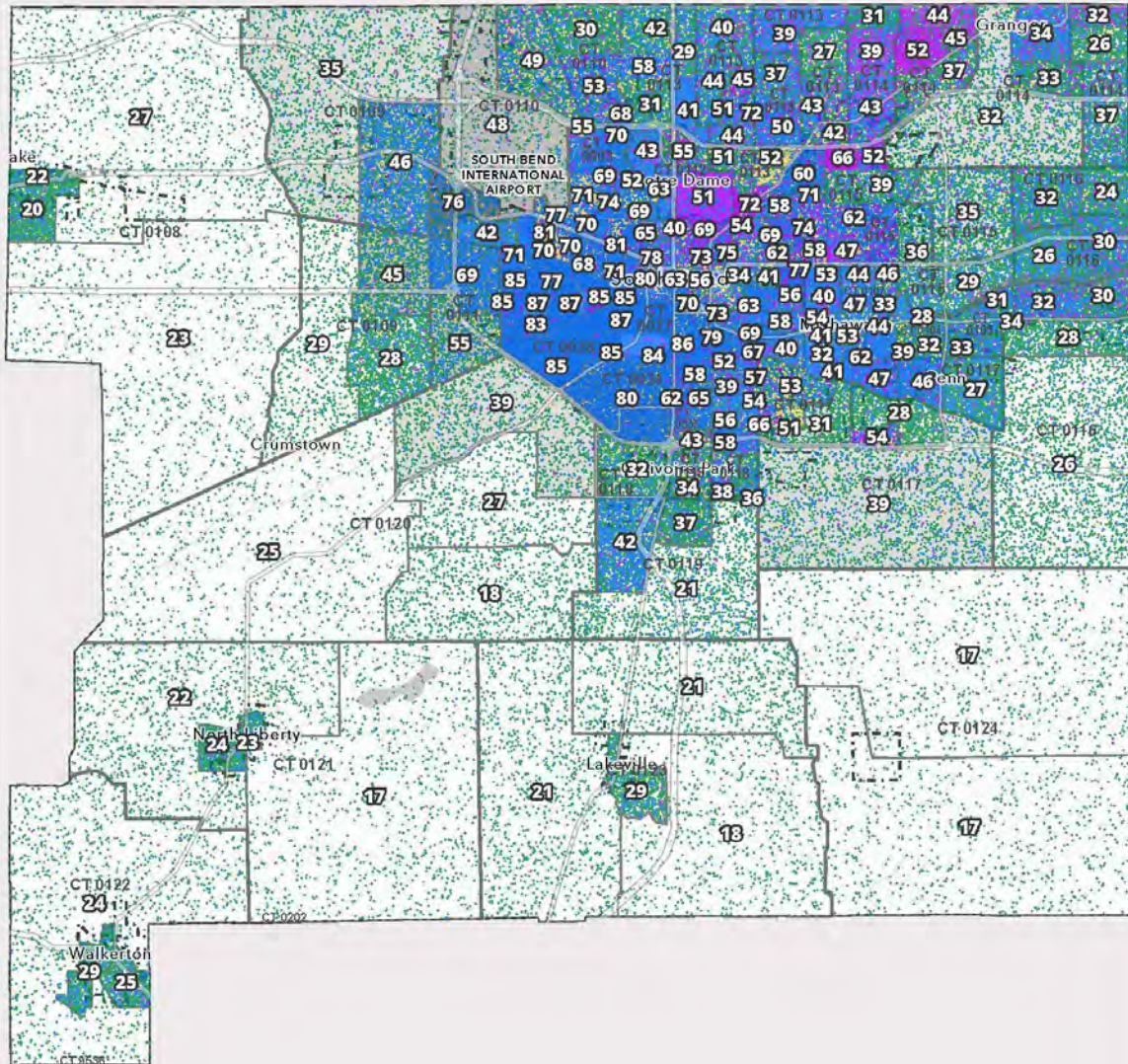
Census block group labels also show total minority population 2023.



ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 07/2024



Racial Diversity by Block Group: St. Joseph County



Legend

Racial Dot Density

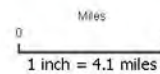
1 Dot = 1 Person

- Other Race
- Asian/Pacific Islander
- Black
- White

Diversity Index

- | | | | |
|--|---------|--|---------|
| | 14 - 30 | | 61 - 74 |
| | 31 - 45 | | 75 - 87 |
| | 46 - 60 | | |

Census block group labels also show the diversity index. The higher the index, the greater the diversity.



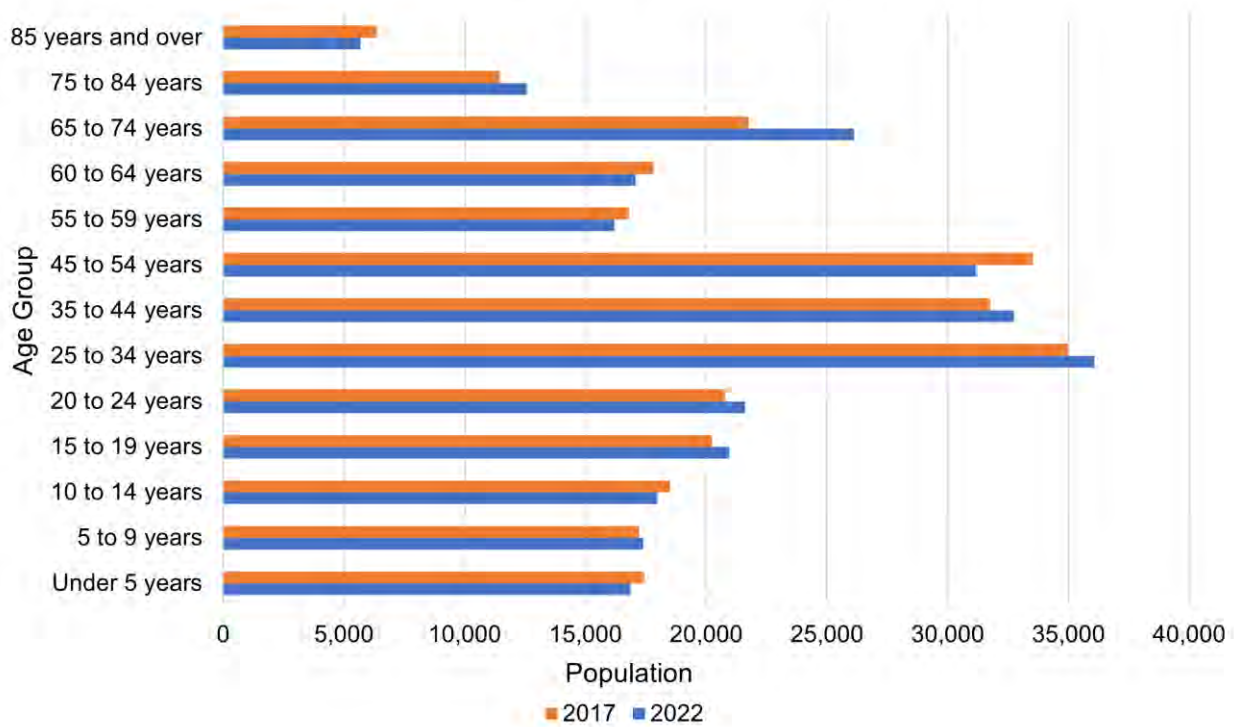
ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



Age – St. Joseph County

The following chart illustrates age distribution in St. Joseph County at the time of the 2013-2017 and 2018-2022 American Community Surveys. As of 2022, youth under 20 years of age represented 26.9% of the population; 33.2% of the population is between 20 and 44 years of age; 23.7% of the population is 45 to 64; and 16.3% of the population is 65 years of age and older. The median age is 36.7 years of age.

Age Distribution Change for St. Joseph County



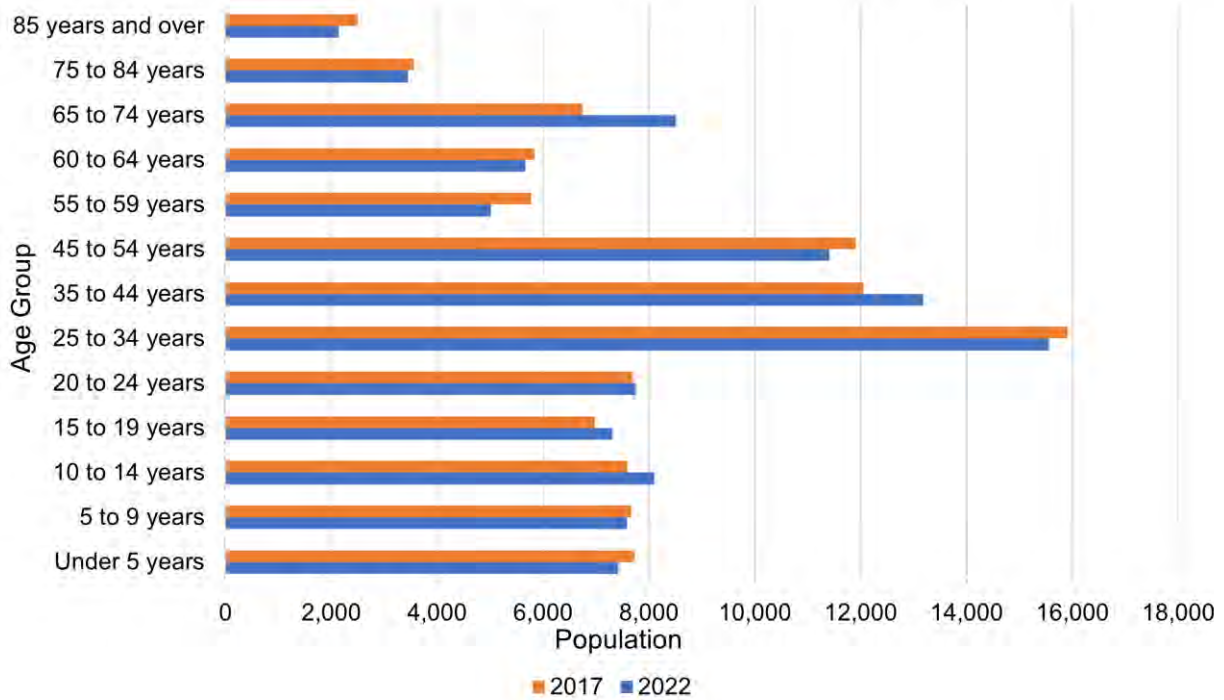
Source: 2013-2017 and 2018-2022 ACS Table DP05

Age – South Bend City

The following chart illustrates age distribution in South Bend City at the time of the 2013-2017 and 2018-2022 American Community Surveys. As of 2022, youth under 20 years of age represented 29.5% of the population; 35.4% of the population was between 20 and 44 years of age; 21.4% of the population was 45 to 64; and 13.7% of the population was 65 years of age and older. The median age is 33.4 years of age.



Age Distribution Change for South Bend City



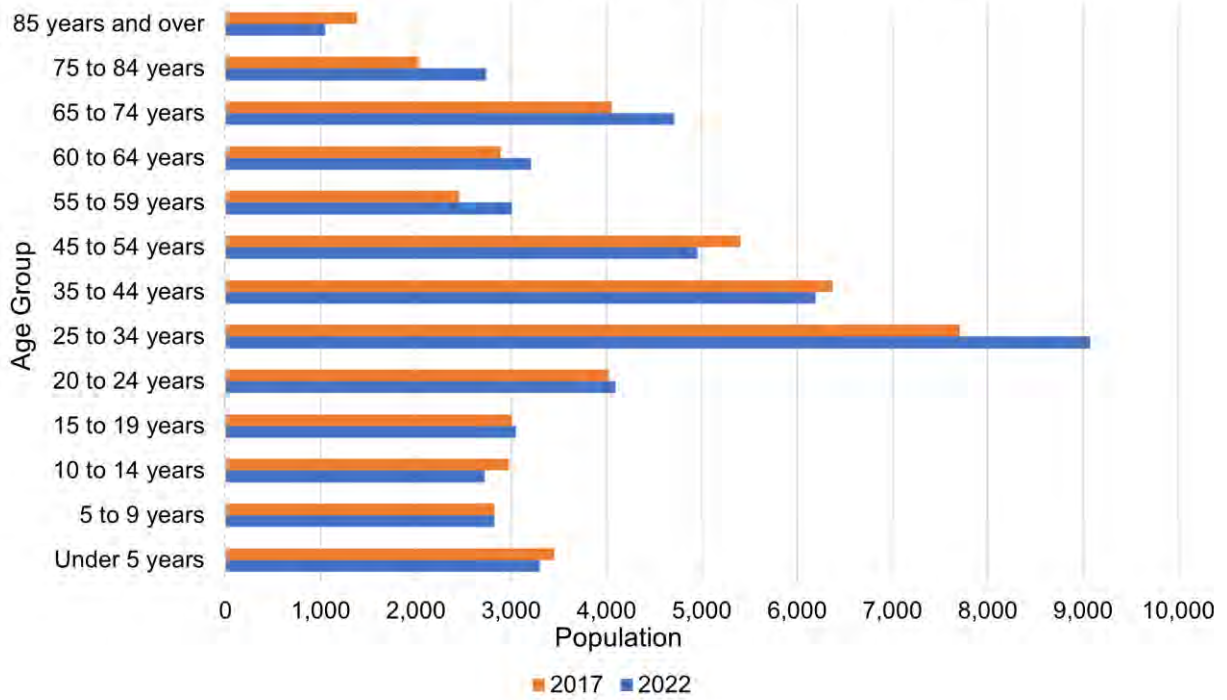
Source: 2013-2017 and 2018-2022 ACS Table DP05

Age – Mishawaka City

The following chart illustrates age distribution in Mishawaka City at the time of the 2013-2017 and 2018-2022 American Community Surveys. As of 2022, youth under 20 years of age represented 23.4% of the population; 38.0% of the population was between 20 and 44 years of age; 21.9% of the population was 45 to 64; and 16.7% of the population was 65 years of age and older. The median age is 35.8 years of age.



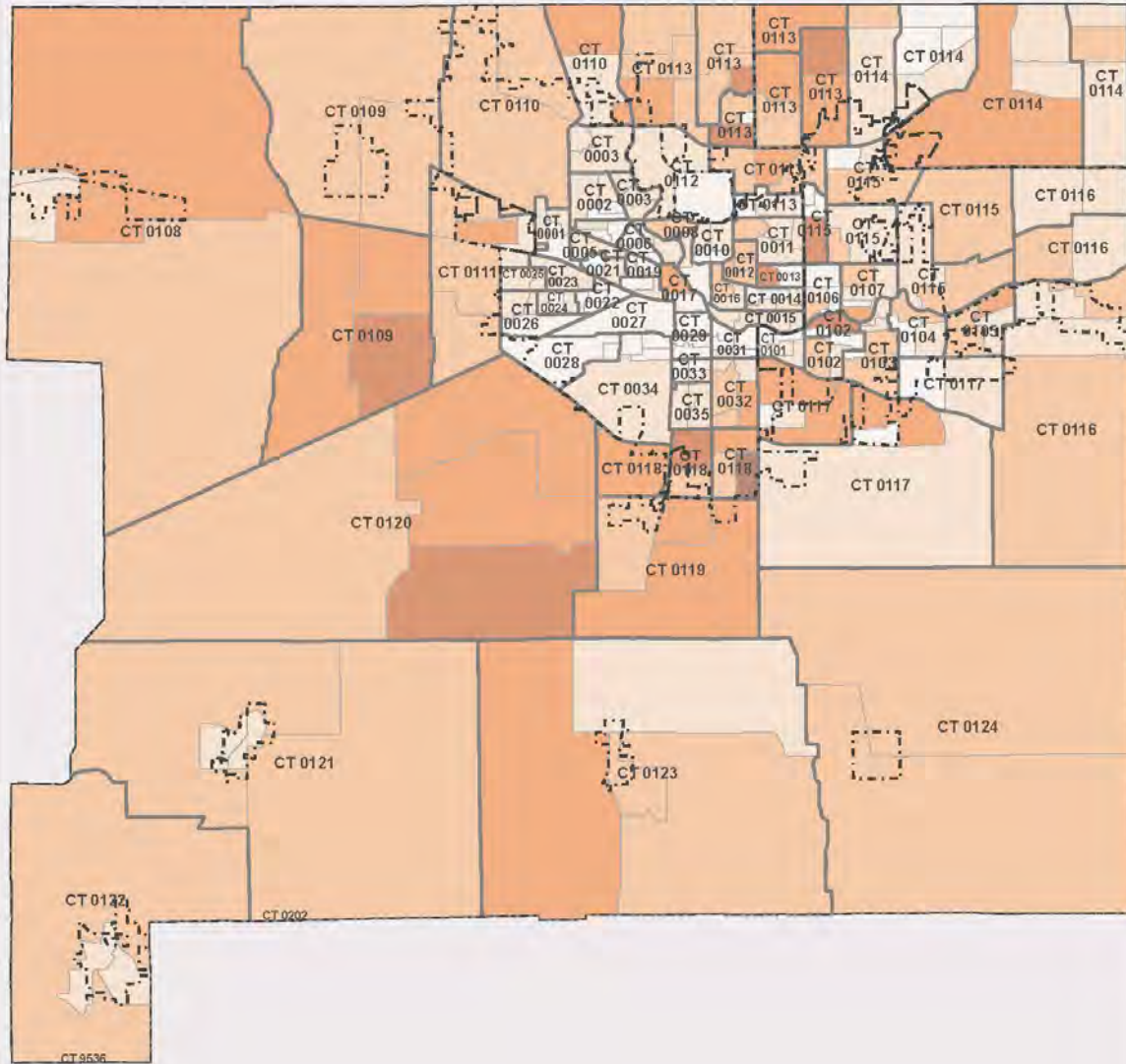
Age Distribution Change for Mishawaka City



Source: 2013-2017 and 2018-2022 ACS Table DP05



Percent Population Age 65 and Over by Block Group: St. Joseph County



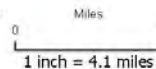
Legend

	0% - 11%		18% - 22%		29% - 39%
	12% - 17%		23% - 28%		40% - 68%

- City Boundary
- Tracts Boundary

Census block group labels also show 2023 population Age 65 and over.

CT 9719 = tract number



ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



Religion – St. Joseph County

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of St. Joseph County, the County used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of St. Joseph County across various denominational groups, and the percentage of the population which reported affiliation with a church.

Religious Affiliation in St. Joseph County, 1980-2020

	1980		1990		2000		2010		2020	
	#	%	#	%	#	%	#	%	#	%
Black Protestant	972	0.8%	8,973	7.5%	*	*	3,300	1.9%	8,304	7.6%
Buddhism	0	0.0%	0	0.0%	0	0.0%	102	0.1%	0	0.0%
Catholic	62,660	54.0%	62,723	52.7%	63,209	54.4%	52,666	30.1%	46,674	43.0%
Evangelical Protestant	20,857	18.0%	20,264	17.0%	24,644	21.2%	27,734	15.9%	34,918	32.2%
Hinduism	0	0.0%	0	0.0%	0	0.0%	25	0.0%	118	0.1%
Islam	0	0.0%	0	0.0%	1,568	1.3%	1,116	0.6%	1,150	1.1%
Jehovah's Witnesses	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2,056	1.9%
Judaism	718	0.6%	1,800	1.5%	1,850	1.6%	1,518	0.9%	1,280	1.2%
Latter-day Saints	519	0.4%	631	0.5%	1,106	1.0%	1,436	0.8%	1,383	1.3%
Mainline Protestant	30,185	26.0%	24,612	20.7%	22,376	19.3%	85,517	48.9%	11,866	10.9%
Orthodox	0	0.0%	0	0.0%	1,156	1.0%	1,226	0.7%	610	0.6%



Background Data

Other Christians	0	0.0%	0	0.0%	106	0.1%	120	0.1%	106	0.1%
Other Non-Christians	120	0.1%	117	0.1%	135	0.1%	166	0.1%	106	0.1%
Total Adherents	116,031	48.0%	119,120	48.2%	116,150	43.7%	174,926	65.5%	108,571	39.8%
Unclaimed:	125,586	52.0%	127,932	51.8%	149,409	56.3%	92,005	34.5%	164,341	60.2%
Total Population	241,617	--	247,052	--	265,559	--	266,931	--	272,912	--

Source: The Association of Religion Data Archives

The most common religious affiliation identified in St. Joseph County in 1980 was Catholic with 62,660 adherents, 54.0% of the churchgoing population and 25.9% of the County's population. The second most common religious affiliation identified in St. Joseph County in 1980 was Mainline Protestant with 30,185 adherents, 26.0% of the churchgoing population and 12.5% of the County population. About 48% of the County's population belonged to a church.

The most common religious affiliation identified in St. Joseph County in 2020 was Catholic with 46,674 adherents, 43.0% of the churchgoing population and 17.1% of the County's population. The second most common religious affiliation identified in St. Joseph County in 2020 was Evangelical Protestant with 34,918 adherents, 32.2% of the churchgoing population and 12.8% of the County's population. About 40% of the County's population belonged to a church.

The changes in proportional representation of religious groups in St. Joseph County from 1980 to 2020 that were larger than 5.0 percentage points were the changes in Mainline Protestants, Catholics, and Evangelical Protestants. The number of Mainline Protestants in St. Joseph County decreased from 30,185 adherents in 1980 to 11,866 adherents in 2020, a proportional representation decrease of 15.1%. The number of Catholics decreased from 62,660 adherents in 1980 to 46,674 adherents in 2020, a proportional representation decrease of 11.0%. However, the number of Evangelical Protestants in the County increased from 20,857 in 1980 to 34,918 in 2020, a proportional representation increase of 14.2%



B. Households

Household Tenure – St. Joseph County

According to the 2013-2017 American Community Survey Five Year Estimates, there were 116,078 housing units in St. Joseph County. Of these housing units, 100,694 (86.7%) were occupied and 15,384 (13.3%) were vacant. Of the occupied housing units, 68,361 (67.9%) were owner-occupied and 32,333 (32.1%) were renter-occupied.

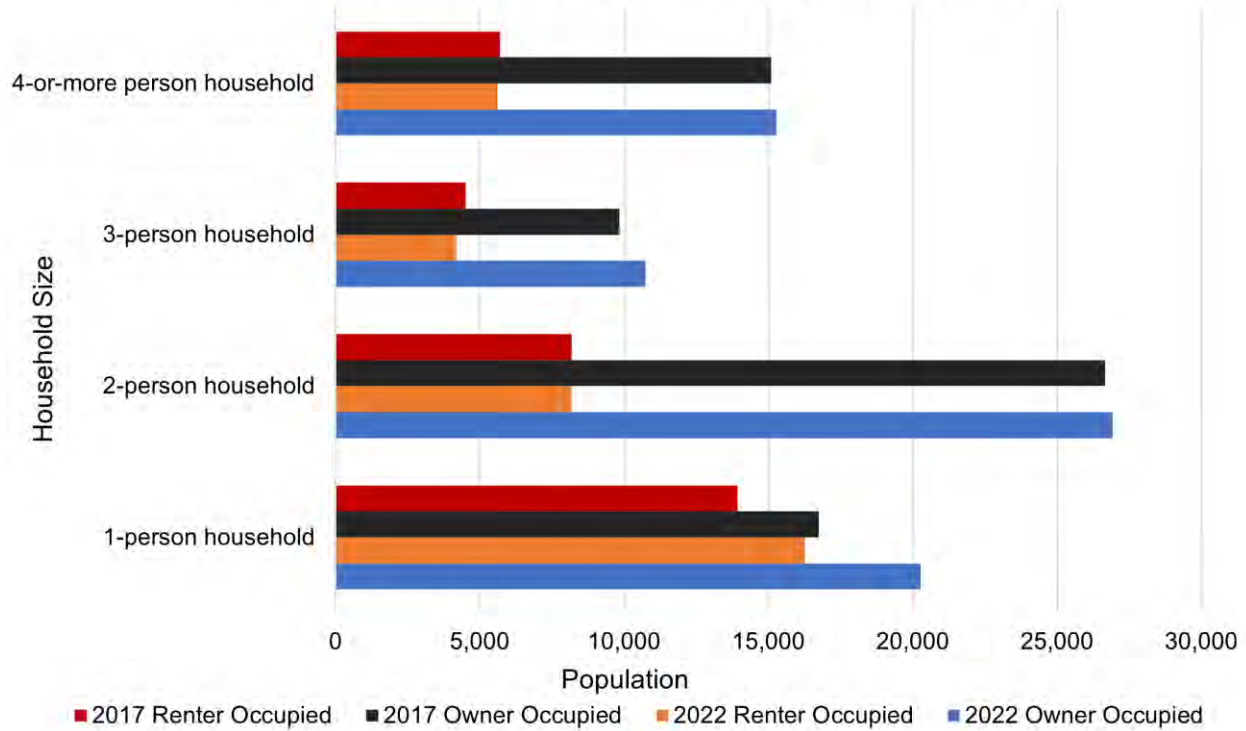
According to the 2018-2022 ACS Five Year Estimates, there were 118,075 housing units in St. Joseph County. Of these housing units, 107,466 (91.0%) were occupied and 10,609 (9.0%) were vacant. Of the occupied housing units, 73,223 (68.1%) were owner-occupied and 34,243 (31.9%) were renter-occupied.

From 2017 to 2022 there was an estimated 1,997 unit (1.7%) increase in the total number of housing units, a 6,772 unit (6.7%) increase in the number of occupied units, and a 4,775 unit (31.0%) decrease in the number of vacant units. The number of owner-occupied units increased by 4,862 units (7.1%) and renter-occupied units increased by 1,910 (5.9%).

There were a number of significant changes (greater than 5.0 percentage points) changes in Household Tenure in St. Joseph County from 2017 to 2022. The number of occupied units grew by 6.7%, the number of vacant units fell by 31.0%, the number of owner-occupied units grew by 7.1%, and the number of renter-occupied units grew by 5.9%. This suggests that vacant houses are being reoccupied or replaced elsewhere in the County, and that occupants prefer to own rather than rent their housing units.



Household Tenure by Size in St. Joseph County



Source: 2013-2017 and 2018-2022 ACS chart B25009

Household Tenure – South Bend City

According to the 2013-2017 American Community Survey 5-Year estimates, there were 47,280 housing units in South Bend City. Of these housing units, 39,025 (82.5%) were occupied and 8,255 (17.5%) were vacant. Of the occupied housing units, 22,335 (57.2%) were owner-occupied and 16,690 (42.8%) were renter-occupied.

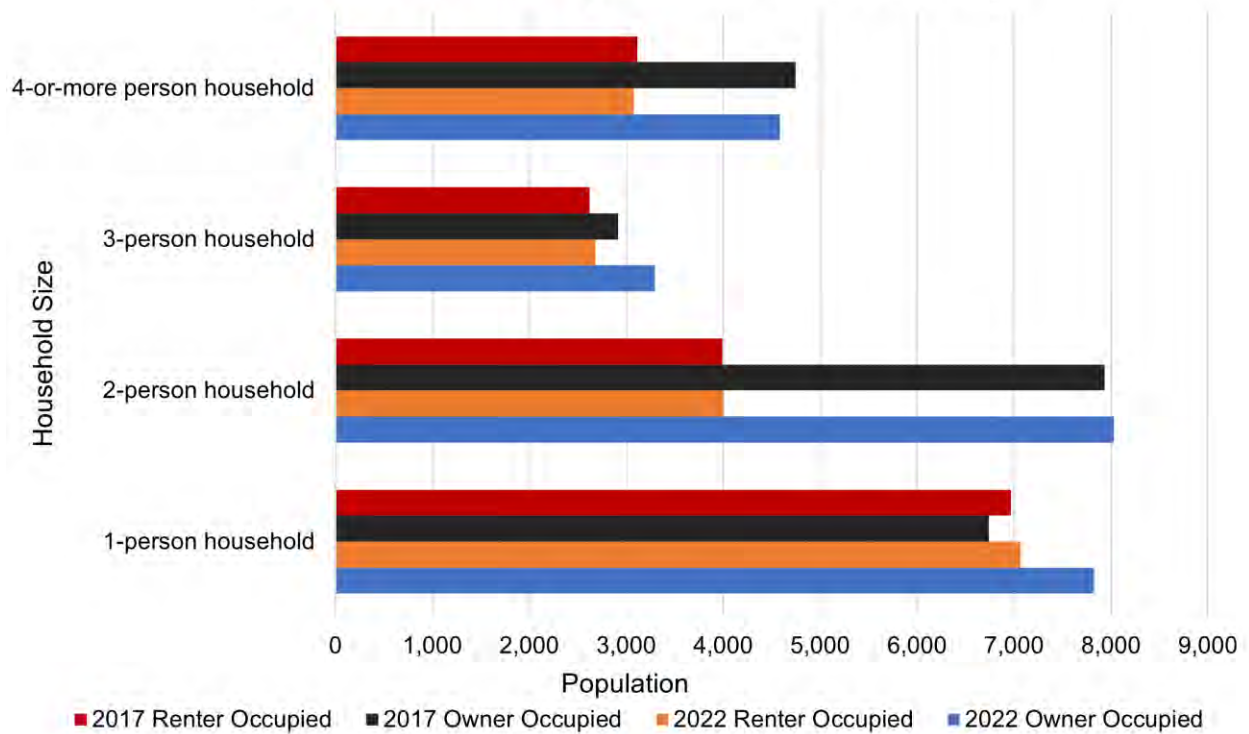
According to the 2018-2022 ACS 5-Year estimates, there were 46,514 housing units in South Bend City. Of these housing units, 40,559 (87.2%) were occupied and 5,955 (12.8%) were vacant. Of the occupied housing units, 23,731 (58.5%) were owner-occupied and 16,828 (41.5%) were renter-occupied.

From 2017 to 2022 there was an estimated 766 unit (1.6%) decrease in the total number of housing units, a 1,534 unit (3.9%) increase in the number of occupied units, and a 2,300 unit (27.9%) decrease in the number of vacant units. The number of owner-occupied units increased by 1,396 units (6.3%) and renter-occupied units increased by 138 units (0.8%).



There were two significant changes (over 5.0 percentage points) in Household Tenure in South Bend City from 2017 and 2022. The number of vacant units decreased by 27.9%, and the number of owner-occupied units rose by 6.3%. This suggests that many vacant units have been demolished within the City, that others have been renovated or replaced, and that there is a strong preference toward purchasing housing rather than renting. There were no other significant changes.

Household Tenure by Size in South Bend City



Source: 2013-2017 and 2018-2022 ACS chart B25009

Household Tenure – Mishawaka City

According to the 2013-2017 American Community Survey 5-Year estimates, there were 24,363 housing units in Mishawaka City. Of these housing units, 20,568 (84.4%) were occupied and 3,795 (15.6%) were vacant. Of the occupied housing units, 10,334 (50.2%) were owner-occupied and 10,234 (49.8%) were renter-occupied.

According to the 2018-2022 ACS 5-Year estimates, there were 25,415 housing units in Mishawaka City. Of these housing units, 23,191 (91.3%) were occupied and 2,224 (8.8%) were vacant. Of the occupied housing

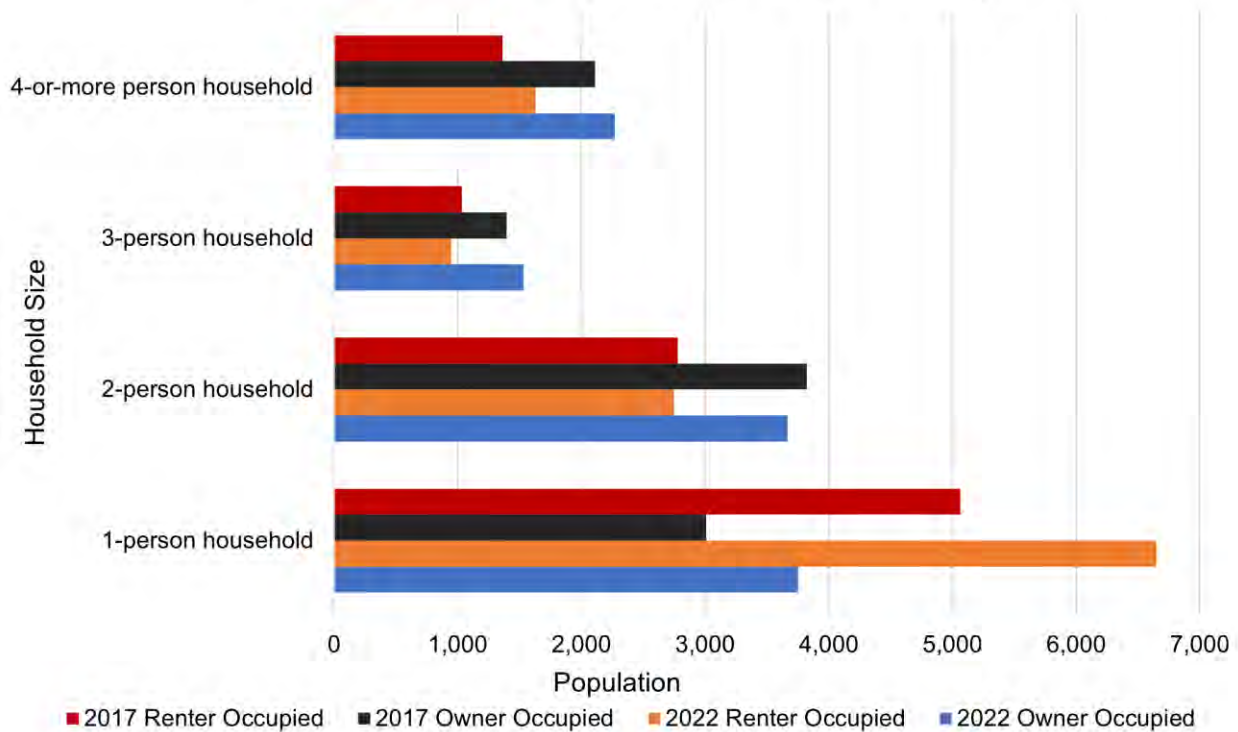


units, 11,216 (48.4%) were owner-occupied and 11,975 (51.6%) were renter-occupied.

From 2017 to 2022 there was a 1,052 unit (4.3%) increase in the total number of housing units, a 2,623 unit (12.8%) increase in the number of occupied units, and a 1,571 unit (41.4%) decrease in the number of vacant units. The number of owner-occupied units increased by 882 (8.5%) and the number of renter-occupied units increased by 1,741 (17.0%).

There were several significant changes (over 5.0 percentage points) in Household Tenure in Mishawaka City from 2017 to 2022. The most significant change is the 41.4% decrease in vacant housing units over the last five years, along with a 12.8% increase in occupied units. Further, there was an 8.5% growth in owner occupancy, but there was a 17.0% growth in renter occupancy. This suggests widespread reoccupancy of old housing stock in Mishawaka, or possibly demolition and replacement, and that there is more elasticity in the rental market than in the homebuyer market.

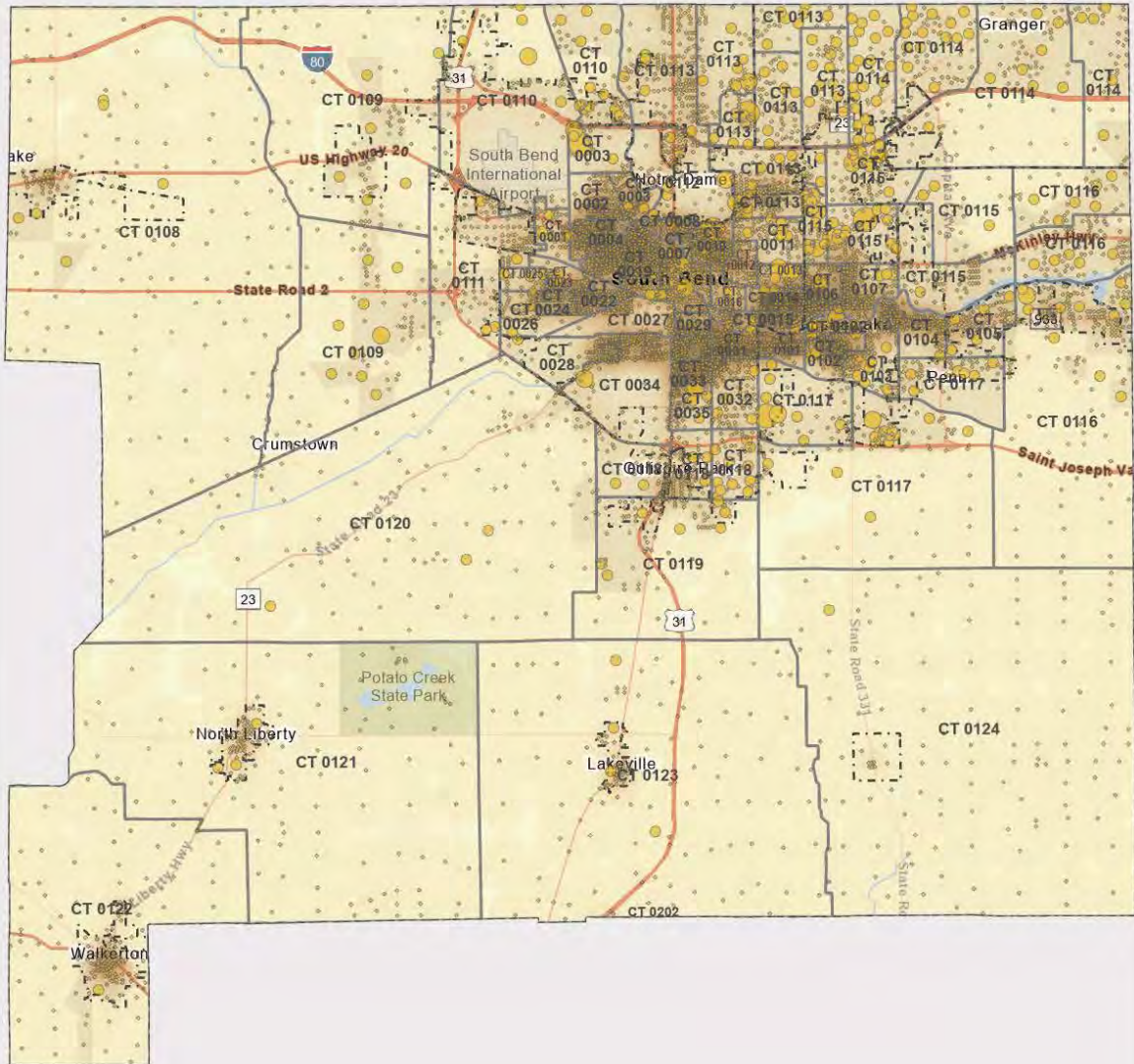
Household Tenure by Size in Mishawaka City



Source: 2013-2017 and 2018-2022 ACS chart B25009



Total Housing Units by Block Points: St. Joseph County



Legend

Housing Unit Density Surface

Low
Housing Density
High

Total Housing Units

- 0 - 50
- 51 - 200
- 201 - 400
- 401 - 1,339

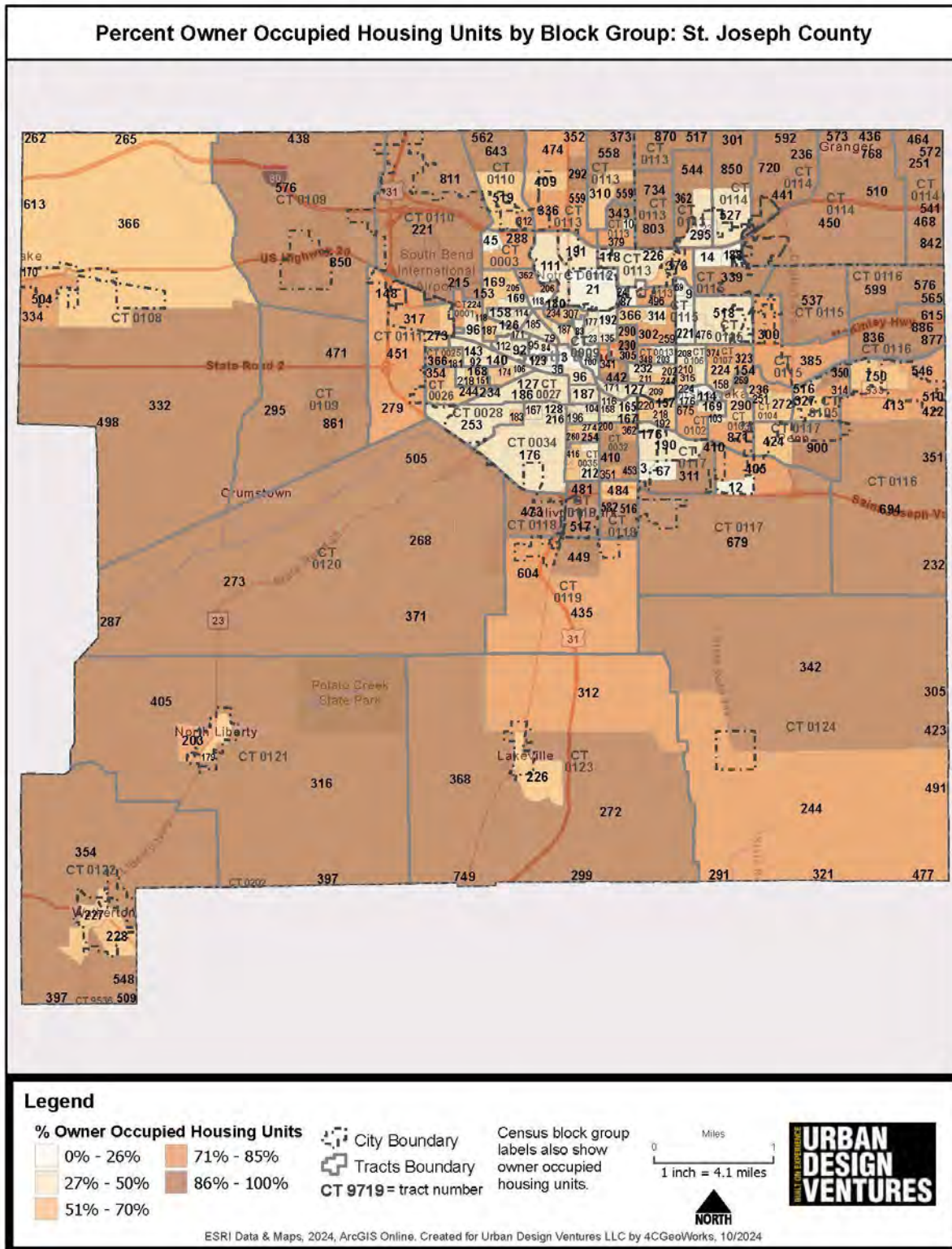
City Boundary
Tracts Boundary
CT 9719 = tract number

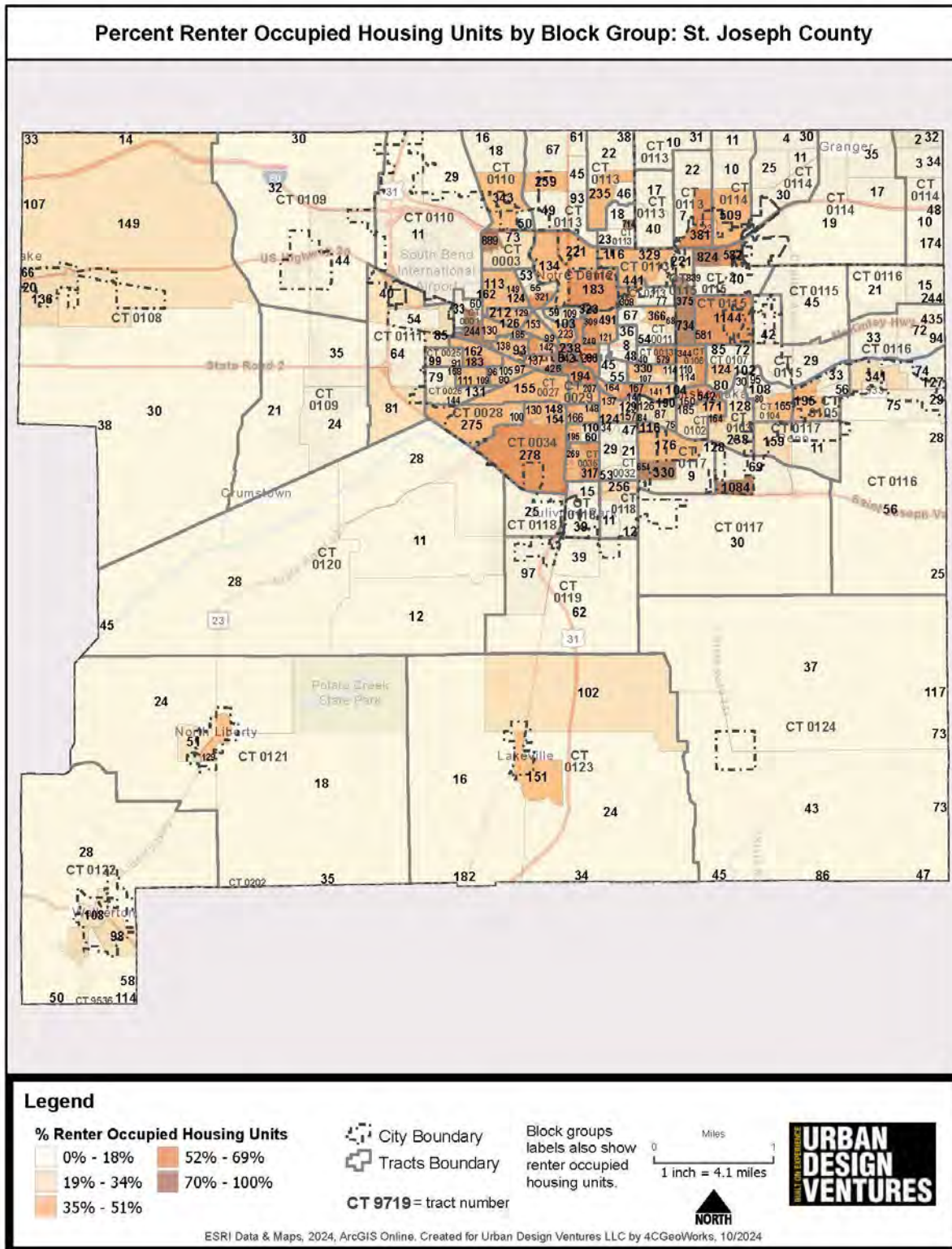
Block group labels show 2024 total housing units.

Miles
0 1
1 inch = 4.1 miles
NORTH



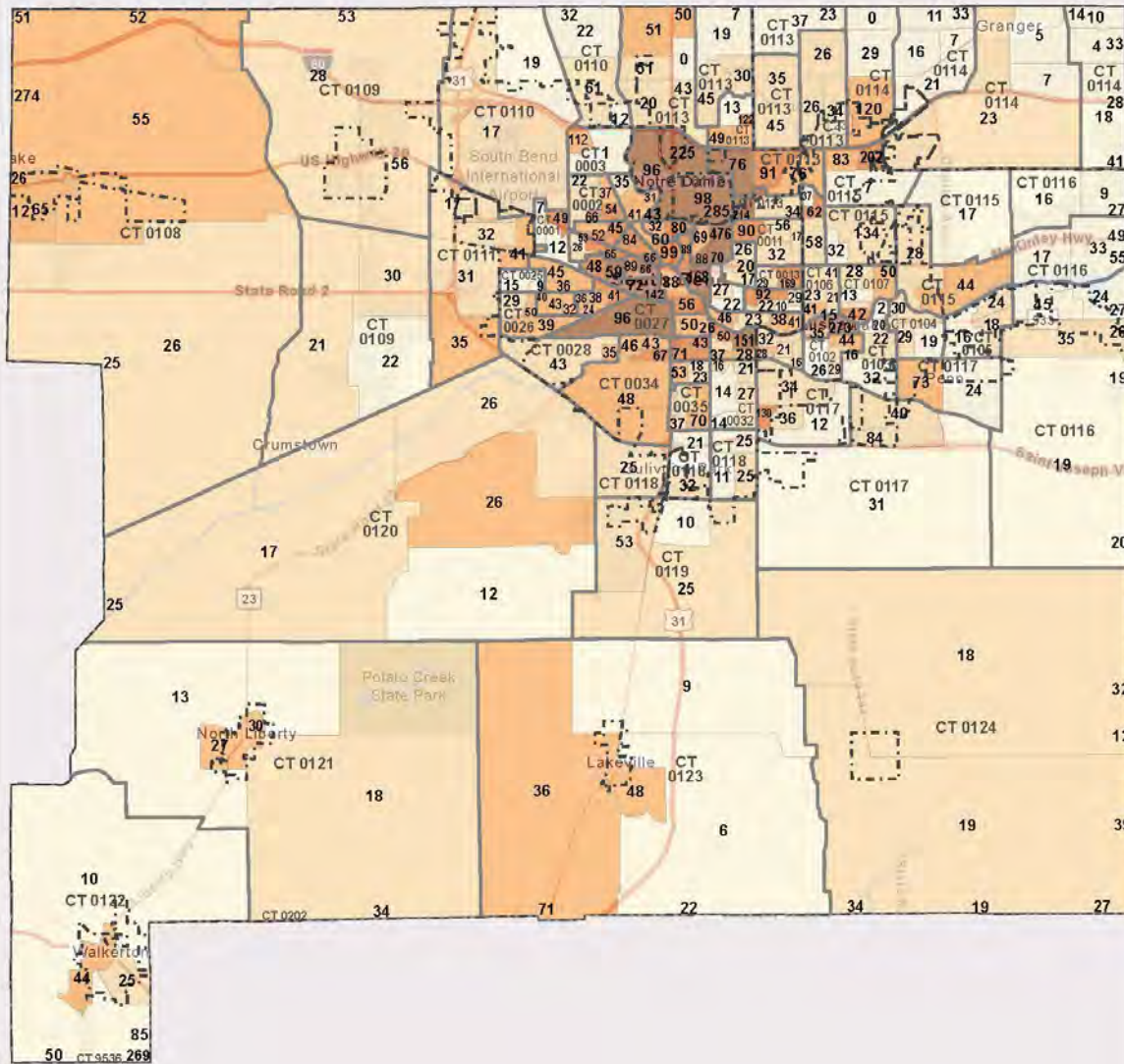
ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024







Percent Vacant Housing Units by Block Group: St. Joseph County



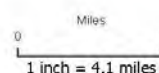
Legend

- Percent Vacant Housing Units**
- 0% - 4%
 - 5% - 9%
 - 10% - 14%
 - 15% - 21%
 - 22% - 41%

- City Boundary
- Tracts Boundary

CT 9719 = tract number

Block group labels also show vacant housing units.



ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



Household Tenure by Race and Ethnicity – St. Joseph County

The tables below compare homeowners and renters by race and ethnicity in St. Joseph County.

Household Type by Race and Ethnicity in St. Joseph County

Householder	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White alone	82,976	82.4%	84,723	78.8%
Black or African American alone	12,460	12.4%	13,158	12.2%
American Indian and Alaska Native alone	397	0.4%	372	0.3%
Asian alone	1,921	1.9%	2,206	2.1%
Native Hawaiian and Other Pacific Islander alone	43	0.0%	21	0.0%
Some other race alone	1,446	1.4%	2,487	2.3%
Two or more races	1,451	1.4%	4,499	4.2%
Hispanic or Latino	4,809	4.8%	6,712	6.2%
White alone, not Hispanic or Latino	79,897	79.3%	82,291	76.6%

Source: 2013-2017 and 2018-2022 ACS table S2502

Household Tenure by Race and Ethnicity in St. Joseph County

Householder	2013-2017 ACS				2018-2022 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
White alone	61,305	89.7%	21,671	67.1%	62,719	85.7%	22,004	64.3%
Black or African American alone	4,266	6.2%	8,194	25.3%	4,746	6.5%	8,412	24.6%
American Indian and Alaska Native alone	212	0.3%	185	0.6%	244	0.3%	128	0.4%
Asian alone	974	1.4%	947	2.9%	1,358	1.9%	848	2.5%
Native Hawaiian and Other Pacific Islander alone	43	0.1%	0	0.0%	21	0.0%	0	0.0%
Some other race alone	888	1.3%	558	1.7%	1,512	2.1%	975	2.8%
Two or more races	673	1.0%	778	2.4%	2,623	3.6%	1,876	5.5%
Hispanic or Latino	2,984	4.4%	1,825	5.6%	3,920	5.4%	2,792	8.2%
White alone, not Hispanic or Latino	59,325	86.8%	20,572	63.6%	61,465	83.9%	20,826	60.8%

Source: 2013-2017 and 2018-2022 ACS table S2502

Homeownership rates are increasing in the County. Homeowners represented 67.9% (68,361 households) of all households in 2017 and 68.1% (73,223 households) in 2022. In response, rental rates are



decreasing in the County, though the number of renters has increased. Renters represented 32.1% (32,333 households) of all households in 2017 and 31.9% (34,243 households) in 2022.

There were not any significant shifts (greater than 5.0 percentage points) in Household Tenure from 2017 to 2022 in St. Joseph County.

Household Tenure by Race and Ethnicity – South Bend City

The tables below compare homeowners and renters by race and ethnicity in South Bend City.

Household Type by Race and Ethnicity in South Bend City

Householder	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White alone	26,555	68.0%	25,522	62.9%
Black or African American alone	9,859	25.3%	9,912	24.4%
American Indian and Alaska Native alone	191	0.5%	204	0.5%
Asian alone	559	1.4%	796	1.96%
Native Hawaiian and Other Pacific Islander alone	14	0.0%	10	0.0%
Some other race alone	1,077	2.8%	1,857	4.6%
Two or more races	770	2.0%	2,258	5.6%
Hispanic or Latino	3,338	8.6%	4,272	10.5%
White alone, not Hispanic or Latino	24,446	62.6%	24,293	59.9%

Source: 2013-2017 and 2018-2022 ACS table S2502

Household Tenure by Race and Ethnicity in South Bend City

Householder	2013-2017 ACS				2018-2022 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
White alone	17,800	79.7%	8,755	52.5%	17,029	71.8%	8,493	50.5%
Black or African American alone	3,262	14.6%	6,597	39.5%	3,704	15.6%	6,208	36.9%
American Indian and Alaska Native alone	130	0.6%	61	0.4%	119	0.5%	85	0.5%



Asian alone	207	0.9%	352	2.1%	526	2.2%	270	1.6%
Native Hawaiian and Other Pacific Islander alone	14	0.1%	0	0.0%	10	0.0%	0	0.0%
Some other race alone	628	2.8%	449	2.7%	1,212	5.1%	645	3.8%
Two or more races	294	1.3%	476	2.8%	11,131	4.8%	1,127	6.7%
Hispanic or Latino	2,102	9.4%	1,236	7.4%	2,506	10.6%	1,766	10.5%
White alone, not Hispanic or Latino	16,430	73.6%	8,016	48.0%	68,666	68.6%	16,290	47.6%

Source: 2013-2017 and 2018-2022 ACS table S2502

Homeownership rates are increasing in the City after a period of decline. Homeowners represented 57.2% (22,335 households) of all households in 2017 and 58.5% (23,731 households) in 2022. In response, rental rates have decreased in the City, though the number of renters has increased. Renters represented 42.8% (16,690 households) of all households in 2017 and 41.5% (16,828 households) in 2022.

There were significant shifts (greater than 5.0 percentage points) in Household Tenure from 2017 to 2022 in South Bend City. The percentage of White householders dropped 5.1% over the period, and White owner-occupant householders in particular dropped 7.9% over the period. Other groups had smaller gains (less than 5.0 percentage points) which balanced this loss. There were no other significant shifts over this period.

Household Tenure by Race and Ethnicity – Mishawaka City

The tables below compare homeowners and renters by race and ethnicity in Mishawaka City.

Household Type by Race and Ethnicity in Mishawaka City

Householder	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White alone	18,260	88.8%	19,524	84.2%
Black or African American alone	1,361	6.6%	1,698	7.3%
American Indian and Alaska Native alone	84	0.4%	41	0.2%
Asian alone	417	2.0%	560	2.4%
Native Hawaiian and Other Pacific Islander alone	3	0.0%	5	0.0%
Some other race alone	128	0.6%	313	1.3%
Two or more races	315	1.5%	1,050	4.5%



Hispanic or Latino	678	3.3%	1,141	4.9%
White alone, not Hispanic or Latino	17,797	86.5%	18,916	81.6%

Source: 2013-2017 and 2018-2022 ACS table S2502

Household Tenure by Race and Ethnicity in Mishawaka City

Householder	2013-2017 ACS				2018-2022 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
White alone	9,887	95.8%	8,373	81.8%	10,286	91.7%	9,238	77.1%
Black or African American alone	179	1.7%	1,182	11.6%	255	2.3%	1,443	12.1%
American Indian and Alaska Native alone	30	0.3%	54	0.5%	20	0.2%	21	0.2%
Asian alone	43	0.4%	374	3.7%	100	0.9%	460	3.8%
Native Hawaiian and Other Pacific Islander alone	3	0.0%	0	0.0%	5	0.0%	0	0.0%
Some other race alone	95	0.9%	33	0.3%	131	1.2%	182	1.5%
Two or more races	97	0.9%	218	2.1%	419	3.7%	631	5.3%
Hispanic or Latino	343	3.3%	335	3.3%	461	4.1%	680	5.7%
White alone, not Hispanic or Latino	9,654	93.4%	8,143	79.6%	10,176	90.7%	8,740	73.0%

Source: 2013-2017 and 2018-2022 ACS table S2502

Homeownership rates are decreasing in the City, though the number of homeowners has increased. Homeowners represented 50.2% (10,334 households) of all households in 2017 and 48.4% (11,216 households) of all households in 2022. In response, rental rates increased in the City. Renters represented 49.8% (10,234 households) of all households in 2017 and 51.6% (11,975 households) in 2022.

There was one significant shift (greater than 5.0 percentage points) in Household Tenure from 2017 to 2022 in Mishawaka City. The percentage of White alone, not Hispanic or Latino renter-householders dropped 5.4% over the period. Hispanic and Latino renter-householders and other groups had smaller gains (less than 5.0 percentage points) which balanced this loss. There were no other significant shifts over this period.

Families – St. Joseph County

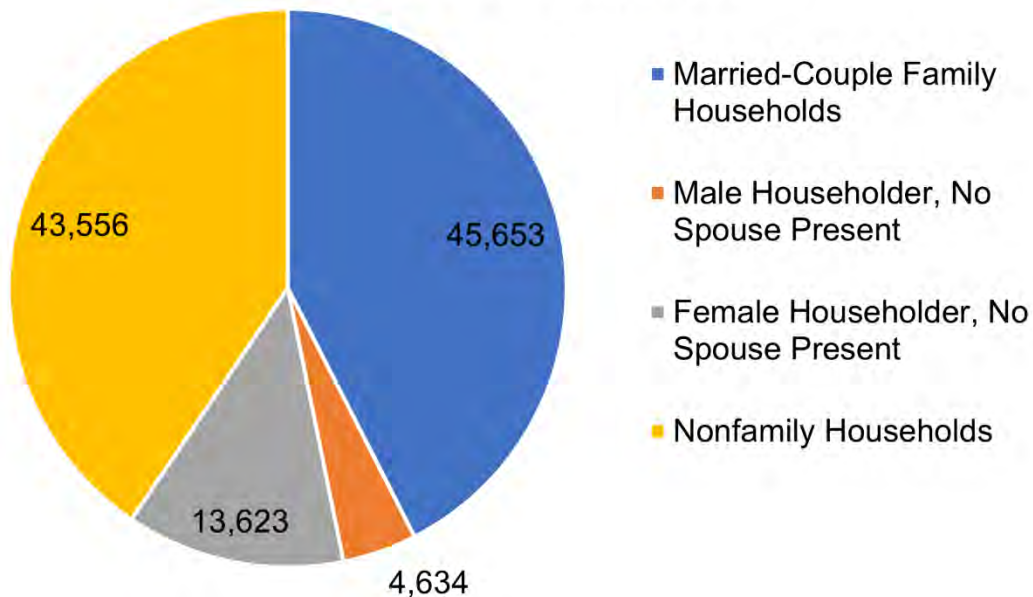
In 2017, there were a total of 100,694 households in St. Joseph County, of which 64,202 (63.8%) were family households and 36,492 (36.2%) were non-family households. In 2022, there were a total of 107,466 households,



of which 63,910 (59.5%) were family households and 43,556 (40.5%) were non-family households. The total number of households in St. Joseph County increased by 6,772 units from 2017 to 2022, as did the total number of non-family households (7,064 units or 19.4%), while the number of family households decreased by 292 units (0.4%) over the same period. A non-family household is defined as a householder living alone or with others not related by family.

In 2022, non-family households comprised 40.5% of all households, married-couple family households comprised 42.5% of all households, female householders with no spouse present comprised 12.7% of all County households, and male householders with no spouse present comprised 4.3% of all County households. The chart below illustrates the breakdown of households by type in St. Joseph County as of 2022 using data from the 2018-2022 ACS.

Households in St. Joseph County



Source: 2018-2022 ACS Table B25011

Families – South Bend City

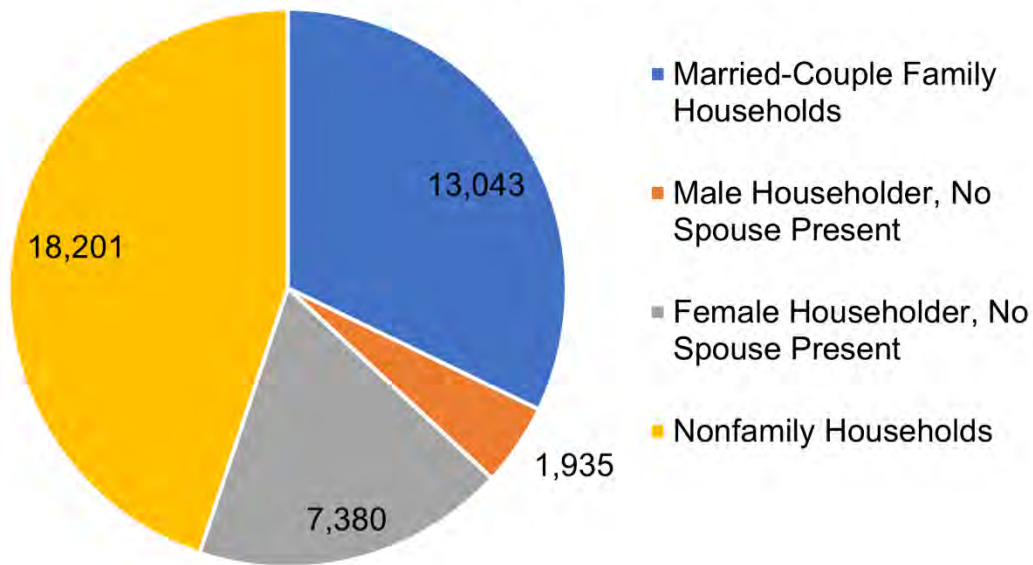
In 2017, there were a total of 39,025 households in South Bend City, of which 22,755 (58.3%) were family households and 16,270 (41.7%) were non-family households. In 2022, there were a total of 40,559 households in South Bend City, of which 22,358 (55.1%) were family households and 18,201 (44.9%) were non-family households. The total number of



households in South Bend City increased by 1,532 units from 2017 to 2022, as did the total number of non-family households (1,931 units or 11.9%), while the number of family households decreased by 292 units (1.7%) over the same period. A non-family household is defined as a householder living alone or with others not related by family.

In 2022, non-family households comprised 44.9% of all households, married-couple family households comprised 32.2% of all households, female householders with no spouse present comprised 18.2% of all South Bend households, and male householders with no spouse present comprised 4.8% of all South Bend households. The chart below illustrates the breakdown of households by type in South Bend City as of 2022 using data from the 2018-2022 ACS.

Households in South Bend City



Source: 2018-2022 ACS Table B25011

Families – Mishawaka City

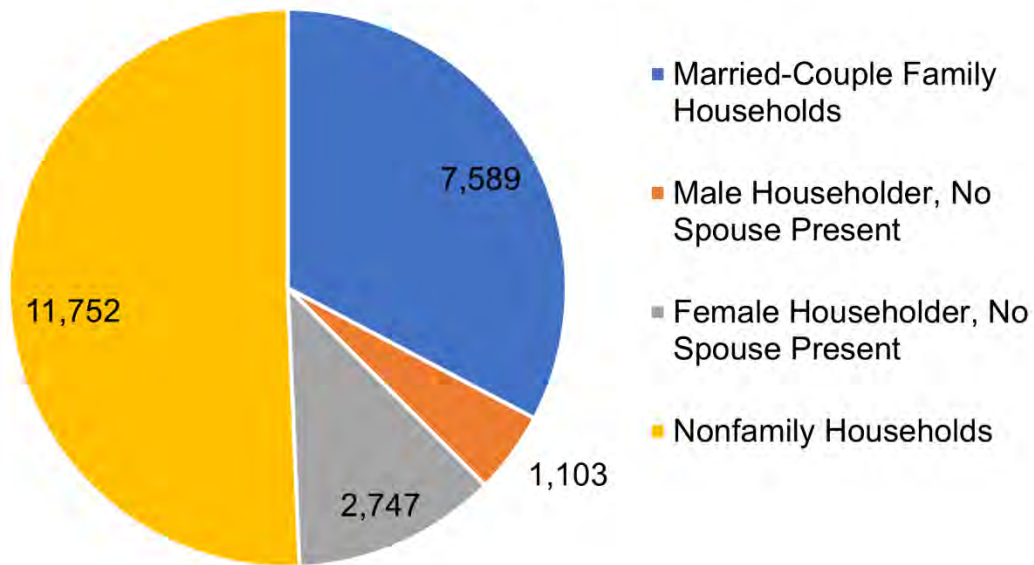
In 2017, there were a total of 20,568 households in Mishawaka City, of which 10,866 (52.8%) were family households and 9,702 (47.2%) were non-family households. In 2022, there were a total of 23,191 households, of which 11,439 (49.3%) were family households and 11,752 (50.7%) were non-family households. The total number of households in Mishawaka City increased by 2,623 units from 2017 to 2022, as did the total number of non-family households (2,050 units or 21.1%) and family households (573 units



or 5.3%) over the same period. A non-family household is defined as a householder living alone or with others not related by family.

In 2022, non-family households comprised 50.7% of all households, married-couple family households comprised 32.7% of all households, female householders with no spouse present comprised 11.8% of all Mishawaka households, and male householders with no spouse present comprised 4.8% of all Mishawaka households. The chart below illustrates the breakdown of households by type in Mishawaka City as of 2022 using data from the 2018-2022 ACS.

Households in Mishawaka City



Source: 2018-2022 ACS Table B25011



C. Income and Poverty

Household Income

The median household income in St. Joseph County increased by 28.59% (\$13,756) from \$48,121 in 2017 to \$61,877 in 2022. The median household income in the City of South Bend increased by 31.02% (\$11,615) from \$37,441 in 2017 to \$49,056 in 2022. The median household income in the City of Mishawaka increased by 29.44% (\$11,722) from \$39,821 in 2017 to \$51,543 in 2012.

Household Income – St. Joseph County

The table below compares the distribution of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Household Income in St. Joseph County

Items	2013-2017 ACS		2018-2022 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	100,694	-	107,466	-
Less than \$10,000	7,763	7.7%	6,116	5.7%
\$10,000 to \$14,999	5,244	5.2%	4,732	4.4%
\$15,000 to \$24,999	12,479	12.4%	8,743	8.1%
\$25,000 to \$34,999	11,142	11.1%	10,217	9.5%
\$35,000 to \$49,999	15,078	14.9%	14,332	13.3%
\$50,000 to \$74,999	18,729	18.6%	19,918	18.5%
\$75,000 to \$99,999	11,851	11.8%	13,330	12.4%
\$100,000 to \$149,999	11,522	11.4%	16,643	15.5%
\$150,000 to \$199,999	3,290	3.3%	7,294	6.8%
\$200,000 or more	3,596	3.6%	6,141	5.7%
Median Household Income	\$48,121	-	\$61,877	-
Mean Household Income	\$66,247	-	\$84,995	-

Source: 2013-2017 and 2018-2022 ACS Table DP03

Household Income – South Bend City

The table below compares the distribution of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.



Household Income in South Bend City

Items	2013-2017 ACS		2018-2022 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	39,025	-	40,559	-
Less than \$10,000	4,744	12.2%	3,536	8.7%
\$10,000 to \$14,999	2,730	7.0%	2,404	5.9%
\$15,000 to \$24,999	5,681	14.6%	4,027	9.9%
\$25,000 to \$34,999	4,854	12.4%	4,416	10.9%
\$35,000 to \$49,999	6,306	16.2%	6,346	15.6%
\$50,000 to \$74,999	6,968	17.9%	7,325	18.1%
\$75,000 to \$99,999	3,494	8.9%	4,642	11.4%
\$100,000 to \$149,999	2,867	7.3%	5,004	12.3%
\$150,000 to \$199,999	644	1.6%	1,586	3.9%
\$200,000 or more	737	1.9%	1,273	3.1%
Median Household Income	\$37,441	-	\$49,056	-
Mean Household Income	\$52,434	-	\$69,487	-

Source: 2013-2017 and 2018-2022 ACS Table DP03

Household Income – Mishawaka City

The table below compares the distribution of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Household Income in Mishawaka City

Items	2013-2017 ACS		2018-2022 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	20,568	-	23,191	-
Less than \$10,000	1,456	7.1%	1,032	4.5%
\$10,000 to \$14,999	1,173	5.7%	1,330	5.7%
\$15,000 to \$24,999	3,354	16.3%	2,854	12.3%
\$25,000 to \$34,999	3,114	15.1%	2,421	10.4%
\$35,000 to \$49,999	3,723	18.1%	3,716	16.0%
\$50,000 to \$74,999	3,789	18.4%	4,641	20.0%
\$75,000 to \$99,999	1,955	9.5%	3,019	13.0%
\$100,000 to \$149,999	1,475	7.2%	2,536	10.9%
\$150,000 to \$199,999	311	1.5%	870	3.8%



\$200,000 or more	218	1.1%	772	3.3%
Median Household Income	\$39,821	-	\$51,543	-
Mean Household Income	\$50,312	-	\$68,087	-

Source: 2013-2017 and 2018-2022 ACS Table DP03

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The HUD Median Family Income in the South Bend-Mishawaka, IN HUD Metro FMR Area was \$65,600 in 2019, which increased to \$89,000 in 2024.

The table below identifies the FY 2024 HUD Income Limits applicable to the South Bend-Mishawaka, IN HUD Metro FMR Area.

**South Bend-Mishawaka, IN-MI Metro Area
Section 8 Income Limits for FY 2024**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$18,700	\$21,400	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720
Very Low (50%) Income Limits	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750
Low (80%) Income Limits	\$49,850	\$57,000	\$64,100	\$71,200	\$76,900	\$82,600	\$88,300	\$94,000

Source: HUD Section 8 Income Limits

The following table highlights the current low- and moderate-income population in St. Joseph County. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following



table. St. Joseph County has an overall low- and moderate-income population of 40.6%.

Low- and Moderate-Income Population for St. Joseph County, IN

TRACT	BLOCK GROUP	LOWMOD	LOWMODUNIV	LOWMODPCT
000100	1	575	720	79.90%
000100	2	330	675	48.90%
000100	3	375	745	50.30%
000200	1	445	1,020	43.60%
000200	2	910	1,095	83.10%
000200	3	970	1,000	97.00%
000200	4	605	1,165	51.90%
000301	1	440	740	59.50%
000301	2	25	190	13.20%
000301	3	695	1,070	65.00%
000302	1	825	1,500	55.00%
000302	2	650	1,085	59.90%
000400	1	415	530	78.30%
000400	2	530	690	76.80%
000400	3	790	965	81.90%
000500	1	730	1,270	57.50%
000500	2	445	675	65.90%
000600	1	485	730	66.40%
000600	2	830	895	92.70%
000600	3	135	265	50.90%
000700	1	145	590	24.60%
000700	2	555	1,510	36.80%
000800	1	170	1,050	16.20%
000800	2	120	590	20.30%
000900	1	210	525	40.00%
000900	2	410	540	75.90%
001000	1	745	1,370	54.40%
001000	2	760	1,040	73.10%
001000	3	350	420	83.30%
001000	4	335	755	44.40%
001100	1	410	905	45.30%
001100	2	305	650	46.90%
001100	3	590	1,090	54.10%



Background Data

001100	4	545	1,435	38.00%
001200	1	155	795	19.50%
001200	2	25	610	4.10%
001200	3	105	775	13.50%
001300	1	665	1,530	43.50%
001300	2	225	570	39.50%
001400	1	200	355	56.30%
001400	2	465	910	51.10%
001400	3	280	450	62.20%
001400	4	510	1,730	29.50%
001500	1	340	565	60.20%
001500	2	530	770	68.80%
001500	3	835	1,165	71.70%
001500	4	860	975	88.20%
001600	1	365	1,255	29.10%
001600	2	220	1,075	20.50%
001700	1	375	515	72.80%
001700	2	435	620	70.20%
001900	1	165	280	58.90%
001900	2	320	555	57.70%
002000	1	345	570	60.50%
002000	2	765	845	90.50%
002100	1	305	530	57.50%
002100	2	820	985	83.20%
002200	1	615	795	77.40%
002200	2	670	815	82.20%
002200	3	455	570	79.80%
002200	4	425	865	49.10%
002300	1	355	440	80.70%
002300	2	630	740	85.10%
002400	1	835	1,190	70.20%
002400	2	790	900	87.80%
002400	3	695	820	84.80%
002500	1	545	770	70.80%
002500	2	765	1,295	59.10%
002600	1	1,020	1,450	70.30%
002600	2	1,125	1,625	69.20%
002600	3	850	1,155	73.60%



Background Data

002700	1	775	975	79.50%
002800	1	750	1,395	53.80%
002800	2	735	980	75.00%
002900	1	595	1,000	59.50%
003000	1	250	340	73.50%
003000	2	835	1,260	66.30%
003100	1	815	1,115	73.10%
003100	2	330	580	56.90%
003100	3	140	260	53.80%
003100	4	555	815	68.10%
003100	5	430	615	69.90%
003200	1	310	760	40.80%
003200	2	180	1,035	17.40%
003200	3	360	1,480	24.30%
003200	4	365	1,245	29.30%
003200	5	145	575	25.20%
003300	1	445	775	57.40%
003300	2	1,065	1,525	69.80%
003300	3	320	815	39.30%
003400	1	225	535	42.10%
003400	2	495	830	59.60%
003400	3	715	1,105	64.70%
003400	4	760	1,000	76.00%
003500	1	900	1,160	77.60%
003500	2	890	1,560	57.10%
010100	1	585	875	66.90%
010100	2	310	485	63.90%
010100	3	235	625	37.60%
010100	4	410	615	66.70%
010201	1	595	750	79.30%
010201	2	410	1,115	36.80%
010201	3	490	1,680	29.20%
010202	1	600	855	70.20%
010202	2	530	620	85.50%
010300	1	605	655	92.40%
010300	2	745	2,100	35.50%
010300	3	1,805	2,190	82.40%
010300	4	600	900	66.70%



Background Data

010300	5	215	465	46.20%
010400	1	445	1,390	32.00%
010400	2	375	980	38.30%
010400	3	250	910	27.50%
010500	1	245	820	29.90%
010500	2	375	1,245	30.10%
010500	3	410	920	44.60%
010600	1	300	465	64.50%
010600	2	165	445	37.10%
010600	3	370	1,230	30.10%
010600	4	375	765	49.00%
010700	1	320	940	34.00%
010700	2	195	710	27.50%
010700	3	160	445	36.00%
010700	4	450	715	62.90%
010700	5	865	1,380	62.70%
010800	1	380	1,070	35.50%
010800	2	280	640	43.80%
010800	3	555	1,845	30.10%
010800	4	190	1,020	18.60%
010901	1	50	785	6.40%
010901	2	460	1,335	34.50%
010901	3	535	2,220	24.10%
010902	1	695	1,890	36.80%
010902	2	270	1,455	18.60%
011001	1	395	1,865	21.20%
011001	2	160	490	32.70%
011002	1	255	1,840	13.90%
011002	2	155	415	37.30%
011002	3	435	2,475	17.60%
011100	1	350	445	78.70%
011100	2	715	1,520	47.00%
011100	3	360	485	74.20%
011100	4	55	85	64.70%
011100	5	200	830	24.10%
011203	1	570	830	68.70%
011203	2	265	330	80.30%
011203	3	115	280	41.10%



Background Data

011303	1	900	1,800	50.00%
011303	2	85	480	17.70%
011303	3	440	865	50.90%
011303	4	315	1,380	22.80%
011303	5	295	1,205	24.50%
011304	1	270	2,325	11.60%
011305	1	265	2,080	12.70%
011305	2	700	2,265	30.90%
011306	1	45	440	10.20%
011306	2	170	925	18.40%
011306	3	210	1,380	15.20%
011307	1	545	1,085	50.20%
011307	2	0	865	0.00%
011307	3	75	565	13.30%
011308	1	130	1,300	10.00%
011308	2	250	1,260	19.80%
011308	3	375	1,920	19.50%
011309	1	105	595	17.60%
011309	2	585	1,230	47.60%
011309	3	490	1,005	48.80%
011310	1	380	1,430	26.60%
011310	2	490	605	81.00%
011310	3	450	795	56.60%
011403	1	135	3,045	4.40%
011403	2	780	1,690	46.20%
011403	3	80	835	9.60%
011404	1	165	1,165	14.20%
011404	2	140	2,090	6.70%
011404	3	180	1,130	15.90%
011404	4	90	2,275	4.00%
011405	1	190	910	20.90%
011405	2	220	1,165	18.90%
011405	3	495	1,780	27.80%
011406	1	290	1,585	18.30%
011406	2	510	2,415	21.10%
011406	3	310	1,570	19.70%
011501	1	1,055	1,760	59.90%
011501	2	940	1,245	75.50%



Background Data

011501	3	735	1,210	60.70%
011503	1	270	1,635	16.50%
011503	2	315	835	37.70%
011504	1	340	1,525	22.30%
011505	1	215	810	26.50%
011505	2	840	1,240	67.70%
011505	3	240	1,000	24.00%
011506	1	825	1,490	55.40%
011506	2	1,735	3,425	50.70%
011602	1	1,185	3,470	34.10%
011602	2	470	1,125	41.80%
011602	3	405	1,935	20.90%
011602	4	605	1,255	48.20%
011603	1	315	2,125	14.80%
011603	2	235	2,480	9.50%
011604	1	95	1,645	5.80%
011604	2	115	1,570	7.30%
011701	1	375	2,995	12.50%
011701	2	620	1,095	56.60%
011703	1	170	255	66.70%
011703	2	430	1,390	30.90%
011703	3	1,160	1,665	69.70%
011703	4	350	760	46.10%
011704	1	150	1,590	9.40%
011704	2	945	1,550	61.00%
011704	3	135	900	15.00%
011801	1	225	1,460	15.40%
011803	1	135	1,020	13.20%
011803	2	230	1,175	19.60%
011803	3	500	1,210	41.30%
011804	1	355	825	43.00%
011804	2	235	1,530	15.40%
011900	1	450	1,235	36.40%
011900	2	540	1,310	41.20%
011900	3	400	1,395	28.70%
012000	1	630	1,540	40.90%
012000	2	315	935	33.70%
012000	3	495	1,115	44.40%



Background Data

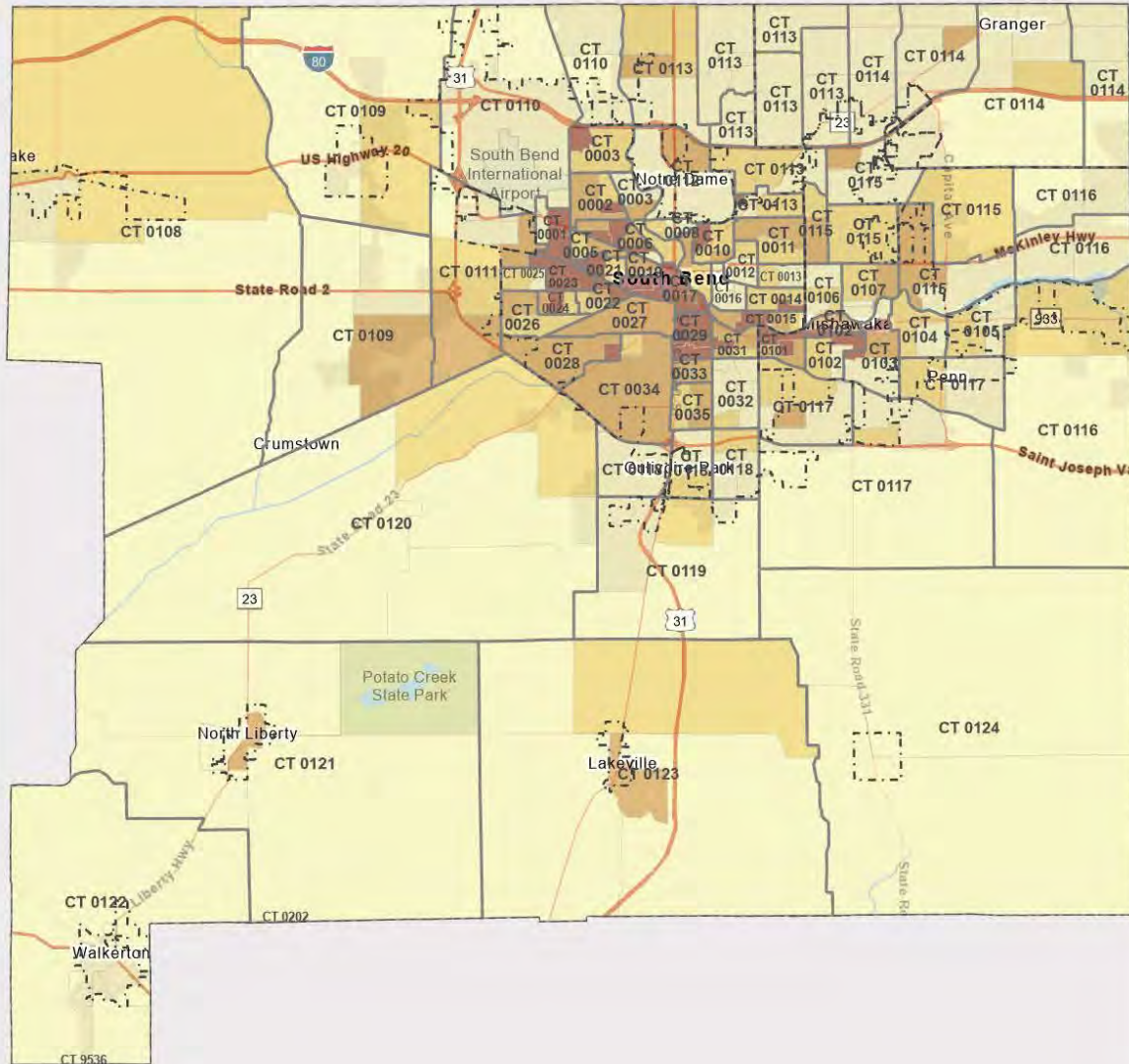
012000	4	30	750	4.00%
012100	1	210	1,210	17.40%
012100	2	295	735	40.10%
012100	3	455	755	60.30%
012100	4	140	1,145	12.20%
012200	1	140	1,010	13.90%
012200	2	340	880	38.60%
012200	3	420	1,130	37.20%
012300	1	425	1,175	36.20%
012300	2	200	1,145	17.50%
012300	3	405	720	56.30%
012300	4	240	645	37.20%
012400	1	275	1,240	22.20%
012400	2	190	835	22.80%
Total Low-Mod		104,905	258,090	40.65%

Source: HUD Exchange 2016-2020 ACS Low-Mod Block Group data

The following maps illustrate relative income levels in St. Joseph County. The first map shows the poverty rate by block group. The second shows with concentrations of low- and moderate-income residents. These Census Block Groups that are above 51% low- and moderate-income. They are mostly concentrated in the City of South Bend, and partially concentrated in the City of Mishawaka. Finally, the third map shows low- and moderate-income block groups with an overlay of all majority-minority block groups. This map shows that every minority-majority block group in the region is also greater than 51% low- and moderate-income.



% of Households with Income Below Poverty Level by Block Group: St. Joseph County



Legend

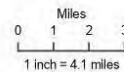
% Households -Income Below Poverty

- 0.0% - 5.2%
- 5.3% - 12.4%
- 12.5% - 21.3%
- 21.4% - 32.6%
- 32.7% - 49.1%
- 49.2% - 97.7%

County Boundary

Tracts

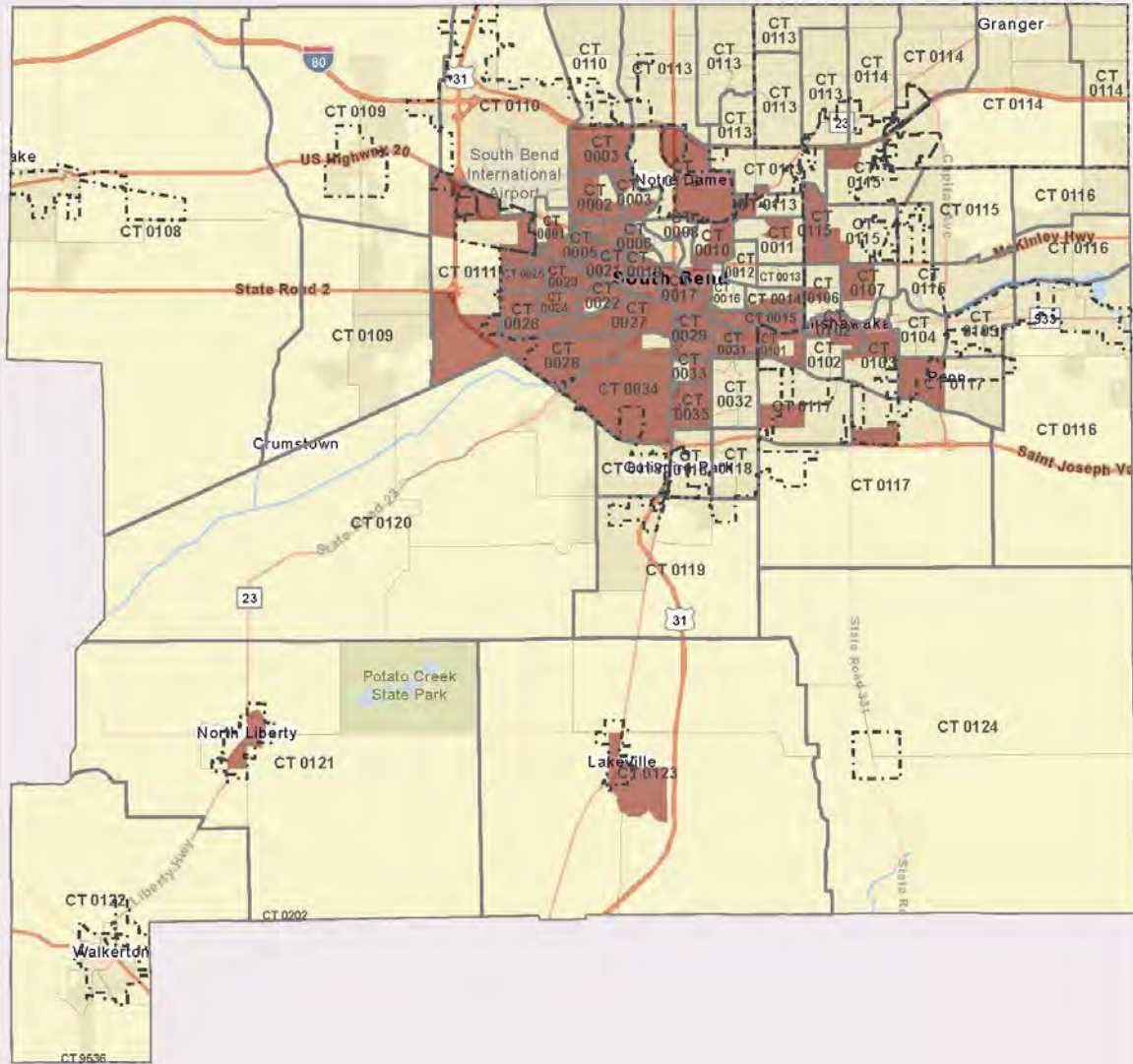
CT 9719 = tract number



ESRI Data & Maps, 2024, ArcGIS Online, ACS 2018 - 2022. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024



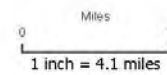
Low/Moderate Income Percentage by Block Group: St. Joseph County



Legend

- 2016 Low/Moderate Income**
- Less than 51%
- 51% or More
- * Based on ACS 2016-2020

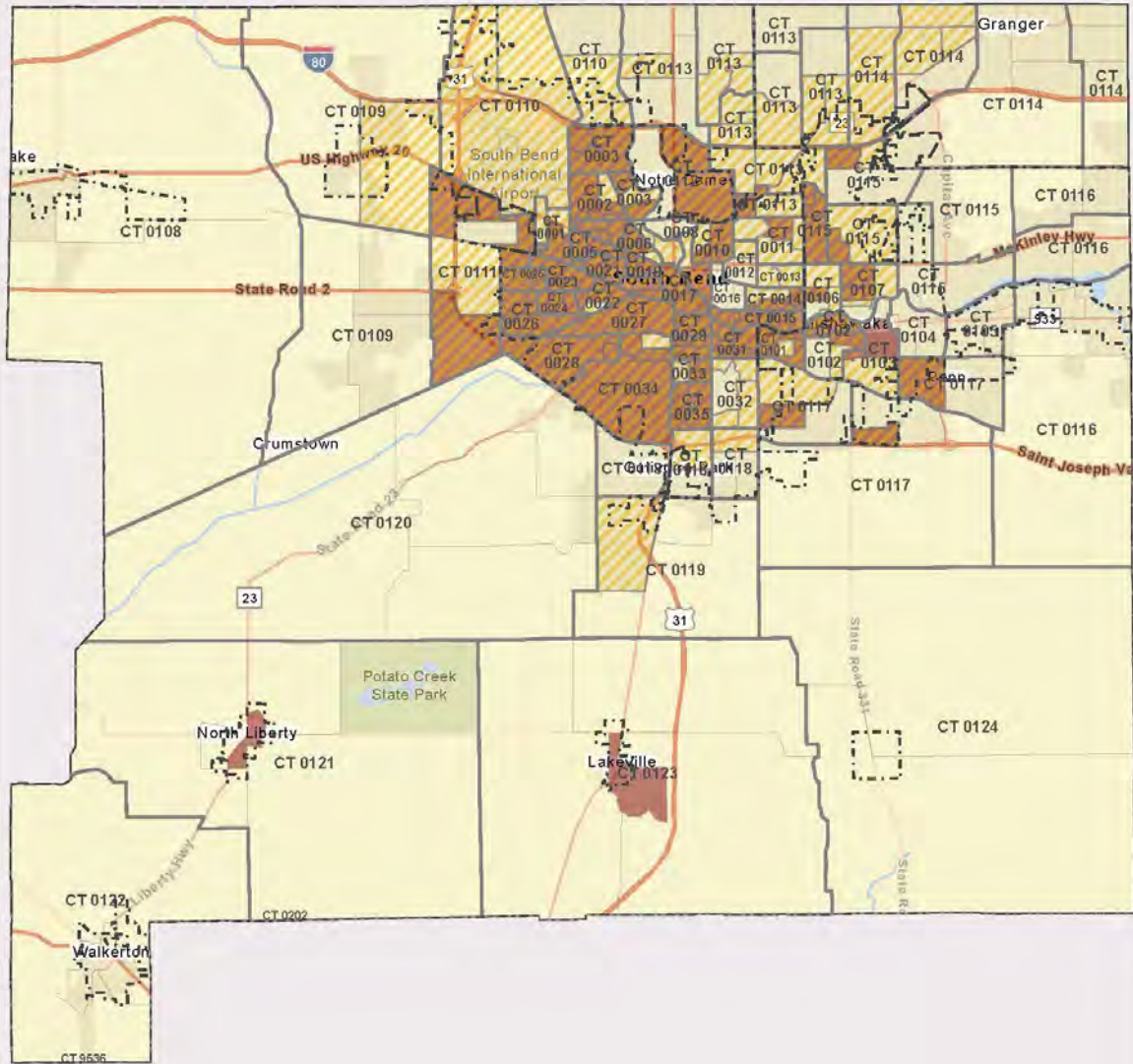
- City Boundary
- Tracts
- CT 9719 = tract number



ESRI Data & Maps, 2024, ArcGIS Online, ACS 2016-2020. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/14/2024



Low/Moderate Income with Minority Percentage by Block Group: St. Joseph County



Legend

Low/Moderate Income

Less than 51%

51% or More

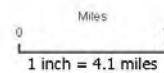
* Based on ACS 2016-2020

Minority >= 19%

City Boundary

Tracts

CT 9719 = tract number



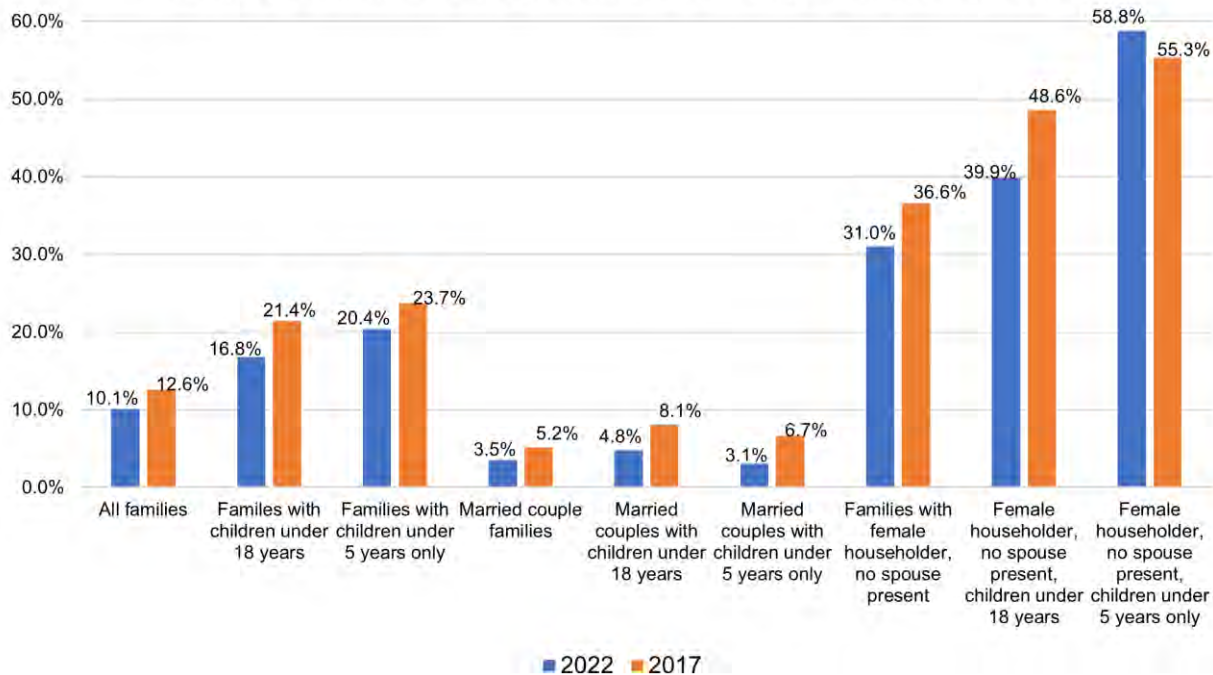
ESRI Data & Maps, 2023, ArcGIS Online, ACS 2016-2020. Created for Urban Design Ventures LLC by 4CGeoWorks, 07/2024



Family and Household Poverty – St. Joseph County

In St. Joseph County, the percentage of all families living in poverty experienced a decrease from 12.6% in 2017 to 10.1% in 2022. The poverty rate for female-headed households with no spouse present fell from 36.6% in 2017 to 31.0% in 2022, and the poverty rate for such households with children under 18 fell from 48.6% to 39.9% over the same period. However, the percentage of female-headed households with no spouse present and with children under 5 years old increased from 55.3% in 2017 to 58.8% in 2022.

Percentage of Families and Households in Poverty in St. Joseph County



Source: 2013-2017 and 2018-2022 ACS Table DP03

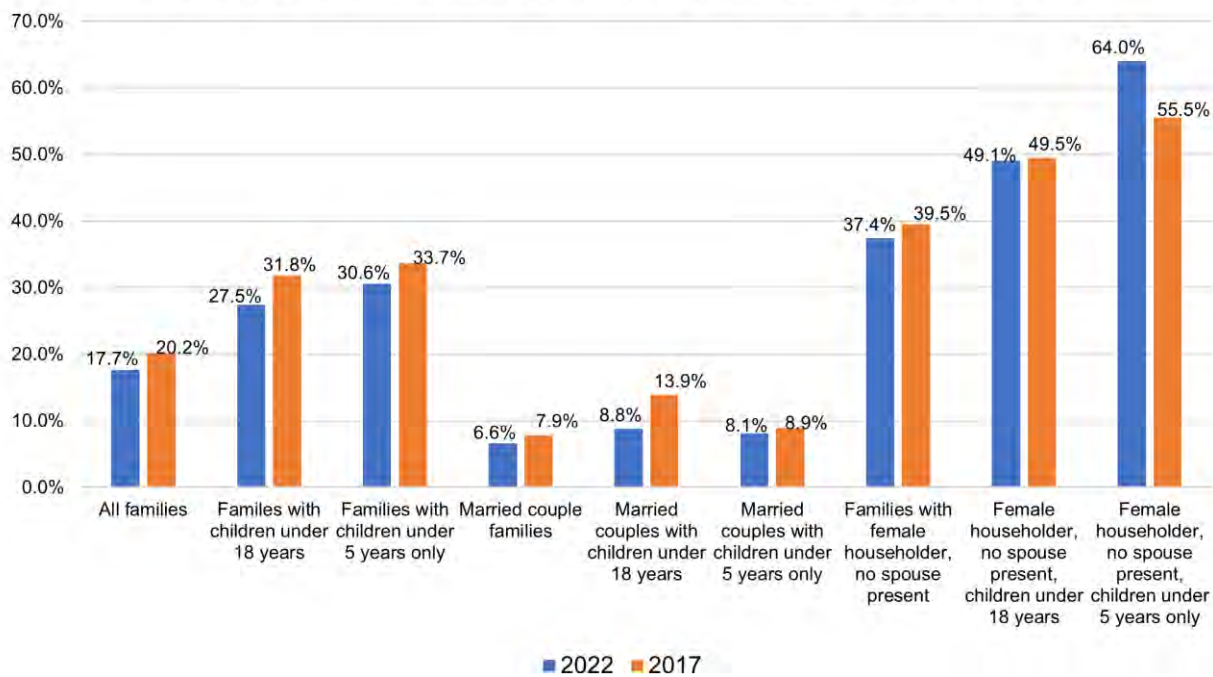
NOTE: the 2017 ACS uses the term “Female householder, no husband present”, while the 2022 ACS uses the term “Female householder, no spouse present”. This may result in a small variation when considering same-sex partnerships.



Family and Household Poverty – South Bend City

The City of South Bend has a higher poverty rate than St. Joseph County as a whole, but its poverty rate also decreased from 20.2% in 2017 to 17.7% in 2022. The percentage of single mothers in poverty was high in the City of South Bend, but it fell slightly for both overall female-headed households and for those with children under 18 years. However, the percentage of female-headed households with no spouse present and with children under 5 years old increased substantially from 55.5% in 2017 to 64.0% in 2022.

Percentage of Families and Households in Poverty in South Bend City



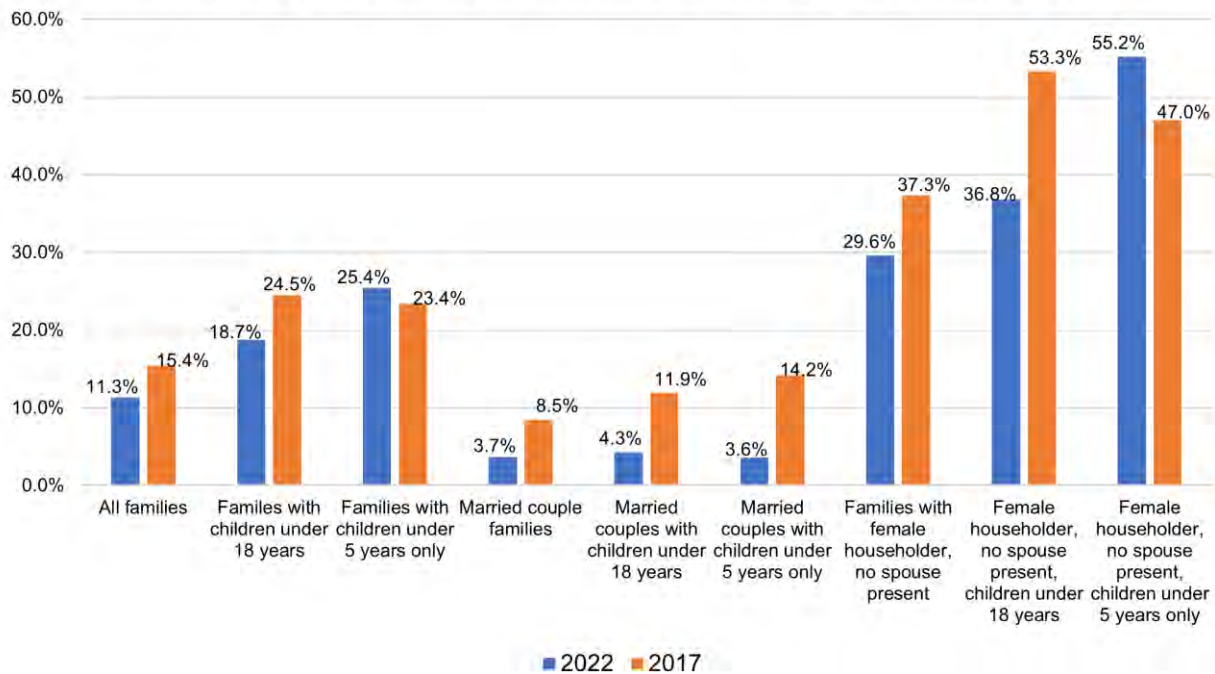
Source: 2013-2017 and 2018-2022 ACS DP03



Family and Household Poverty – Mishawaka City

The City of Mishawaka had a larger decrease in poverty levels than the County as a whole from 2017 to 2022, decreasing by 4.1% to a poverty rate of 11.3% in 2022. The poverty rate for female-headed households with no spouse present decreased significantly by 7.7%, and female-headed households with no spouse present and children under 18 years had a larger decrease of 16.5%. However, the poverty rate of female-headed households with no spouse present and with children under 5 years old increased significantly from 47.0% in 2017 to 55.2% in 2022.

Percentage of Families and Households in Poverty in Mishawaka City



Source: 2013-2017 and 2018-2022 ACS DP03



D. Employment

Occupation – St. Joseph County

In 2017, according to the 2013-2017 American Community Survey Estimates the total number of eligible workers (population 16 years and over) in St. Joseph County was 211,358 persons. 134,450 persons (63.6% of eligible workers) were in the labor force, 125,645 persons (59.4% of eligible workers) were employed, and 8,633 persons (4.1% of eligible workers) were unemployed.

In 2022, according to the 2018-2022 ACS Estimates the total number of eligible workers (population 16 years and over) in St. Joseph County was 216,056 persons. 137,941 persons (63.8% of eligible workers) were in the labor force, 131,170 persons (60.7% of eligible workers) were employed, and 6,637 persons (3.1% of eligible workers) were unemployed.

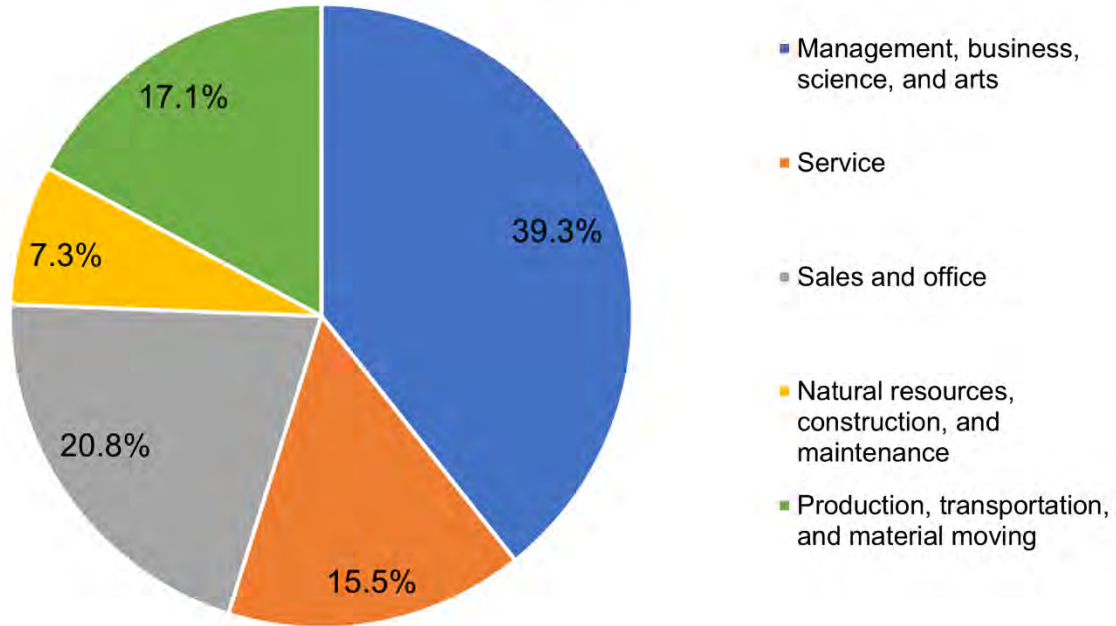
Workers in 2022 had a mean travel time to work of 21.3 minutes.

According to the 2018-2022 American Community Survey, an estimated 32.3% (34,725 households) of households in St. Joseph County receive income from Social Security. The mean Social Security Income for 2022 was \$22,375.

The following charts outline the distribution of workers in St. Joseph County by occupation, class, and industry.

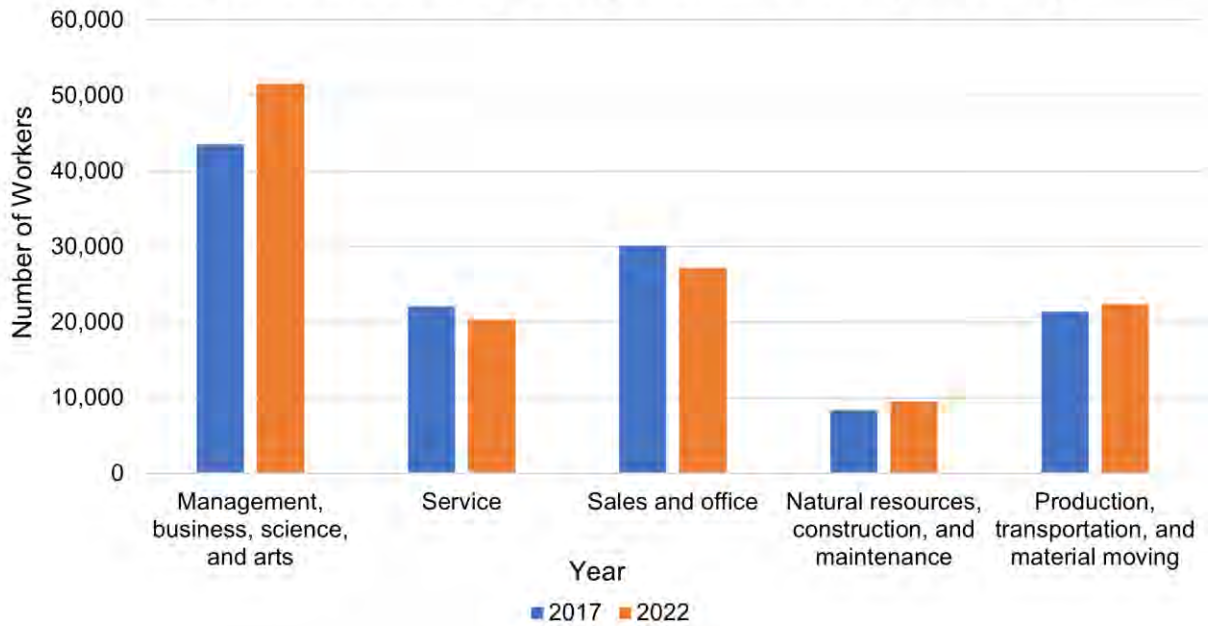


Occupations in St. Joseph County

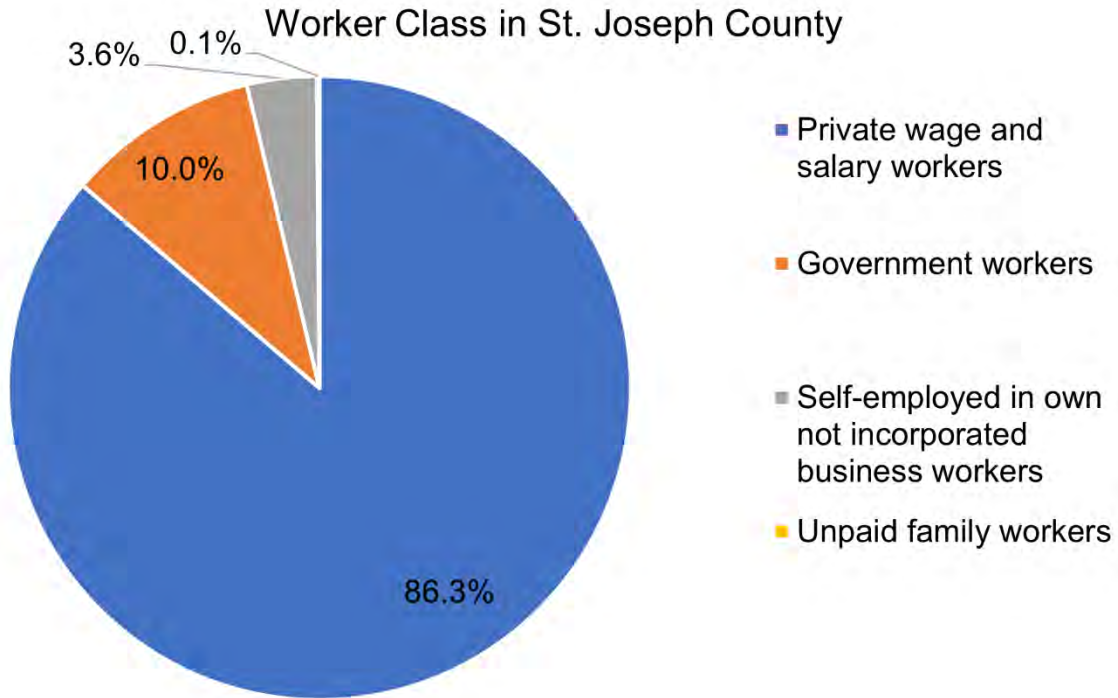


Source: 2018-2022 ACS able DP03

Worker Distribution by Occupation in St. Joseph County



Source: 2013-2017 and 2018-2022 ACS table DP03



Source: 2018-2022 ACS table DP03

Worker Industry in St. Joseph County

	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Civilian employed population 16 years and over	125,645	-	131,170	-
Agriculture, forestry, fishing and hunting, and mining	461	0.4%	535	0.4%
Construction	5,661	4.5%	6,574	5.0%
Manufacturing	22,409	17.8%	22,343	17.0%
Wholesale trade	3,687	2.9%	3,831	2.9%
Retail trade	13,873	11.0%	14,065	10.7%
Transportation and warehousing, and utilities	5,102	4.1%	6,366	4.9%
Information	2,279	1.8%	1,982	1.5%
Finance and insurance, and real estate and rental and leasing	5,987	4.8%	6,395	4.9%
Professional, scientific, and management, and administrative and waste management services	9,871	7.9%	10,816	8.2%



Background Data

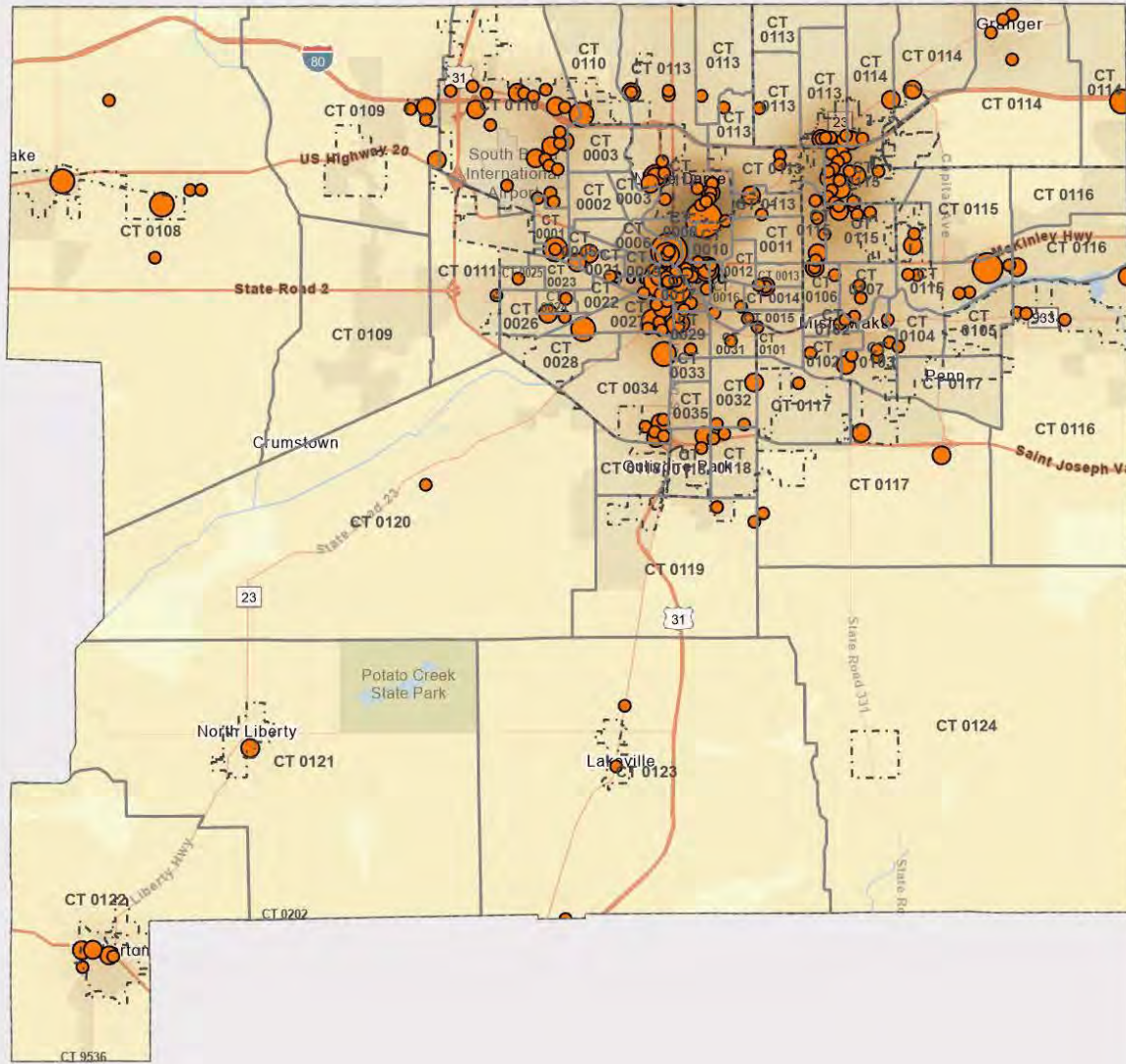
Educational services, and health care and social assistance	35,877	28.6%	37,320	28.5%
Arts, entertainment, and recreation, and accommodation and food services	11,110	8.8%	10,655	8.1%
Other services, except public administration	5,621	4.5%	6,608	5.0%
Public administration	3,707	3.0%	3,680	2.8%

Source: 2013-2017 and 2018-2022 ACS table DP03

The following map illustrates the commercial hot spots within the County.



Commercial Hot Spots: St. Joseph County



Legend

Business Density Surface

Low
Business Density
High

Large Businesses by # of Employees

- 100 - 200
- 201 - 400
- 401 - 1,500
- Above 1,500

City Boundary
Tracts Boundary
CT 9719 = tract number

Miles
0 1
1 inch = 4.1 miles
NORTH



ESRI Data & Maps, 2024, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024

Occupation – South Bend City

According to the 2013-2017 American Community Survey Estimates, the total number of eligible workers (population 16 years and over) in South Bend City in 2017 was 77,143 persons. 49,670 persons (64.4% of eligible workers) were in the civilian labor force, 45,211 persons (58.6% of eligible workers) were employed, and 4,459 persons (5.8% of eligible workers) were unemployed.

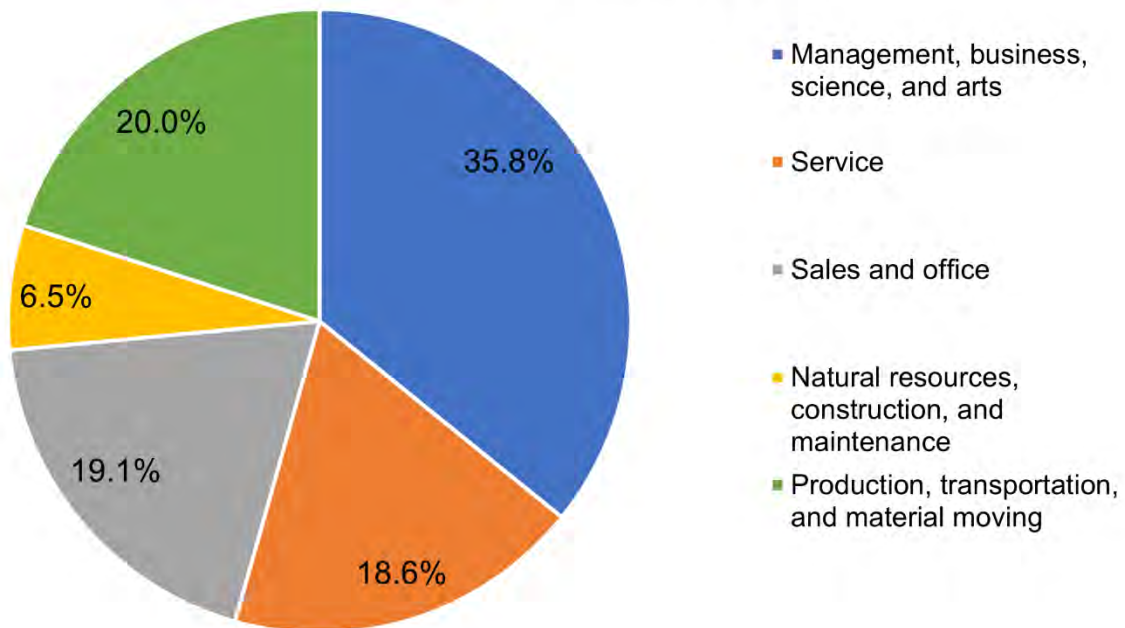
According to the 2018-2022 ACS Estimates, the total number of eligible workers (population 16 years and over) in South Bend City in 2022 was 78,263 persons. 49,334 persons (63.0% of eligible workers) were in the civilian labor force, 46,624 persons (59.6% of eligible workers) were employed, and 2,710 persons (3.5% of eligible workers) were unemployed.

Workers in 2022 had a mean travel time to work of 20.4 minutes.

According to the 2018-2022 American Community Survey, an estimated 12,114 households (29.9%) in South Bend City receive income from Social Security. The mean Social Security Income for 2022 was \$19,517.

The following charts outline the distribution of workers in South Bend City by occupation.

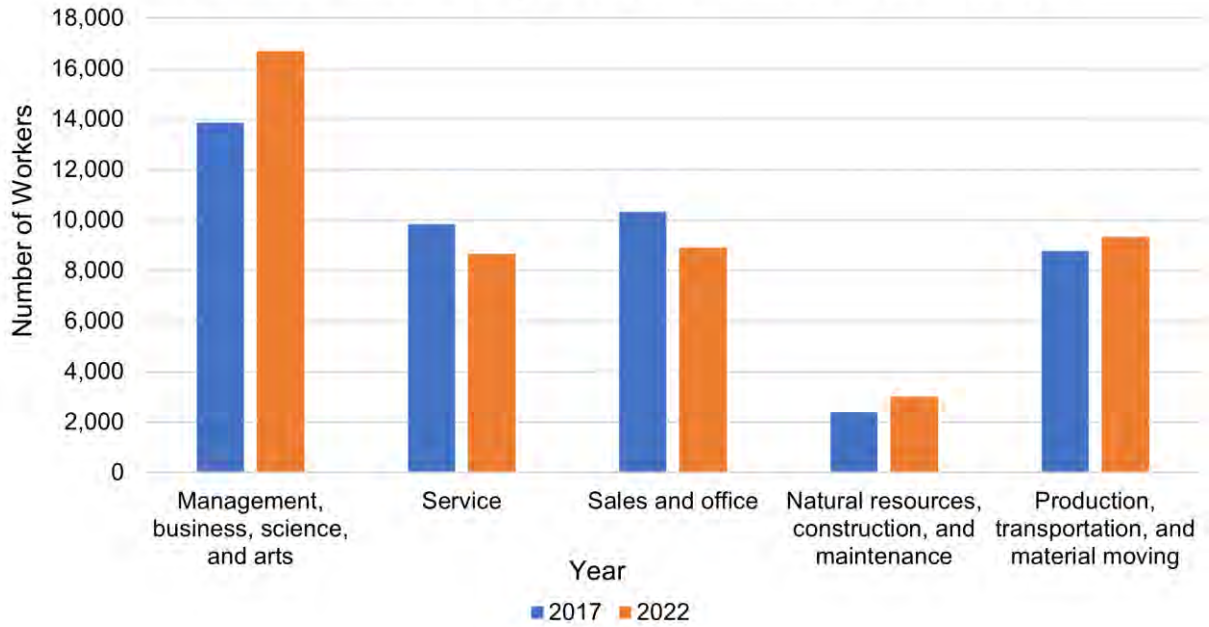
Occupations in South Bend City



Source: 2018-2022 ACS table DP03

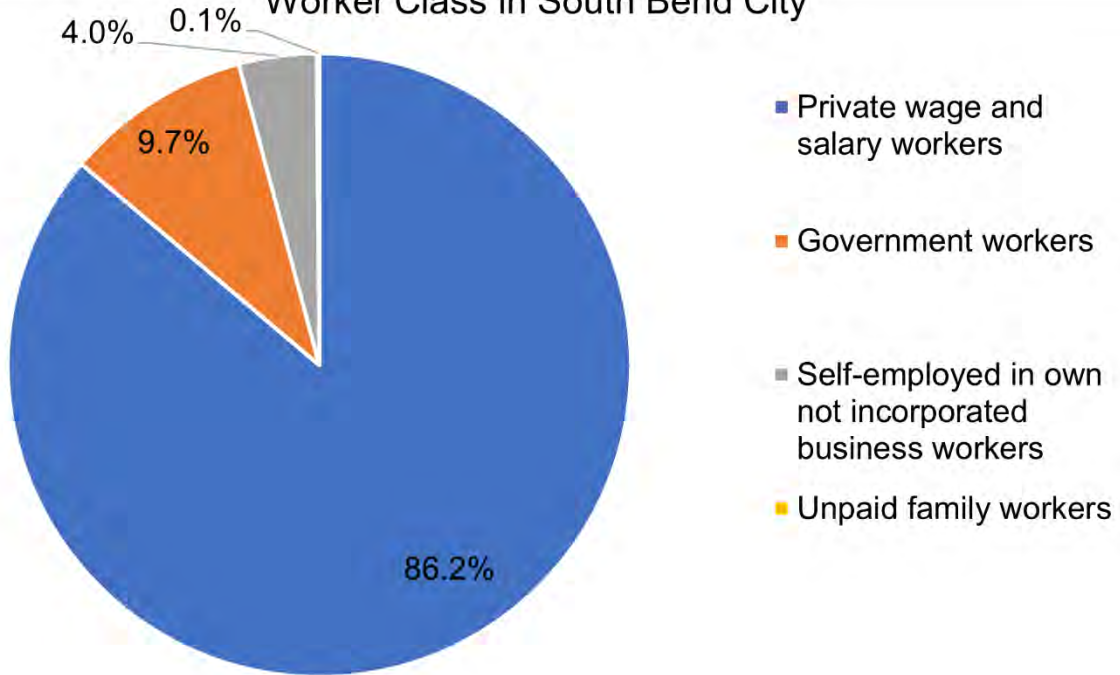


Worker Distribution by Occupation in South Bend City



Source: 2013-2017 and 2018-2022 ACS table DP03

Worker Class in South Bend City



Source: 2013-2017 and 2018-2022 ACS table DP03



Worker Industry in South Bend City

	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Civilian employed population 16 years and over	45,211	-	46,624	-
Agriculture, forestry, fishing and hunting, and mining	93	0.2%	166	0.4%
Construction	1,628	3.6%	2,293	4.9%
Manufacturing	7,909	17.5%	7,737	16.6%
Wholesale trade	1,285	2.8%	1,267	2.7%
Retail trade	5,081	11.2%	4,941	10.6%
Transportation and warehousing, and utilities	1,570	3.5%	2,201	4.7%
Information	1,094	2.4%	764	1.6%
Finance and insurance, and real estate and rental and leasing	1,916	4.2%	1,974	4.2%
Professional, scientific, and management, and administrative and waste management services	3,813	8.4%	3,812	8.2%
Educational services, and health care and social assistance	12,796	28.3%	13,150	28.2%
Arts, entertainment, and recreation, and accommodation and food services	4,787	10.6%	4,656	10.0%
Other services, except public administration	2,082	4.6%	2,439	5.2%
Public administration	1,157	2.6%	1,224	2.6%

Source: 2013-2017 and 2018-2022 ACS table DP03

Occupation – Mishawaka City

According to the 2013-2017 American Community Survey Estimates, the total number of eligible workers (population 16 years and over) in Mishawaka City in 2017 was 38,431 persons. 25,290 persons (65.8% of eligible workers) were in the civilian labor force, 23,697 persons (61.7% of eligible workers) were employed, and 1,593 persons (4.1% of eligible workers) were unemployed.

According to the 2018-2022 ACS Estimates, the total number of eligible workers (population 16 years and over) in Mishawaka City in 2022 was 41,353 persons. 27,595 persons (66.7% of eligible workers) were in the



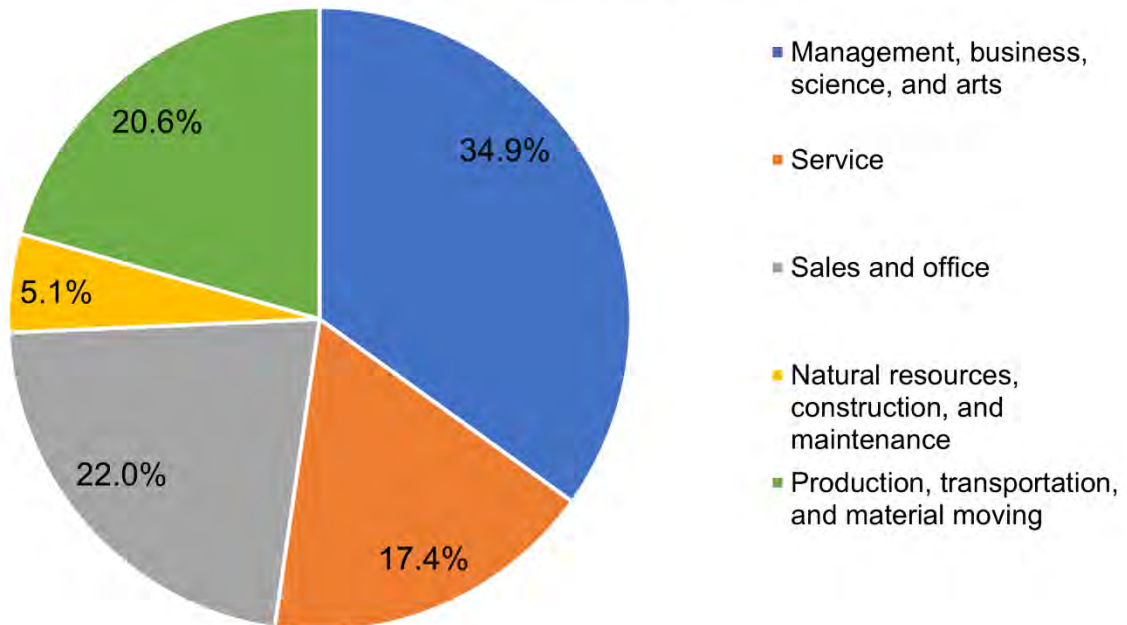
labor force, 25,685 persons (62.1% of eligible workers) were employed, and 1,910 persons (4.6% of eligible workers) were unemployed.

Workers in 2022 had a mean travel time to work of 21.5 minutes.

According to the 2018-2022 American Community Survey, an estimated 7,298 households (31.5%) in Mishawaka City receive income from Social Security. The mean Social Security Income for 2022 was \$20,390.

The following charts outline the distribution of workers in Mishawaka City by occupation.

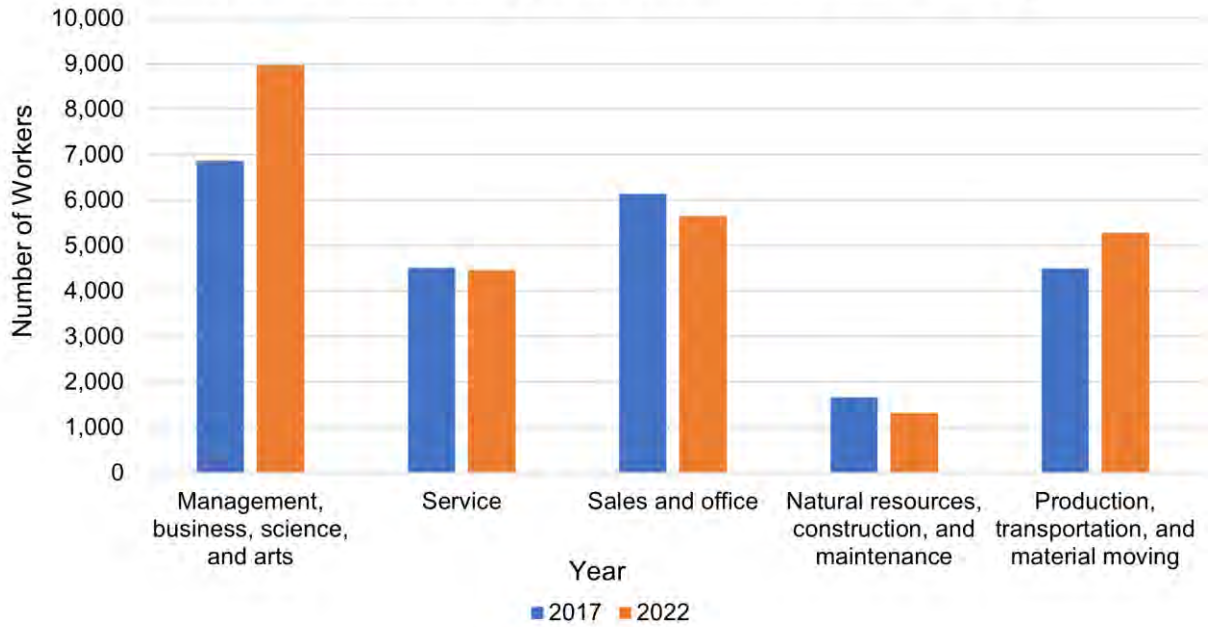
Occupations in Mishawaka City



Source: 2018-2022 ACS table DP03

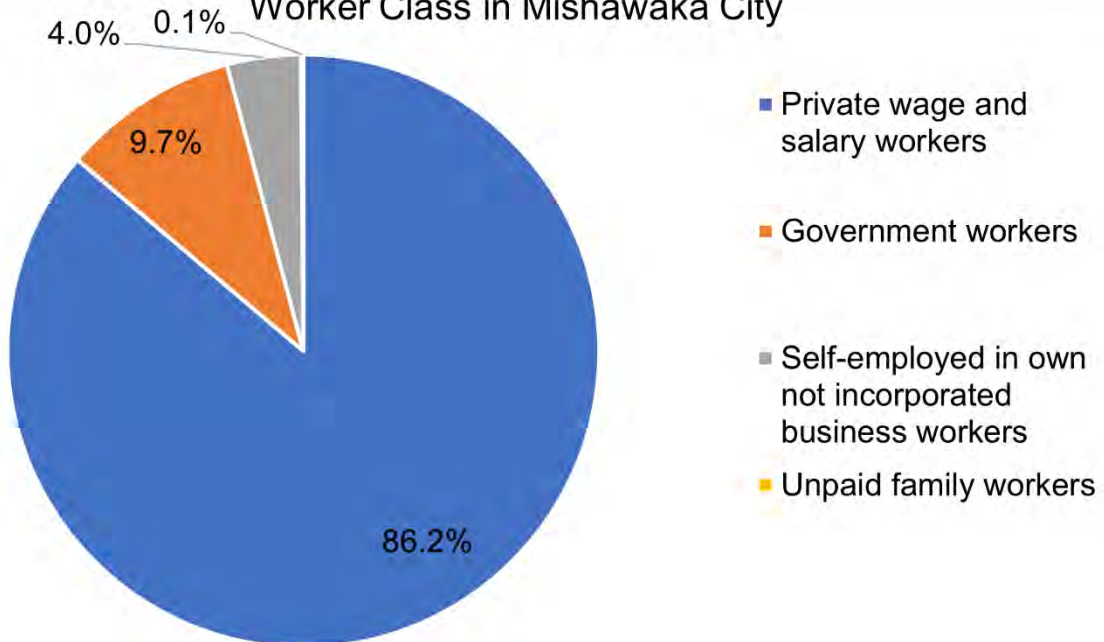


Worker Distribution by Occupation in Mishawaka City



Source: 2013-2017 and 2018-2022 ACS table DP03

Worker Class in Mishawaka City



Source: 2018-2022 ACS table DP03



Worker Industry in Mishawaka City

	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Civilian employed population 16 years and over	23,697	-	25,685	-
Agriculture, forestry, fishing and hunting, and mining	15	0.1%	22	0.1%
Construction	903	3.8%	835	3.3%
Manufacturing	4,103	17.3%	4,902	19.1%
Wholesale trade	722	3.0%	726	2.8%
Retail trade	3,751	15.8%	2,771	10.8%
Transportation and warehousing, and utilities	1,083	4.6%	1,326	5.2%
Information	239	1.0%	399	1.6%
Finance and insurance, and real estate and rental and leasing	1,072	4.5%	1,399	5.4%
Professional, scientific, and management, and administrative and waste management services	1,764	7.4%	2,152	8.4%
Educational services, and health care and social assistance	5,928	25.0%	6,771	26.4%
Arts, entertainment, and recreation, and accommodation and food services	2,334	9.8%	2,254	8.8%
Other services, except public administration	1,185	5.0%	1,214	4.7%
Public administration	598	2.5%	914	3.6%

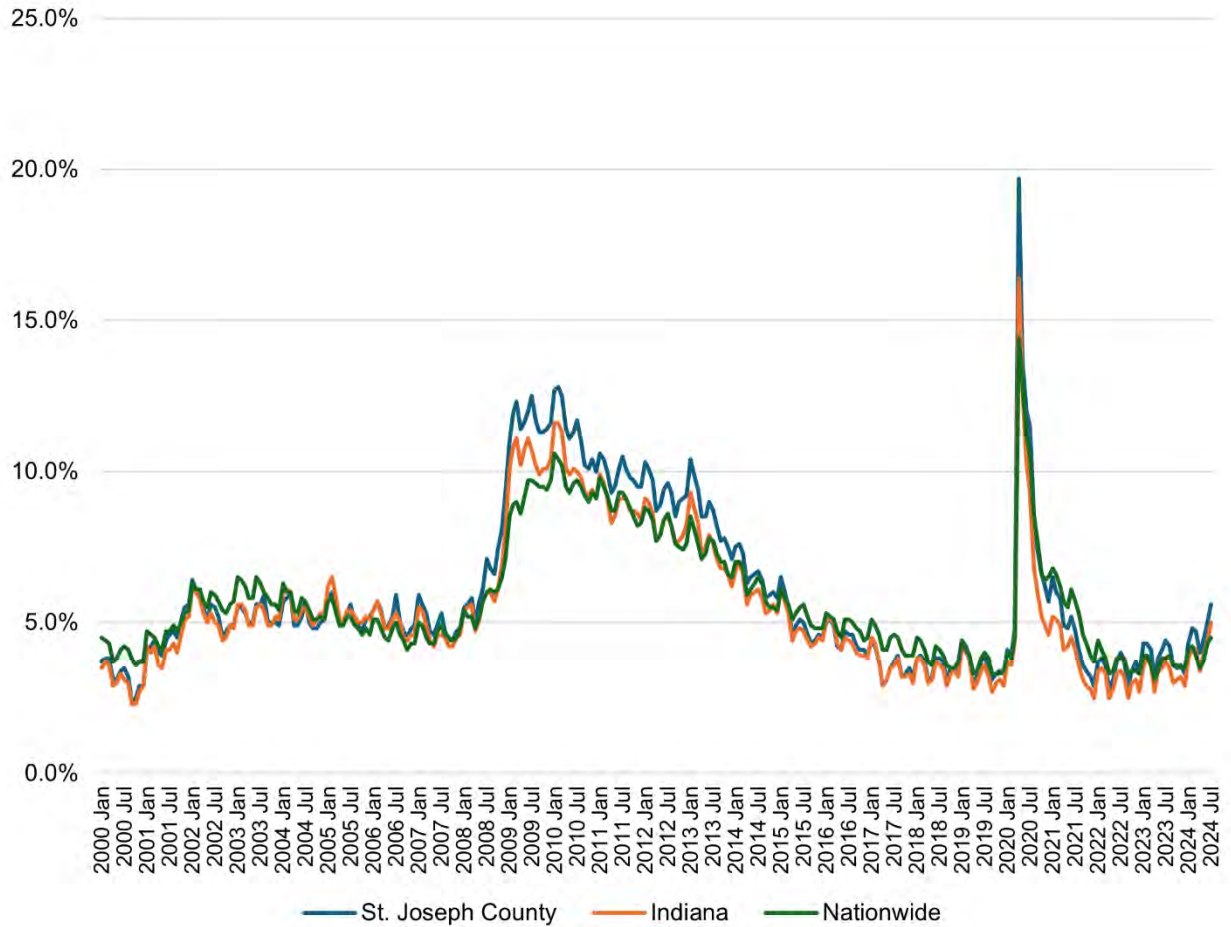
Source: 2013-2017 and 2018-2022 ACS table DP03

Unemployment Rate – St. Joseph County

The unemployment rate for St. Joseph County is shown below with the unemployment rate in the State of Indiana and nationally.



Comparative Unemployment Rates



Source: Bureau of Labor Statistics

In the five years prior to the COVID pandemic, the national unemployment rate was between half a percentage point and a full point above that of the State of Indiana and St. Joseph County. During the worst of the pandemic, unemployment in St. Joseph County spiked to nearly 20%, 5.3 percentage points above the national rate; in the immediate aftermath, both the State and the County had lower unemployment.

However, trends suggest that between July 2022 and July 2024, the unemployment rate in St. Joseph County has increased about half a percentage point above the Indiana unadjusted unemployment rate and about 1 percentage point above the national unadjusted unemployment rate. The County’s unemployment rate is increasing at a faster rate than the national average and is at 5.6% as of July 2024.



E. Housing Profile

Slightly more than half of the County’s housing stock (52.4%) was built prior to 1970, which coincides with the County’s growth and decline. Only 5.2% of its housing stock was built after 2009. The oldest housing stock in the region is within the City of South Bend; approximately 25.8% of the City’s housing stock was built prior to 1939 and over two-thirds (69.8%) was built prior to 1970. The following chart illustrates the year that housing structures were built in St. Joseph County based on the 2018-2022 American Community Survey.

Housing Profile – St. Joseph County

The following table chart details the year that housing structures were built in St. Joseph County as of 2017 and 2022.

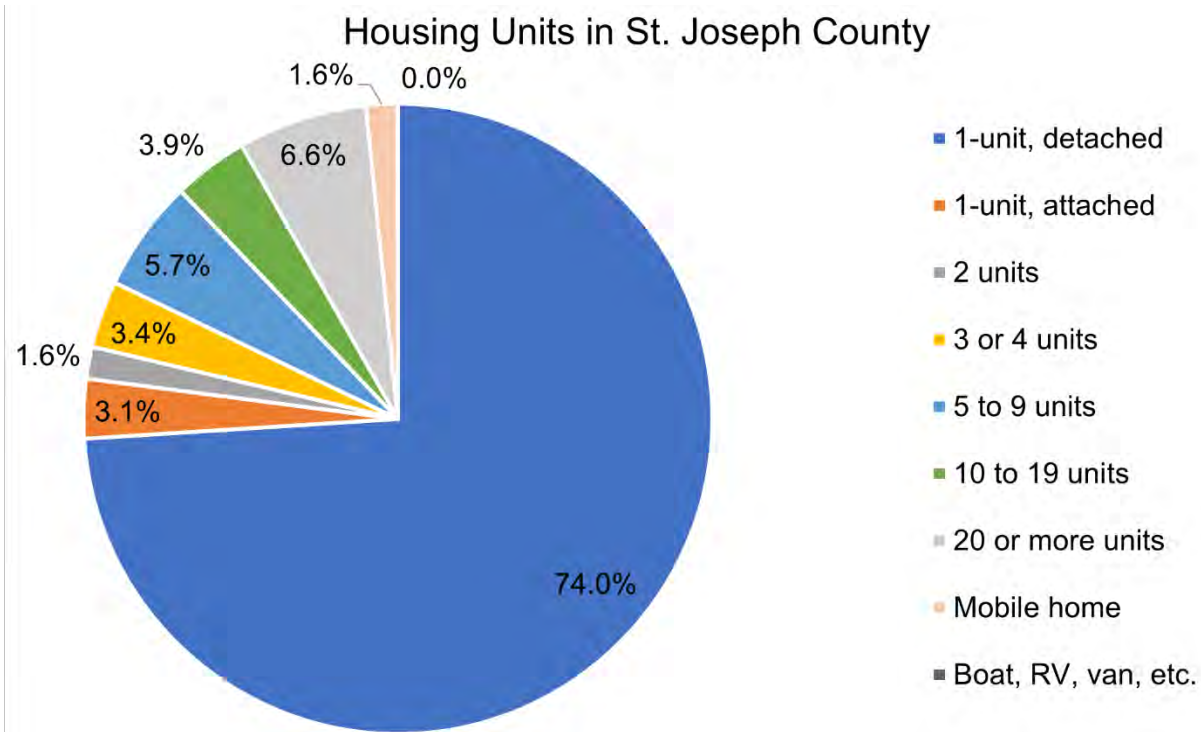
Year Structure Built in St. Joseph County

Housing Profile	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Housing Units	116,078	-	118,075	-
Built 2020 or later	-	-	423	0.4%
Built 2010 to 2020	1,738	1.5%	5,672	4.8%
Built 2000 to 2009	10,181	8.8%	10,144	8.6%
Built 1990 to 1999	15,425	13.3%	13,570	11.5%
Built 1980 to 1989	10,841	9.3%	11,804	10.0%
Built 1970 to 1979	16,133	13.9%	14,635	12.4%
Built 1960 to 1969	12,515	10.8%	12,776	10.8%
Built 1950 to 1959	15,660	13.5%	18,147	15.4%
Built 1940 to 1949	12,637	10.9%	10,388	8.8%
Built 1939 or earlier	20,948	18.0%	20,516	17.4%

Source: 2013-2017 and 2018-2022 ACS

The majority of housing units in St. Joseph County are 1-unit detached structures, comprising 87,374 units (74.0% of the total).

The following graph illustrates the composition of the housing stock in St. Joseph County as of 2022.



Source: 2018-2022 ACS table DP04

Housing Profile – South Bend City

The following table chart details the year that housing structures were built in South Bend City as of 2017 and 2022.

Year Structure Built in South Bend City

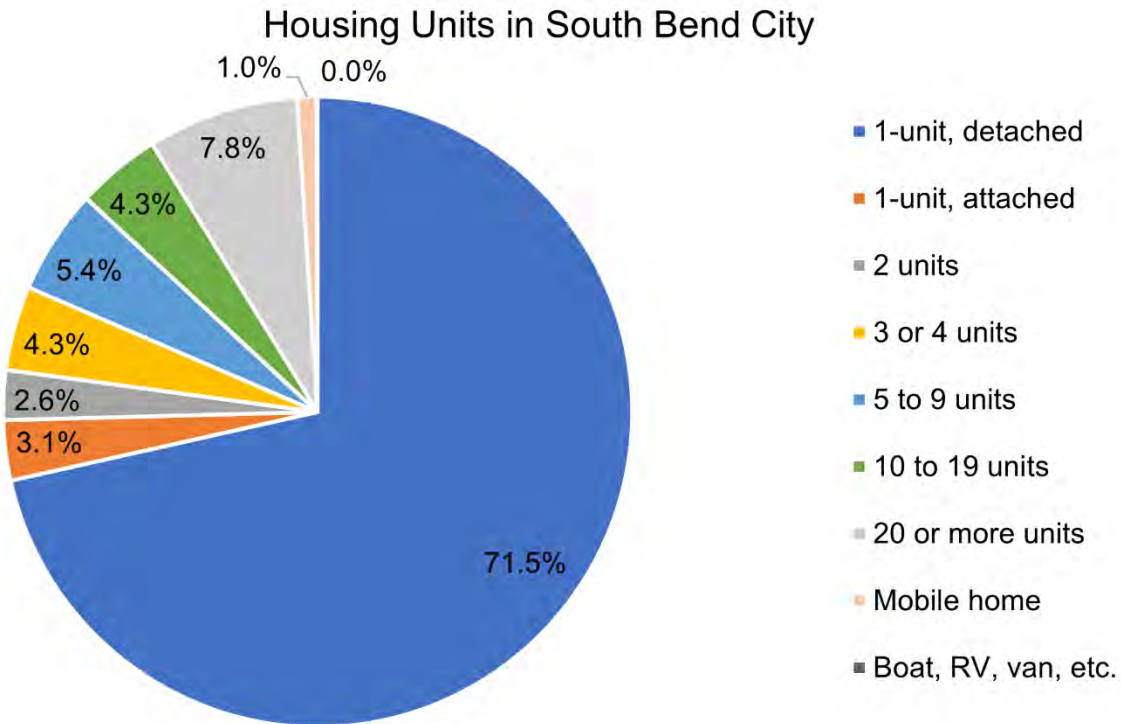
Housing Profile	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Housing Units	47,280	-	46,514	-
Built 2020 or newer	-	-	111	0.2%
Built 2010 to 2019	782	1.7%	1,818	3.9%
Built 2000 to 2009	2,065	4.4%	2,256	4.9%
Built 1990 to 1999	3,177	6.7%	3,152	6.8%
Built 1980 to 1989	2,799	5.9%	2,171	4.7%
Built 1970 to 1979	4,739	10.0%	4,548	9.8%
Built 1960 to 1969	5,521	11.7%	4,289	9.2%
Built 1950 to 1959	8,561	18.1%	10,316	22.2%
Built 1940 to 1949	7,079	15.0%	5,837	12.5%
Built 1939 or earlier	12,557	26.6%	12,016	25.8%

Source: 2013-2017 and 2018-2022 ACS table DP04



The majority of housing units in South Bend City are 1-unit detached structures, comprising 33,257 housing units (71.5% of the total).

The following graph illustrates the composition of the housing stock in South Bend City as of 2022.



Source: 2018-2022 ACS table DP04

As the result of the 2013 “1,000 Houses in 1,000 Days” Initiative, a total of 1,122 properties were addressed. This includes over 400 houses that were repaired and 689 demolished, resulting in vacant lots by the end of the program in 2015. The City utilized Indiana’s Unsafe Building Law to demolish the majority of properties, so it did not have ownership at the time of demolition. e The City has pursued ownership of vacant lots in targeted geographies to help support urban infill development and productive reuse of the land..

Housing Profile – Mishawaka City

The following table chart details the year that housing structures were built in Mishawaka City as of 2017 and 2022.



Year Structure Built in Mishawaka City

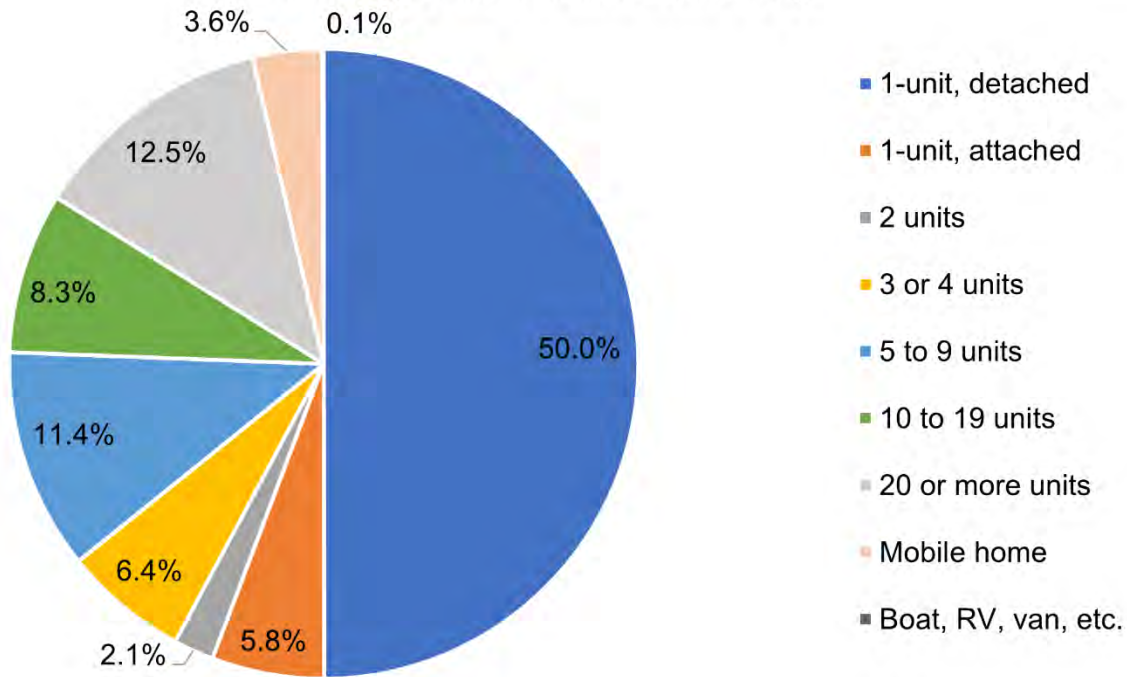
Housing Profile	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Housing Units	24,363	-	25,415	-
Built 2010 or newer	-	-	55	0.2%
Built 2010 or newer	166	0.7%	1,997	7.9%
Built 2000 to 2009	2,779	11.4%	2,469	9.7%
Built 1990 to 1999	4,143	17.0%	2,960	11.6%
Built 1980 to 1989	2,557	10.5%	3,345	13.2%
Built 1970 to 1979	4,359	17.9%	3,676	14.5%
Built 1960 to 1969	1,939	8.0%	2,964	11.7%
Built 1950 to 1959	2,214	9.1%	2,330	9.2%
Built 1940 to 1949	2,082	8.5%	1,350	5.3%
Built 1939 or earlier	4,124	16.9%	4,269	16.8%

Source: 2013-2017 and 2018-2022 ACS table DP04

A plurality of housing units in Mishawaka City are 1-unit detached structures, comprising 12,701 housing units (49.97% of the total).

The following graph illustrates the composition of the housing stock in Mishawaka City as of 2022.

Housing Units in Mishawaka City



Source: 2018-2022 ACS table DP04

As shown in the previous charts, single unit detached houses remain the most prevalent type of housing in the County by a wide margin. The number of 1-unit attached and 5 to 9-unit dwellings increased by about 1,000 structures each. 1-unit detached and 3 to 4-unit structures each saw about 400 units added, while the 10 to 19-unit category saw a decrease of about 700 units. All other housing types remained relatively constant.

The median value of owner-occupied homes in St. Joseph County according to the 2013-2017 American Community Survey was \$118,600 compared to \$93,900 in the City of Mishawaka and \$81,100 in the City of South Bend. The 2018-2022 American Community Survey estimates that the median value of owner-occupied homes in St. Joseph County, the City of Mishawaka, and the City of South Bend have increased to \$165,700, \$128,200, and \$113,800 respectively. The latest available data from real estate listings presented a very different picture of home values in the County; according to Zillow, the median list price of a home in the South Bend-Mishawaka, IN-MI MSA was \$203,300 as of December 31, 2022, and has climbed further to \$244,933 as of August 31, 2024.



The following table outlines the number of building permits filed annually for the South Bend-Mishawaka IN-MI Core Base Statistical Area (CBSA).

**Units Authorized by Building Permits,
South Bend-Mishawaka, IN-MI CBSA**

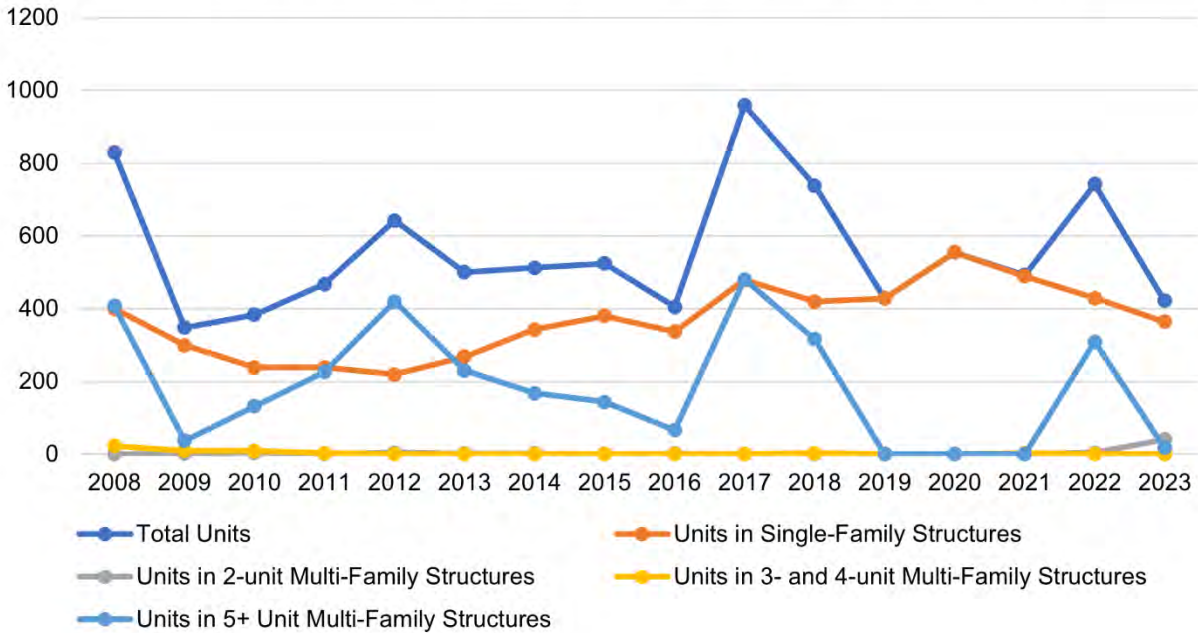
YEAR	Total	Single Family	2 Units	3-4 Units	5+ Units
2023	422	364	40	0	18
2022	742	429	4	0	309
2021	492	489	3	0	0
2020	555	555	0	0	0
2019	428	428	0	0	0
2018	738	419	0	3	316
2017	959	479	0	0	480
2016	405	337	2	0	66
2015	524	380	0	0	144
2014	512	342	2	0	168
2013	500	268	2	0	230
2012	642	219	4	0	419
2011	467	238	0	3	226
2010	383	238	4	9	132
2009	348	299	2	10	37
2008	830	400	0	23	407

Source: SOCDs Building Permits Database, HUD

The following graph lays out the above data visually.



Units Authorized by Building Permits – South Bend-Mishawaka



Source: SOCDS Building Permits Database, HUD

The South Bend-Mishawaka, IN-MI MSA has seen variable total numbers of new units constructed. There were peaks in 5+ Unit Multi-Family home permits in 2010-2015, 2017-2018, and 2022, with few to no structures of that size permitted in the intervening years. The number of Single-Family structures grew relatively steadily between 2012 and 2020 but has decreased between 2021 and 2023. Almost no 2 Unit or 3-4 Unit structures were constructed over the last 15 years in the MSA. An average of 65.8% of new units each year for the last fifteen years were for single family units.

The year with the highest number of units authorized was 2017 and the year with the highest number of single-family units was 2020. There has been a slow decrease in the number of single-family units permitted since 2020, but the number of multi-family units has fluctuated. This data suggests that the South Bend-Mishawaka, IN-MI MSA housing market recovered from the 2008-2009 market collapse but was impacted by the COVID pandemic.



F. Financing

Owner Costs – St. Joseph County

The median selected monthly owner cost for owner-occupied housing units with a mortgage was \$1,011 in 2017 and \$1,203 in 2022, an increase of 19.0%. The median for owner-occupied housing units without a mortgage was \$348 in 2017 and \$435 in 2022, an increase of 25.0%.

The following table illustrates mortgage status and selected monthly owner costs according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Selected Monthly Owner Costs in St. Joseph County

Selected Monthly Owner Costs	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage	43,612	-	45,317	-
Less than \$500	1,382	3.2%	639	1.4%
\$500 to \$999	20,036	45.9%	14,380	31.7%
\$1,000 to \$1,499	14,299	32.8%	16,673	36.8%
\$1,500 to \$1,999	4,985	11.4%	7,634	16.8%
\$2,000 to \$2,499	1,510	3.5%	2,994	6.6%
\$2,500 to \$2,999	615	1.4%	1,569	3.5%
\$3,000 or more	785	1.8%	1,428	3.2%
Median (dollars)	\$1,011	-	\$1,203	-
Housing units without a mortgage	24,749	-	27,906	-
Less than \$250	5,374	21.7%	2,665	9.5%
\$250 to \$399	9,790	39.6%	9,052	32.4%
\$400 to \$599	6,924	28.0%	10,388	37.2%
\$600 to \$799	1,781	7.2%	3,790	13.6%
\$800 to \$999	529	2.1%	1,075	3.9%
\$1,000 or more	351	1.4%	936	3.4%
Median (dollars)	\$348	-	\$435	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates selected monthly owner costs as a percentage of income according to the 2013-2017 and 2018-2022 American Community Survey estimates.



Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) in St. Joseph County

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	43,399	-	45,099	-
Less than 20.0 percent	24,679	56.9%	26,911	59.7%
20.0 to 24.9 percent	6,395	14.7%	6,549	14.5%
25.0 to 29.9 percent	3,584	8.3%	3,228	7.2%
30.0 to 34.9 percent	2,206	5.1%	2,393	5.3%
35.0 percent or more	6,535	15.1%	6,018	13.3%
Not computed	213	-	218	-
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed)	24,410	-	27,756	-
Less than 10.0 percent	13,041	53.4%	14,784	53.3%
10.0 to 14.9 percent	4,716	19.3%	4,907	17.7%
15.0 to 19.9 percent	2,395	9.8%	2,585	9.3%
20.0 to 24.9 percent	1,388	5.7%	1,355	4.9%
25.0 to 29.9 percent	785	3.2%	1,087	3.9%
30.0 to 34.9 percent	510	2.1%	381	1.4%
35.0 percent or more	1,575	6.5%	2,657	9.6%
Not computed	339	-	150	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates owner-occupied housing costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Owner-Occupied Housing Costs as a Percentage of Household Income in St. Joseph County

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Owner-Occupied Housing Units	68,361	67.9%	73,223	68.1%
Less than \$20,000	6,625	9.7%	5,660	7.7%
Less than 20 percent	1,181	1.7%	347	0.5%
20 to 29 percent	976	1.4%	940	1.3%
30 percent or more	4,468	6.5%	4,373	6.0%
\$20,000 to \$34,999	9,695	14.2%	7,882	10.8%



Less than 20 percent	4,176	6.1%	2,928	4.0%
20 to 29 percent	1,966	2.9%	1,824	2.5%
30 percent or more	3,553	5.2%	3,130	4.3%
\$35,000 to \$49,999	9,950	14.6%	8,507	11.6%
Less than 20 percent	4,922	7.2%	4,376	6.0%
20 to 29 percent	3,415	5.0%	2,031	2.8%
30 percent or more	1,613	2.4%	2,100	2.9%
\$50,000 to \$74,999	14,487	21.2%	13,705	18.7%
Less than 20 percent	10,088	14.8%	8,756	12.0%
20 to 29 percent	3,544	5.2%	3,735	5.1%
30 percent or more	855	1.3%	1,214	1.7%
\$75,000 or more	27,052	39.6%	37,101	50.7%
Less than 20 percent	24,464	35.8%	32,780	44.8%
20 to 29 percent	2,251	3.3%	3,689	5.0%
30 percent or more	337	0.5%	632	0.9%
Zero or negative income	552	0.8%	368	0.5%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 10,826 units (15.8%) of owner-occupied households were cost burdened. In 2022, 11,449 units (15.6%) of owner-occupied households were cost burdened.

Owner Costs – South Bend City

The median selected monthly owner cost for owner-occupied housing units with a mortgage was \$905 in 2017 and \$1,061 in 2022, an increase of 17.2%. The median for owner-occupied housing units without a mortgage was \$337 in 2017 and \$415 in 2022, an increase of 23.1%.

The following table illustrates mortgage status and selected monthly owner costs according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Selected Monthly Owner Costs in South Bend City

Selected Monthly Owner Costs	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage	13,684	-	13,760	-
Less than \$500	508	3.7%	197	1.4%



\$500 to \$999	7,867	57.5%	5,903	42.9%
\$1,000 to \$1,499	4,023	29.4%	5,313	38.6%
\$1,500 to \$1,999	784	5.7%	1,279	9.3%
\$2,000 to \$2,499	262	1.9%	398	2.9%
\$2,500 to \$2,999	100	0.7%	433	3.1%
\$3,000 or more	140	1.0%	237	1.7%
Median (dollars)	\$905	-	\$1,061	-
Housing units without a mortgage	8,651	-	9,971	-
Less than \$250	2,211	25.6%	1,285	12.9%
\$250 to \$399	3,336	38.6%	3,370	33.8%
\$400 to \$599	2,271	26.3%	3,605	36.2%
\$600 to \$799	507	5.9%	1,168	11.7%
\$800 to \$999	159	1.8%	240	2.4%
\$1,000 or more	167	1.9%	303	3.0%
Median (dollars)	\$337	-	\$415	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates selected monthly owner costs as a percentage of income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) in South Bend City

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	13,608	-	13,633	-
Less than 20.0 percent	6,978	51.3%	7,199	52.8%
20.0 to 24.9 percent	2,089	15.4%	2,185	16.0%
25.0 to 29.9 percent	1,262	9.3%	916	6.7%
30.0 to 34.9 percent	842	6.2%	947	6.9%
35.0 percent or more	2,437	17.9%	2,386	17.5%
Not computed	76	(X)	127	(X)
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed)	8,515	-	9,934	-
Less than 10.0 percent	4,132	48.5%	4,917	49.5%
10.0 to 14.9 percent	1,715	20.1%	1,777	17.9%
15.0 to 19.9 percent	974	11.4%	860	8.7%



20.0 to 24.9 percent	535	6.3%	607	6.1%
25.0 to 29.9 percent	324	3.8%	622	6.3%
30.0 to 34.9 percent	179	2.1%	117	1.2%
35.0 percent or more	656	7.7%	1,034	10.4%
Not computed	136	(X)	37	(X)

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates owner-occupied housing costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Owner-Occupied Housing Costs as a Percentage of Household Income in South Bend City

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Owner-Occupied Housing Units	22,335	57.2%	23,731	58.5%
Less than \$20,000	2,831	12.7%	2,618	11.0%
Less than 20 percent	584	2.6%	174	0.7%
20 to 29 percent	403	1.8%	506	2.1%
30 percent or more	1,844	8.3%	1,938	8.2%
\$20,000 to \$34,999	3,882	17.4%	3,153	13.3%
Less than 20 percent	1,646	7.4%	1,184	5.0%
20 to 29 percent	809	3.6%	900	3.8%
30 percent or more	1,427	6.4%	1,069	4.5%
\$35,000 to \$49,999	3,858	17.3%	3,409	14.4%
Less than 20 percent	1,851	8.3%	1,479	6.2%
20 to 29 percent	1,430	6.4%	1,037	4.4%
30 percent or more	577	2.6%	893	3.8%
\$50,000 to \$74,999	5,049	22.6%	4,633	19.5%
Less than 20 percent	3,653	16.4%	3,084	13.0%
20 to 29 percent	1,194	5.3%	1,117	4.7%
30 percent or more	202	0.9%	432	1.8%
\$75,000 or more	6,503	29.1%	9,754	41.1%
Less than 20 percent	6,065	27.2%	8,832	37.2%
20 to 29 percent	374	1.7%	770	3.2%
30 percent or more	64	0.3%	152	0.6%
Zero or negative income	212	0.9%	164	0.7%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106



HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 4,114 units (18.4%) of owner-occupied households were cost burdened. In 2022, 4,484 units (18.9%) of owner-occupied households were cost burdened.

Owner Costs – Mishawaka City

The median selected monthly owner cost for owner-occupied housing units with a mortgage was \$931 in 2017 and \$1,125 in 2022, an increase of 20.8%. The median for owner-occupied housing units without a mortgage was \$356 in 2017 and \$422 in 2022, an increase of 18.5%.

The following table illustrates mortgage status and selected monthly owner costs according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Selected Monthly Owner Costs in Mishawaka City

Selected Monthly Owner Costs	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage	6,662	-	7,275	-
Less than \$500	206	3.1%	58	0.8%
\$500 to \$999	3,763	56.5%	2,574	35.4%
\$1,000 to \$1,499	1,942	29.2%	3,032	41.7%
\$1,500 to \$1,999	492	7.4%	1,053	14.5%
\$2,000 to \$2,499	123	1.8%	200	2.7%
\$2,500 to \$2,999	76	1.1%	121	1.7%
\$3,000 or more	60	0.9%	237	3.3%
Median (dollars)	\$931	-	\$1,125	-
Housing units without a mortgage	3,672	-	3,941	-
Less than \$250	663	18.1%	314	8.0%
\$250 to \$399	1,512	41.2%	1,452	36.8%
\$400 to \$599	1,204	32.8%	1,412	35.8%
\$600 to \$799	191	5.2%	581	14.7%
\$800 to \$999	68	1.9%	171	4.3%
\$1,000 or more	34	0.9%	11	0.3%
Median (dollars)	\$356	-	\$422	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04



The following table illustrates selected monthly owner costs as a percentage of income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) in Mishawaka City

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	6,610	-	7,254	-
Less than 20.0 percent	3,333	50.4%	4,029	55.5%
20.0 to 24.9 percent	1,100	16.6%	1,048	14.4%
25.0 to 29.9 percent	758	11.5%	750	10.3%
30.0 to 34.9 percent	382	5.8%	354	4.9%
35.0 percent or more	1,037	15.7%	1,073	14.8%
Not computed	52	-	21	-
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed)	3,617	-	3,931	-
Less than 10.0 percent	1,483	41.0%	1,815	46.2%
10.0 to 14.9 percent	944	26.1%	679	17.3%
15.0 to 19.9 percent	477	13.2%	451	11.5%
20.0 to 24.9 percent	228	6.3%	279	7.1%
25.0 to 29.9 percent	96	2.7%	105	2.7%
30.0 to 34.9 percent	126	3.5%	44	1.1%
35.0 percent or more	263	7.3%	558	14.2%
Not computed	55	-	10	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates owner-occupied housing costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Owner-Occupied Housing Costs as a Percentage of Household Income in Mishawaka City

Owner Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Owner-Occupied Housing Units	10,334	50.2%	11,216	48.4%
Less than \$20,000	1,073	10.4%	1,114	9.9%
Less than 20 percent	197	1.9%	35	0.3%



20 to 29 percent	137	1.3%	158	1.4%
30 percent or more	739	7.2%	921	8.2%
\$20,000 to \$34,999	1,898	18.4%	1,318	11.8%
Less than 20 percent	867	8.4%	445	4.0%
20 to 29 percent	421	4.1%	313	2.8%
30 percent or more	610	5.9%	560	5.0%
\$35,000 to \$49,999	1,921	18.6%	1,586	14.1%
Less than 20 percent	873	8.4%	845	7.5%
20 to 29 percent	743	7.2%	390	3.5%
30 percent or more	305	3.0%	351	3.1%
\$50,000 to \$74,999	2,452	23.7%	2,136	19.0%
Less than 20 percent	1,714	16.6%	1,193	10.6%
20 to 29 percent	636	6.2%	848	7.6%
30 percent or more	102	1.0%	95	0.8%
\$75,000 or more	2,883	27.9%	5,031	44.9%
Less than 20 percent	2,586	25.0%	4,456	39.7%
20 to 29 percent	245	2.4%	473	4.2%
30 percent or more	52	0.5%	102	0.9%
Zero or negative income	107	1.0%	31	0.3%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 1,808 units (17.5%) of owner-occupied households were cost burdened. In 2022, 2,029 units (18.1%) of owner-occupied households were cost burdened.

According to www.zillow.com, as of August 31, 2024 the median value for a two-bedroom housing unit in the City of South Bend was \$121,743, \$147,748 in the City of Mishawaka, and \$137,141 for St. Joseph County. However, the average home value for a house in South Bend is \$180,086, in Mishawaka is \$197,087, and in St. Joseph County as of September 30, 2024 is \$212,118.

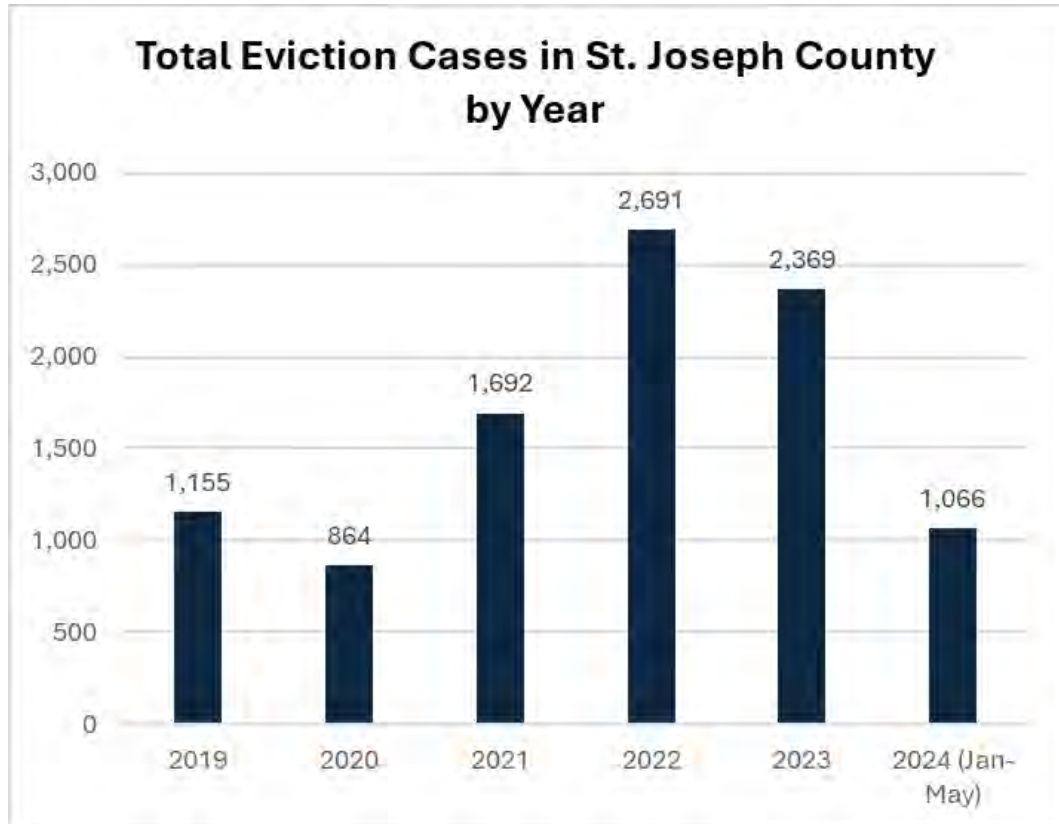
Foreclosures and Evictions

The City of South Bend's foreclosure rates had historically been some of the highest in the United States. When the foreclosure crisis occurred in 2008, South Bend's foreclosure rates peaked, but other Cities overtook South Bend. Evictions from foreclosure and nonpayment of rent in St. Joseph County had fallen to 1,155 in 2019 and 864 in 2020. However,



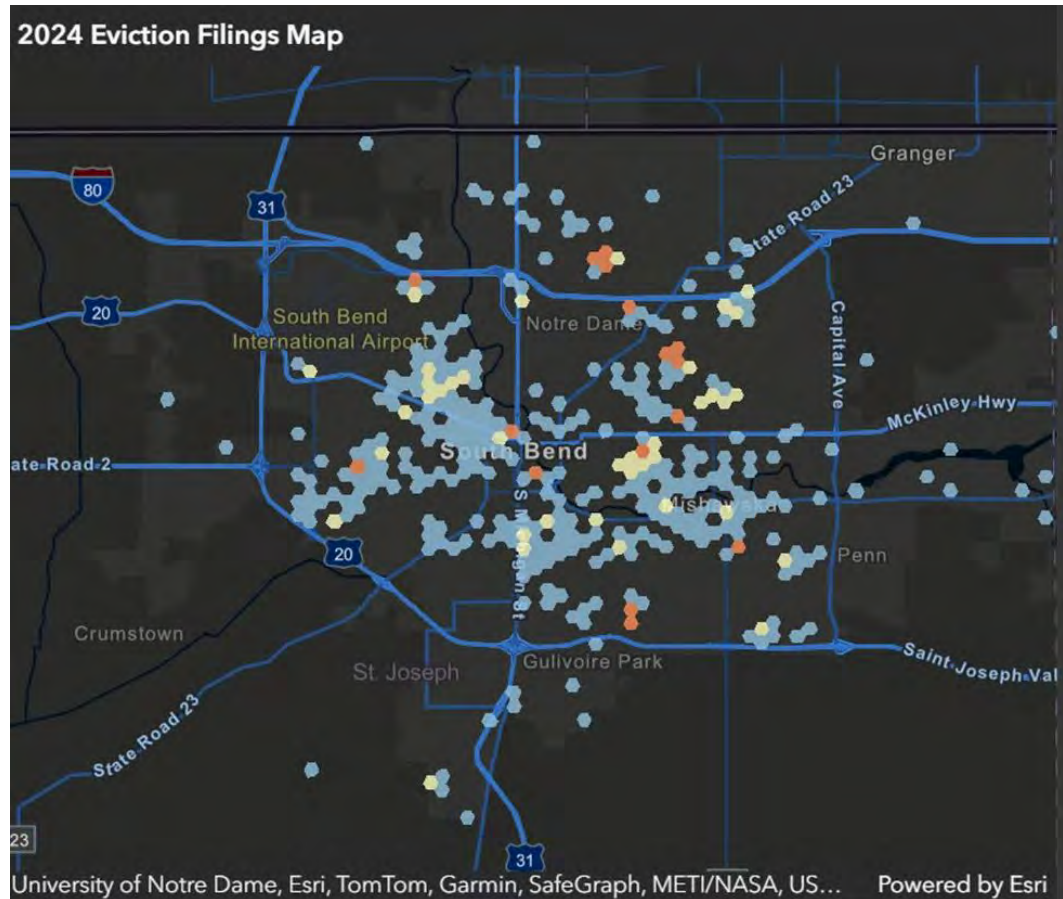
following the COVID pandemic the number of evictions has risen sharply. In 2021, cases nearly doubled, and in 2022 there were triple the evictions as in 2020. They dipped slightly in 2023, but if the eviction rate from January to May 2024 remains constant, the number of evictions will nearly equal that of 2022.

The below graph illustrates the trend in eviction cases in St. Joseph County.



Source: Foreclosure and Eviction Analysis Tool, via City of South Bend

Evictions are scattered across the County, but by far the most are taking place in the northwest, southwest, and southeast portions of South Bend, the city of Mishawaka overall but in particular its northwest corner, and in hot spots on the outskirts of the Notre Dame area. The below map illustrates these trends.



Source: Foreclosure and Eviction Analysis Tool, via City of South Bend

As illustrated, the urban areas of St. Joseph County have the highest number of eviction filings, and South Bend has historically made up a large percentage of those evictions due to foreclosure or lease violations. While foreclosures negatively impact a community, it offers a chance for the County and non-profit housing agencies to purchase homes and resell them to low-income households. The Consortium can prioritize such sales and be on the lookout for absentee property owners that lack the incentive to invest in their community.



Renter Costs – St. Joseph County

The median gross rent for renter-occupied households was \$743 in 2017 and \$969 in 2022, an increase of \$226 (30.4%). The following table illustrates gross rent according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Gross Rent in St. Joseph County

Gross Rent	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Occupied units paying rent	30,214	-	32,803	-
Less than \$500	5,197	17.2%	2,831	8.6%
\$500 to \$999	19,699	65.2%	14,866	45.3%
\$1,000 to \$1,499	4,374	14.5%	12,182	37.1%
\$1,500 to \$1,999	671	2.2%	1,900	5.8%
\$2,000 to \$2,499	197	0.7%	786	2.4%
\$2,500 to \$2,999	35	0.1%	83	0.3%
\$3,000 or more	41	0.1%	155	0.5%
Median (dollars)	\$743	-	\$969	-
No rent paid	2,119	-	1,440	-

Source: 2013-2017 and 2018-2022 American Community Survey

The following table illustrates monthly gross rent as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Gross Rent as a Percentage of Household Income in St. Joseph County

Rental Cost as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Rental Units paying rent	28,905	-	32,248	-
Less than 15 percent	3,994	13.8%	4,435	13.8%
15 to 19 percent	3,858	13.4%	4,586	14.2%
20 to 24 percent	3,828	13.2%	3,733	11.6%
25 to 29 percent	3,717	12.9%	3,727	11.6%
30 to 34 percent	2,293	7.9%	2,705	8.4%
35 percent or more	11,215	38.8%	13,062	40.5%
Not computed	3,428	-	1,995	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04



The following table illustrates monthly renter costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Monthly Renter Costs as a Percentage of Household Income in St. Joseph County

Renter Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Renter-Occupied Housing Units	32,333	32.1%	34,243	31.9%
Less than \$20,000	9,680	29.9%	7,788	22.7%
Less than 20 percent	204	0.6%	87	0.3%
20 to 29 percent	912	2.8%	615	1.8%
30 percent or more	8,564	26.5%	7,086	20.7%
\$20,000 to \$34,999	7,333	22.7%	6,775	19.8%
Less than 20 percent	522	1.6%	315	0.9%
20 to 29 percent	2,486	7.7%	975	2.8%
30 percent or more	4,325	13.4%	5,485	16.0%
\$35,000 to \$49,999	4,856	15.0%	5,604	16.4%
Less than 20 percent	1,478	4.6%	875	2.6%
20 to 29 percent	2,885	8.9%	2,269	6.6%
30 percent or more	493	1.5%	2,460	7.2%
\$50,000 to \$74,999	3,983	12.3%	6,048	17.7%
Less than 20 percent	2,793	8.6%	2,400	7.0%
20 to 29 percent	1,100	3.4%	3,021	8.8%
30 percent or more	90	0.3%	627	1.8%
\$75,000 or more	3,053	9.4%	6,033	17.6%
Less than 20 percent	2,855	8.8%	5,344	15.6%
20 to 29 percent	162	0.5%	580	1.7%
30 percent or more	36	0.1%	109	0.3%
Zero or negative income	1,309	4.0%	555	1.6%
No cash rent	2,119	6.6%	1,440	4.2%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 13,508 renter-occupied units (41.8%) were cost burdened, and in 2022, 15,767 renter-occupied units (46.0%) were cost burdened.

In 2017, 15.8% of owner-occupied households were cost burdened while 41.8% of renter-occupied households were cost burdened. In 2022, 15.6%



of owner-occupied households were cost burdened while 46.0% of renter-occupied households were cost burdened.

Renter Costs – South Bend City

The median gross rent for renter-occupied households was \$741 in 2017 and \$935 in 2022, an increase of \$217 (29.3%). The following table illustrates gross rent according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Gross Rent in South Bend City

Gross Rent	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Occupied units paying rent	15,679	-	16,280	-
Less than \$500	3,253	20.7%	1,491	9.2%
\$500 to \$999	9,952	63.5%	7,906	48.6%
\$1,000 to \$1,499	2,032	13.0%	5,599	34.4%
\$1,500 to \$1,999	335	2.1%	958	5.9%
\$2,000 to \$2,499	80	0.5%	225	1.4%
\$2,500 to \$2,999	16	0.1%	29	0.2%
\$3,000 or more	11	0.1%	72	0.4%
Median (dollars)	\$741	-	\$935	-
No rent paid	1,011	-	548	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates monthly gross rent as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Gross Rent as a Percentage of Household Income in South Bend City

Rental Cost as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Rental Units paying rent	14,707	-	15,922	-
Less than 15 percent	1,742	11.8%	1,965	12.3%
15 to 19 percent	1,852	12.6%	1,962	12.3%
20 to 24 percent	1,811	12.3%	1,870	11.7%
25 to 29 percent	1,883	12.8%	1,882	11.8%
30 to 34 percent	1,114	7.6%	1,328	8.3%



35 percent or more	6,305	42.9%	6,915	43.4%
Not computed	1,983	-	906	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates monthly renter costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Monthly Renter Costs as a Percentage of Household Income in South Bend City

Renter Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Renter-Occupied Housing Units	16,690	42.8%	16,828	41.5%
Less than \$20,000	5,580	33.4%	4,471	26.6%
Less than 20 percent	183	1.1%	79	0.5%
20 to 29 percent	590	3.5%	243	1.4%
30 percent or more	4,807	28.8%	4,149	24.7%
\$20,000 to \$34,999	3,793	22.7%	3,302	19.6%
Less than 20 percent	323	1.9%	122	0.7%
20 to 29 percent	1,214	7.3%	533	3.2%
30 percent or more	2,256	13.5%	2,647	15.7%
\$35,000 to \$49,999	2,305	13.8%	2,871	17.1%
Less than 20 percent	649	3.9%	512	3.0%
20 to 29 percent	1,358	8.1%	1,284	7.6%
30 percent or more	298	1.8%	1,075	6.4%
\$50,000 to \$74,999	1,863	11.2%	2,645	15.7%
Less than 20 percent	1,343	8.0%	839	5.0%
20 to 29 percent	478	2.9%	1,476	8.8%
30 percent or more	42	0.3%	330	2.0%
\$75,000 or more	1,166	7.0%	2,633	15.6%
Less than 20 percent	1,096	6.6%	2,375	14.1%
20 to 29 percent	54	0.3%	216	1.3%
30 percent or more	16	0.1%	42	0.2%
Zero or negative income	972	5.8%	358	2.1%
No cash rent	1,011	6.1%	548	3.3%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 7,419



renter-occupied units (44.2%) were cost burdened, and in 2022, 8,243 renter-occupied units (49.0%) were cost burdened.

In 2017, 18.4% of owner-occupied households were cost burdened while 44.2% of renter-occupied households were cost burdened. In 2022, 18.9% of owner-occupied households were cost burdened while 49.0% of renter-occupied households were cost burdened.

Renter Costs – Mishawaka City

The median gross rent for renter-occupied households was \$730 in 2017 and \$979 in 2022, an increase of \$249 (34.1%). The following table illustrates gross rent according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Gross Rent in Mishawaka City

Gross Rent	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Occupied units paying rent	9,829	-	11,603	-
Less than \$500	1,436	14.6%	853	7.4%
\$500 to \$999	6,930	70.5%	5,327	45.9%
\$1,000 to \$1,499	1,194	12.1%	4,345	37.4%
\$1,500 to \$1,999	200	2.0%	576	5.0%
\$2,000 to \$2,499	21	0.2%	431	3.7%
\$2,500 to \$2,999	18	0.2%	32	0.3%
\$3,000 or more	30	0.3%	39	0.3%
Median (dollars)	\$730	-	\$979	-
No rent paid	405	-	372	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates monthly gross rent as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.



Gross Rent as a Percentage of Household Income in Mishawaka City

Rental Cost as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Rental Units paying rent	9,626	-	11,487	-
Less than 15 percent	1,360	14.1%	1,472	12.8%
15 to 19 percent	1,301	13.5%	1,930	16.8%
20 to 24 percent	1,495	15.5%	1,268	11.0%
25 to 29 percent	1,217	12.6%	1,455	12.7%
30 to 34 percent	826	8.6%	988	8.6%
35 percent or more	3,427	35.6%	4,374	38.1%
Not computed	608	-	488	-

Source: 2013-2017 and 2018-2022 American Community Survey table DP04

The following table illustrates monthly renter costs as a percentage of household income according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Monthly Renter Costs as a Percentage of Household Income in Mishawaka City

Renter Costs as a % of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Renter-Occupied Housing Units	10,234	49.8%	11,975	51.6%
Less than \$20,000	2,784	27.2%	2,250	18.8%
Less than 20 percent	0	0.0%	0	0.0%
20 to 29 percent	180	1.8%	293	2.4%
30 percent or more	2,604	25.4%	1,957	16.3%
\$20,000 to \$34,999	2,694	26.3%	2,571	21.5%
Less than 20 percent	150	1.5%	67	0.6%
20 to 29 percent	1,082	10.6%	391	3.3%
30 percent or more	1,462	14.3%	2,113	17.6%
\$35,000 to \$49,999	1,760	17.2%	2,108	17.6%
Less than 20 percent	556	5.4%	265	2.2%
20 to 29 percent	1,061	10.4%	755	6.3%
30 percent or more	143	1.4%	1,088	9.1%
\$50,000 to \$74,999	1,312	12.8%	2,455	20.5%
Less than 20 percent	939	9.2%	1,210	10.1%
20 to 29 percent	347	3.4%	1,080	9.0%
30 percent or more	26	0.3%	165	1.4%



\$75,000 or more	1,076	10.5%	2,103	17.6%
Less than 20 percent	1,016	9.9%	1,860	15.5%
20 to 29 percent	42	0.4%	204	1.7%
30 percent or more	18	0.2%	39	0.3%
Zero or negative income	203	2.0%	116	1.0%
No cash rent	405	4.0%	372	3.1%

Source: 2013-2017 and 2018-2022 American Community Survey table B25106

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2017, 4,235 renter-occupied units (41.4%) were cost burdened, and in 2022, 5,323 renter-occupied units (44.5%) were cost burdened.

In 2017, 17.5% of owner-occupied households were cost burdened while 41.4% of renter-occupied households were cost burdened. In 2022, 18.1% of owner-occupied households were cost burdened while 44.5% of renter-occupied households were cost burdened.

The FY 2024 HUD Fair Market Rents and Low and High HOME Rent Limits for the South Bend-Mishawaka, IN HUD Metro FMR Area are shown in the table below.

Fair Market Rents (FMR) and HOME Rent Limits for the South Bend-Mishawaka, IN HUD Metro FMR Area

FY 2024 Rent	Fair Market Rents	Low HOME Limit	High HOME Limit
Efficiency	\$689	\$689	\$689
One-Bedroom	\$862	\$834	\$862
Two-Bedroom	\$1,017	\$1,001	\$1,017
Three-Bedroom	\$1,267	\$1,157	\$1,267
Four-Bedroom	\$1,354	\$1,291	\$1,354
Five-Bedroom	\$1,557	\$1,424	\$1,557
Six-Bedroom	\$1,760	\$1,557	\$1,760

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD,



capped by the High HOME Rent Limit. HUD's Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent was estimated to be \$969 according to the 2018-2022 ACS data. However, according to Zillow the South Bend-Mishawaka, IN-MI MSA median rent was \$1,189 on December 31, 2022, and has since climbed to \$1,309 on August 31, 2024. The average rents posted commercially exceed the area median rent by over \$300 and exceed the FY 2025 fair market rents (for a 2-bedroom apartment) by over \$200. The rental market in St. Joseph County is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the area.



G. Household Types

Based on a comparison between the 2017 and 2022 population, St. Joseph County had a 1.4% increase in its population (3,775 persons). However, the County had an increase of 6.7% households, meaning that there are more and smaller households than in prior years.

The populations of the Cities of South Bend and Mishawaka and of St. Joseph County have grown over the last five years. However, there are neighborhoods of the City of South Bend and the City of Mishawaka with poor housing stock. When demolished, the poor housing stock has generally not been replaced.

Between 2017 and 2022 the area median income increased by 68% from \$48,121 to \$80,842. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2017 and 2022, the cumulative inflation rate was approximately 20.4%, meaning that the \$48,121 median income in 2017 would be \$57,934.19 if it were expressed in terms of 2022 dollars. The increase in median income in St. Joseph County has exceeded the rate of inflation, but more examination is needed to ascertain the income spread between low- and high-income households.

St. Joseph County Demographics, 2017-2022

Demographics	2017	2022	% Change
Population	268,613	272,388	+1.41%
Households	100,694	107,466	+6.73%
Household Median Income	\$48,121	\$80,842	+68.00%

Source: 2013-2017 and 2018-2022 American Community Survey table DP03

Note: According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables.

As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to



nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables.

Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The County could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

Number of Households Table

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	13,040	12,190	18,450	11,975	50,665
Small Family Households *	3,245	3,055	5,095	4,240	25,090
Large Family Households *	780	630	1,315	1,020	4,050
Household contains at least one person 62-74 years of age	3,145	3,270	4,435	2,895	12,215
Household contains at least one person age 75 or older	2,560	2,735	2,835	1,100	3,605
Households with one or more children 6 years old or younger *	1,835	1,635	2,445	2,250	6,945

Source: 2017-2021 CHAS tables 1, 5, 7, 13

Of all households, less than half (47.7%) have a higher income than the HUD Area Median Income (AMI) for the South Bend-Mishawaka, IN-MI, MSA. Over half of both small and large family households are above 100% AMI, but at least half of households with any seniors (especially over age 75) or any children age 6 or younger are below the AMI. The remaining 52.3% of total households make less than the AMI, with the largest remaining group (17.4% of total households) making between 50-80% of AMI. The median gross household income in the South Bend MSA as of 2021 was \$58,596, which means that 30% of AMI is \$17,579 and 50% of AMI is \$29,298. HUD defines affordable housing as paying no more than 30% of income on rent, so low-income households should only be spending



between \$440 and \$732 per month for their housing to be considered affordable.

The following table further highlights that the largest housing problem in the South Bend/Mishawaka, IN-MI MSA is housing affordability. According to the 2018-2022 ACS data, an estimated 48.9% of all renter households are cost overburdened by 30% or more in the County, and an estimated 15.7% of all owner households are cost overburdened by 30% or more. Approximately 18.7% of owner-occupied households with a mortgage are cost overburdened by 30% or more, compared to only 10.9% of owner-occupied households without a mortgage.

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	185	145	25	10	495	85	35	30	50	325
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	95	40	80	75	355	0	15	20	10	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	160	170	45	790	35	45	215	45	615
Housing cost burden greater than 50% of income (and none of the above problems)	4,575	1,790	250	60	6,695	3,040	790	320	185	4,380
Housing cost burden greater than 30% of income (and none of the above problems)	940	2,760	2,575	360	6,770	920	1,815	1,850	765	5,890
Zero/negative Income (and none of the above problems)	860	0	0	0	860	390	0	0	0	390

Source: 2017-2021 CHAS table 3

The following tables illustrate the discrepancies between homeowners and renters regarding housing problems and severe housing problems. There are more owner-occupied housing units than renter-occupied units (68.5% to 31.5%), but renters face a much higher rate of housing problems.



Housing Problems: Lacks kitchen or complete plumbing, overcrowding, or cost burden

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	6,000	4,900	525	550	15,095	4,085	2,700	2,435	1,050	11,280
Having none of four housing problems	860	1,360	4,150	3,220	17,580	845	3,230	8,765	7,155	7,155
Negative household income, none of the other housing problems	860	0	0	0	860	390	0	0	0	390

Source: 2017-2021 CHAS table 5

Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four severe housing problems	5,065	2,140	525	190	8,330	3,165	890	585	285	5,390
Having none of four severe housing problems	2,660	4,125	6,725	3,580	25,210	2,155	5,045	10,620	7,920	67,400

Source: 2017-2021 CHAS table 2

Nearly 3,000 more renter-occupied households have severe housing problems than owner-occupied households, with 33.0% of all renters having severe problems as compared to 8.0% of owners.

Cost Overburdened Greater Than 30%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Small family (2-4 persons)	330	855	650	75	1,920	95	590	565	125	1,605
Large family (5 or more persons)	25	255	4	0	284	90	40	75	135	405



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Elderly family (2 persons, at least one age 62 or over)	4	75	170	10	259	100	155	345	110	830
Elderly non-family	555	795	465	70	1,940	420	740	455	85	1,760
Other, non-family households	120	925	1,300	205	2,640	225	295	440	310	1,340
Total need by income	1,034	2,905	2,589	360	7,043	930	1,820	1,880	765	5,940

Source: 2017-2021 CHAS table 7

For those cost overburdened by more than 30%, renters are more likely to be highly affected; renter-occupied households are much more likely to be cost overburdened than owners.

Cost Overburdened Greater Than 50%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Small family (2-4 persons)	1,560	565	25	0	2,150	800	135	4	10	964
Large family (5 or more persons)	355	20	0	0	375	200	35	40	4	283
Elderly family (2 persons, at least one age 62 or over)	35	50	35	20	144	245	75	95	0	435
Elderly non-family	915	530	25	40	1,520	1,175	325	130	120	1,750
Other, non-family households	2,060	670	170	0	2,900	655	225	50	230	1,170
Total need by income	4,925	1,835	255	60	7,089	3,075	795	319	364	4,602

Source: 2017-2021 CHAS table 7

For those who are cost overburdened by more than 50%, renters are more highly affected than owners based on the total number of households.



Overcrowding Conditions: Greater than 1 but less than 1.5 persons per room

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	210	145	120	20	695	35	45	175	175	450
Multiple, unrelated family households	0	4	50	4	58	4	0	35	35	74
Other, non-family households	0	10	0	20	30	0	0	0	0	0
Total need by income	210	160	170	45	790	35	45	215	215	615

Source: 2017-2021 CHAS table 10

Renter-occupant households are more affected overall by overcrowding conditions than are owner-occupant households.

Severe Overcrowding Conditions: Greater than 1.5 persons per room

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	95	40	10	75	285	0	15	4	0	39
Multiple, unrelated family households	0	0	10	0	10	0	0	15	10	25
Other, non-family households	0	0	55	0	55	0	0	0	0	0
Total need by income	95	40	80	75	355	0	15	20	10	65

Source: 2017-2021 CHAS table 10

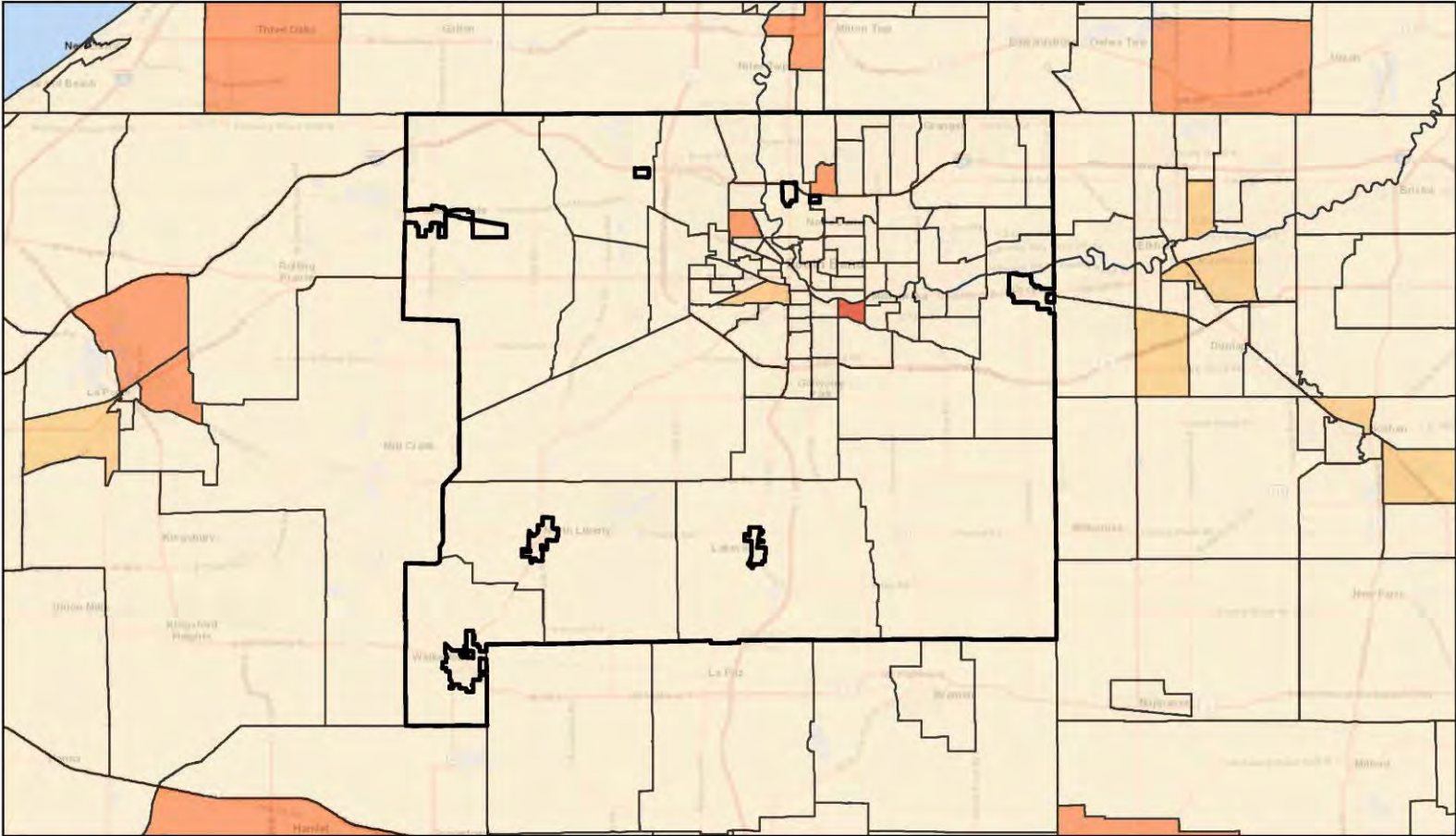
Renter-occupied households are much more likely to experience severe overcrowding than are owner-occupied households.

The following three (3) maps illustrate census tracts where there is overcrowding for Extremely Low, Very Low, and Low Income Households.

- Percentage Extremely Low Income Households with Overcrowding
- Percentage Very Low Income Households with Overcrowding
- Percentage Low Income Households with Overcrowding

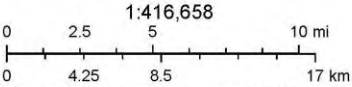


Percentage Extremely Low Income Households with Overcrowding - St. Joseph County, IN



October 14, 2024

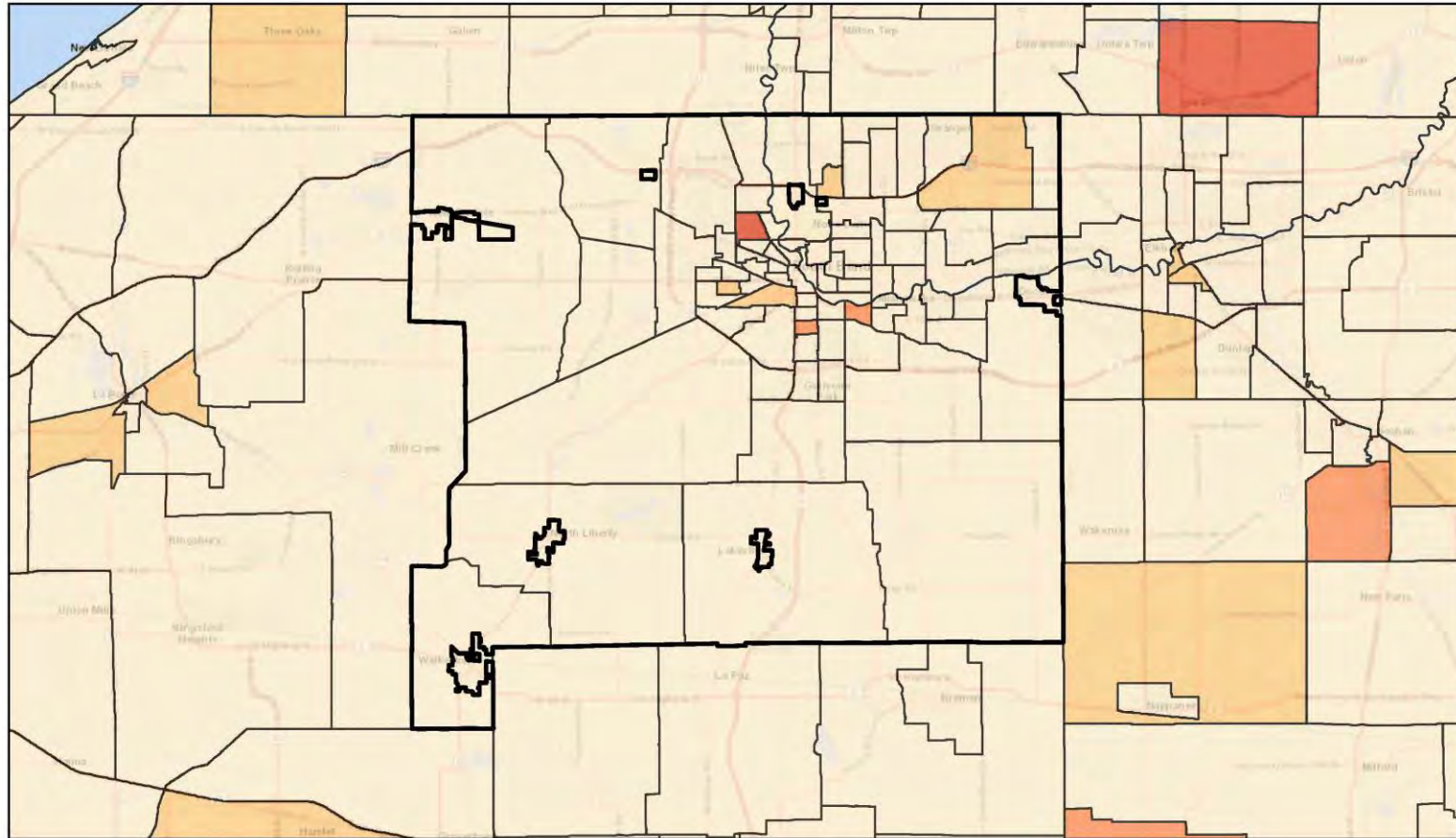
 Override 1
 ELIHHWithOvercrowding
 0-10.84%
 10.84-21.85%
 21.85-34.85%
 34.85-52.63%



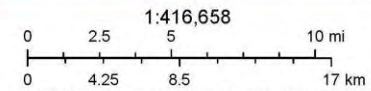
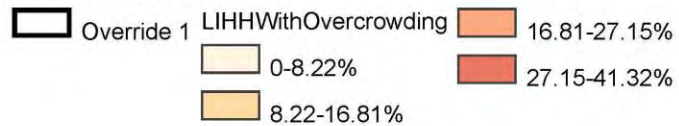
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



Percentage Low Income Households with Overcrowding - St. Joseph County, IN

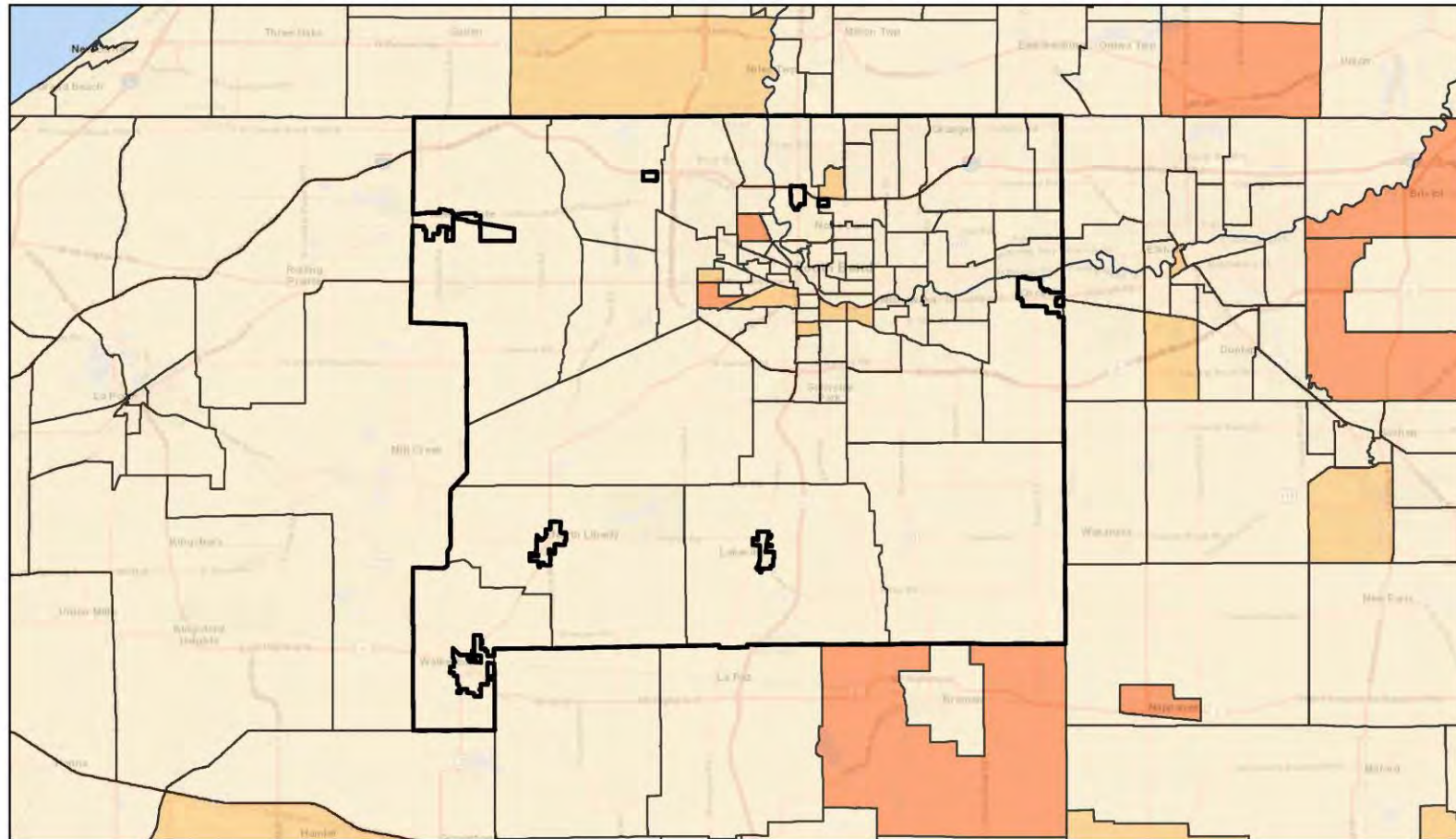


October 14, 2024



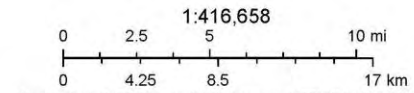
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Percentage Moderate Income Households with Overcrowding - St. Joseph County, IN



October 14, 2024

Override 1
 6.81-14.56%
 14.56-24.47%
 0-6.81%



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



H. Cost Overburden

Overall, there is a shortage of decent, affordable housing in St. Joseph County. Many of the County’s lower income households are paying more than 30% of their total household income on housing related costs.

The following table illustrates the housing cost burden for various racial and ethnic groups, both overall and for owner- and renter-occupied households.

Housing Cost Burden, St. Joseph County

Housing Cost Burden	<30%	30-50%	>50%	No / negative income (not computed)	Total
All Housing	80,565	12,985	11,525	1,273	106,330
White	65,410	8,830	7,365	680	82,285
Black / African American	6,705	2,555	2,825	400	12,480
Asian	1,880	265	170	49	2,355
American Indian / Alaska Native	150	35	60	4	255
Pacific Islander	30	0	0	0	30
Hispanic / Latino	4,565	820	600	65	6,050
Other Race	19,200	7,325	7,440	945	34,900
Owner-Occupied	62,025	5,940	4,430	403	72,790
White	52,975	4,720	3,580	310	61,585
Black / African American	3,415	640	365	50	4,470
Asian	1,310	55	90	4	1,455
American Indian / Alaska Native	135	15	10	4	165
Pacific Islander	30	0	0	0	30
Hispanic / Latino	2,995	310	225	35	3,565
Other Race	1,165	200	160	0	1,520
Renter-Occupied	18,540	7,045	7,095	870	33,540
White	12,435	4,110	3,785	370	20,700
Black / African American	3,290	1,915	2,460	350	8,010
Asian	570	210	80	45	900
American Indian / Alaska Native	15	20	50	0	90
Pacific Islander	0	0	0	0	0
Hispanic / Latino	1,570	510	375	30	2,485



Housing Cost Burden	<30%	30-50%	>50%	No / negative income (not computed)	Total
Other Race	660	280	345	75	1,360

Source: 2017-2021 CHAS table 9

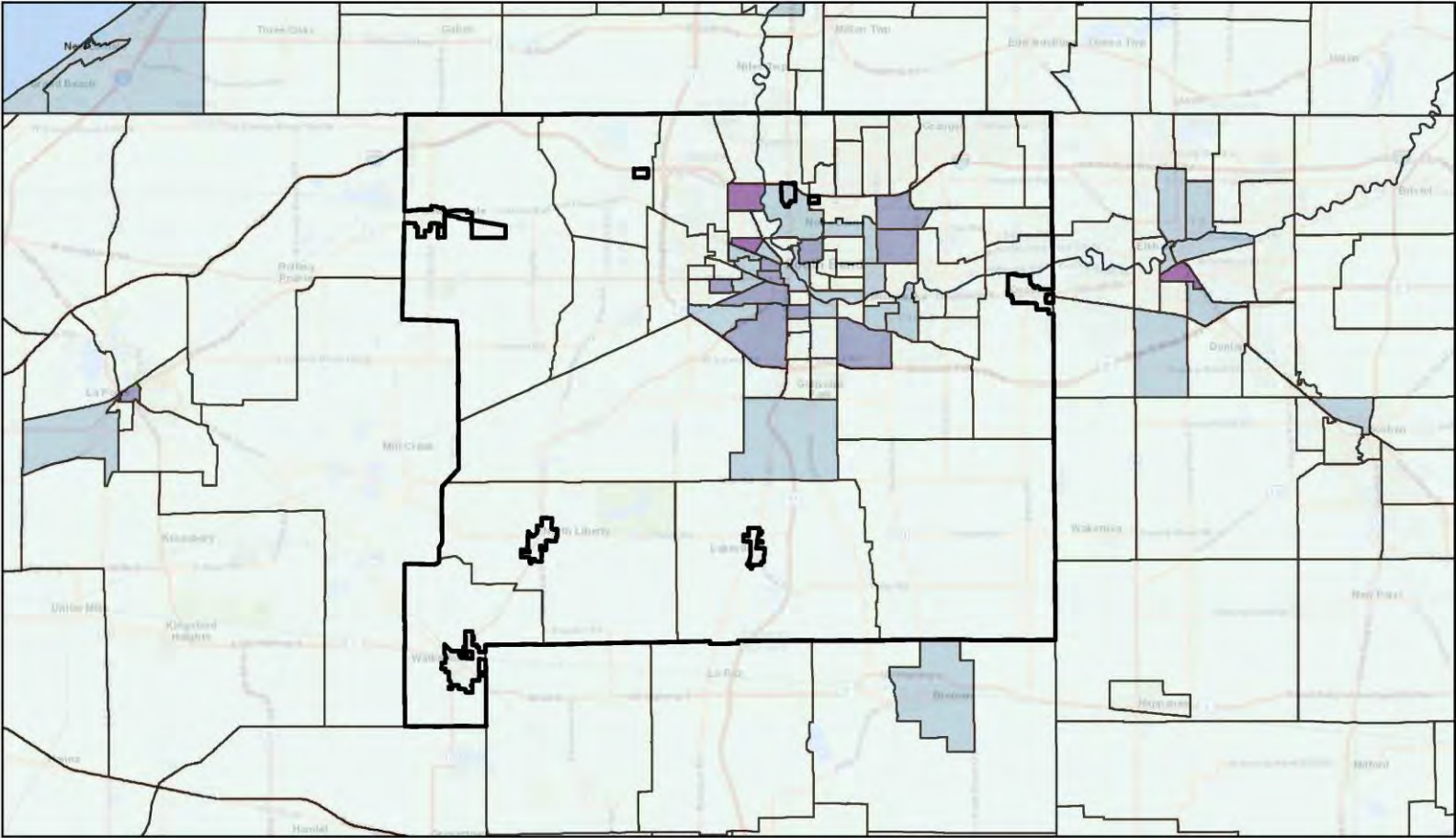
Many more renter-occupied households than owner-occupied households were cost overburdened by 30 to 50%, and a great deal many more renter-occupied households were cost overburdened by more than 50%. The difference was especially disproportionate in some racial and ethnic groups. In Other Race (not Hispanic or Latino) households, 43.5% were disproportionately overburdened by at least 30%, and 94.5% of all Other Race renter-occupied households were disproportionately overburdened by at least 30%. 37.3% of all American Indian/Alaska Native households were overburdened by at least 30%, with 77.8% of all renter-occupied households disproportionately overburdened by at least 30%. 43.1% of Black/African American households were disproportionately overburdened by at least 30%, and 54.6% of their renter-occupied households were overburdened by at least 30%. In contrast, a relatively low 19.7% of all White households were overburdened by at least 30%.

The following four (4) maps illustrate census tracts where there are housing cost overburdens for all households, Extremely Low, Very Low, and Low Income Households.

- Housing Cost Burden
- Percentage Extremely Low Income Households with Severe Cost Burden
- Percentage Very Low Income Households with Severe Cost Burden
- Percentage Low Income Households with Severe Cost Burden



Housing Cost Burden - St. Joseph County, IN



October 14, 2024

Override 1 **HousingCostBurden**

	0-29.28% Paying>30%		47.69-58.44% Paying>30%
	29.28-38.78% Paying>30%		38.78-47.69% Paying>30%

1:416,658

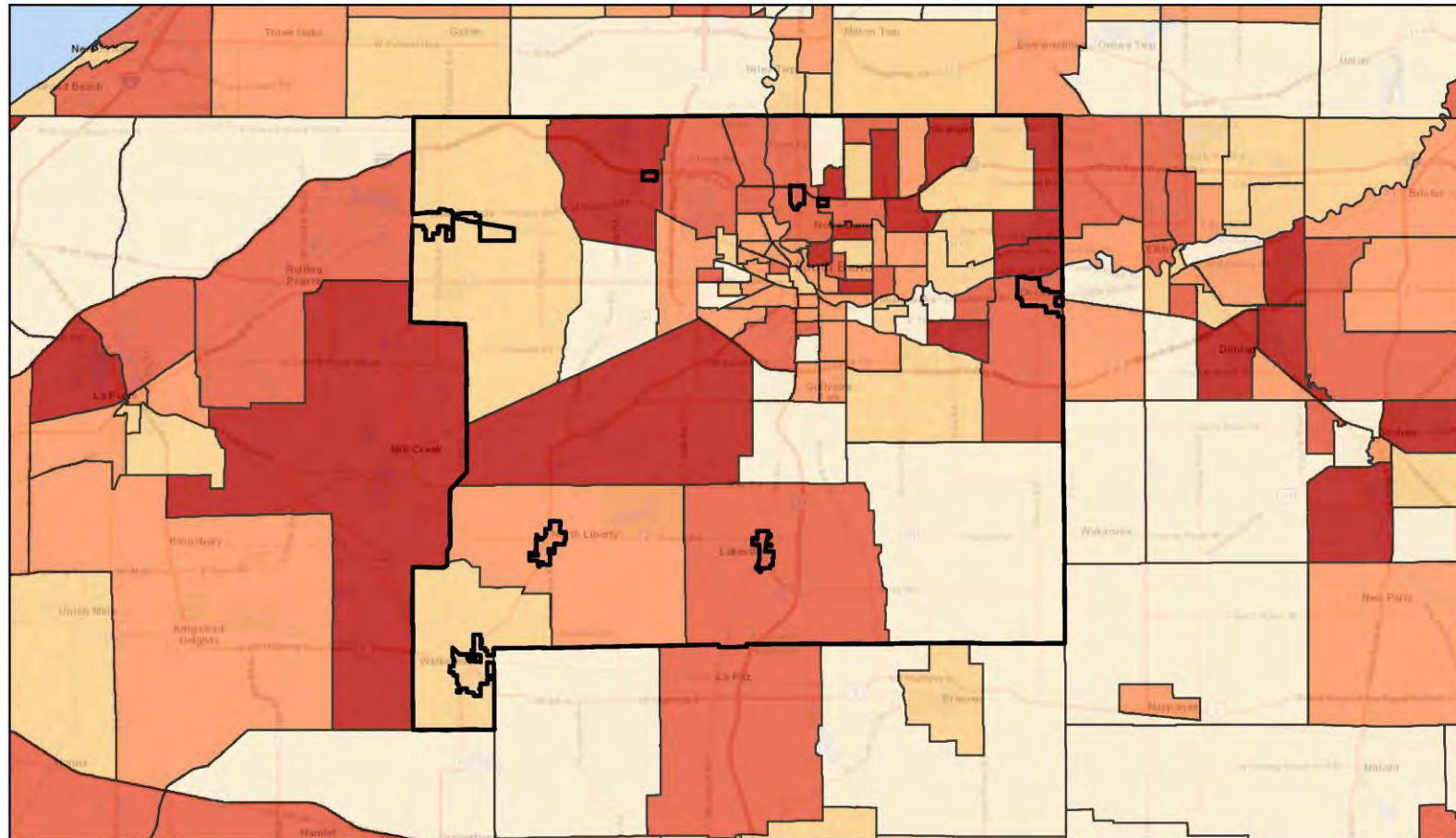
0 2.5 5 10 mi

0 4.25 8.5 17 km

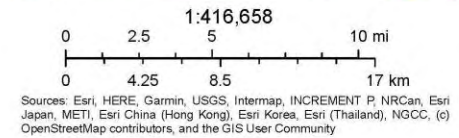
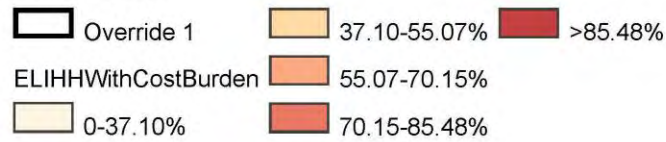
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



Percentage Extremely Low Income Households with Severe Cost Burden - St. Joseph County, IN

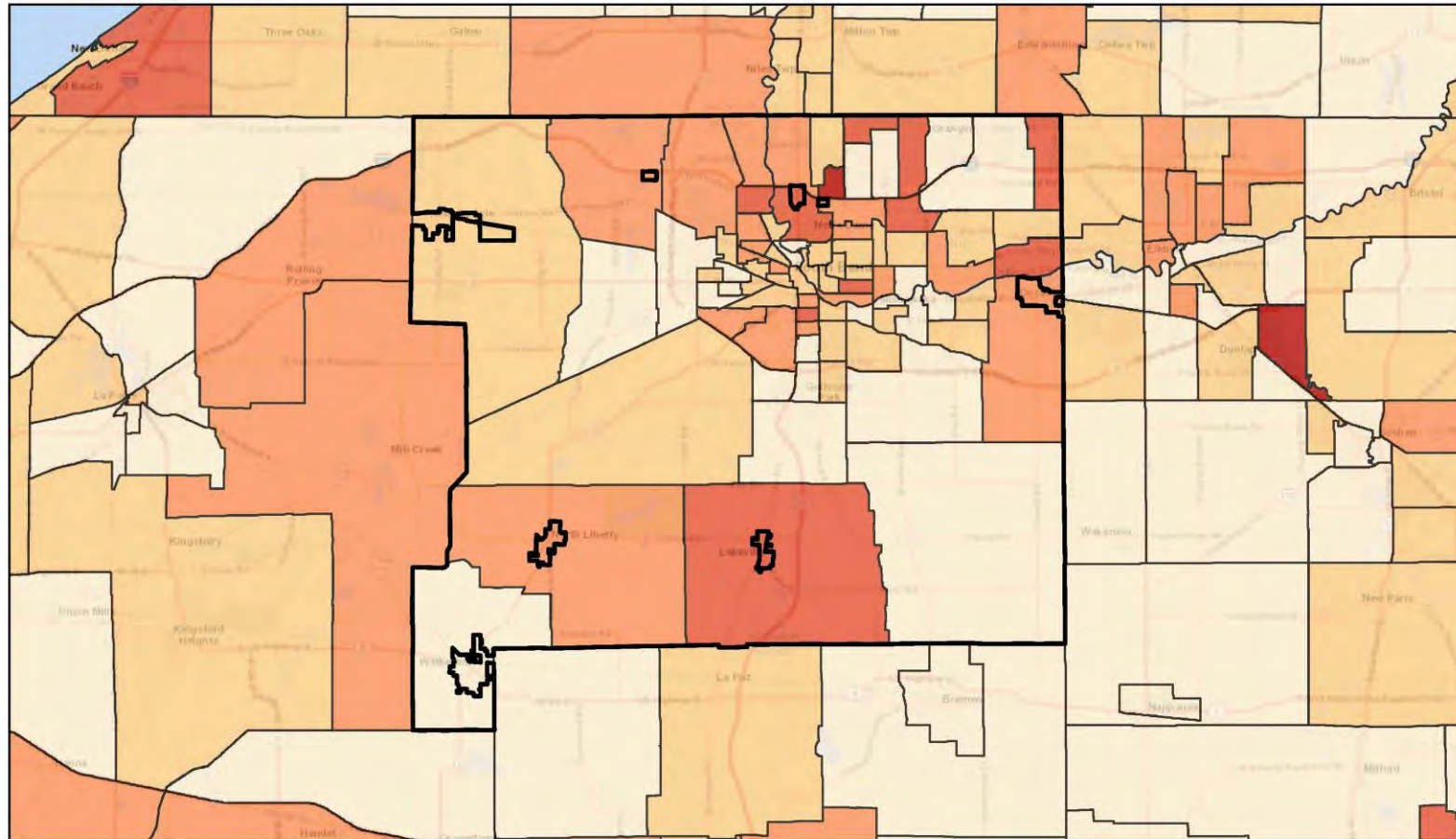


October 14, 2024

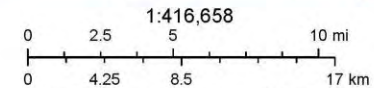
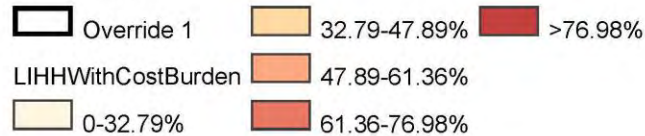




Percentage Low Income Households with Severe Cost Burden - St. Joseph County, IN



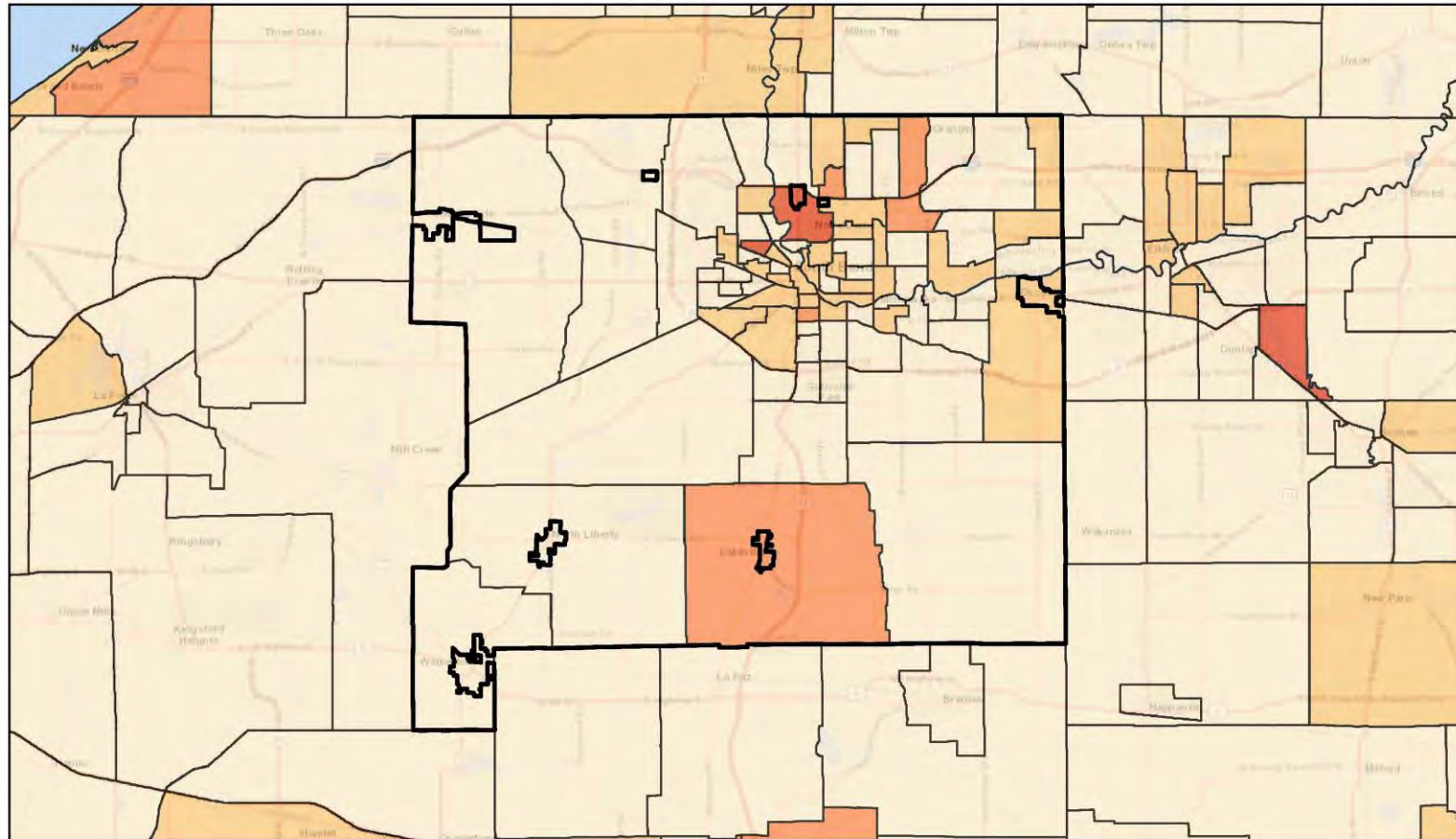
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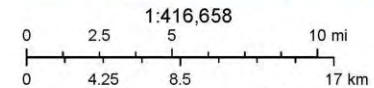
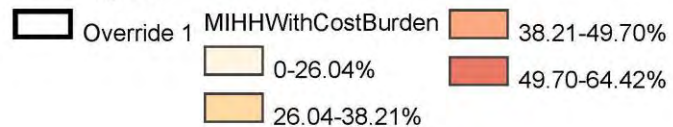
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



Percentage Moderate Income Households with Severe Cost Burden - St. Joseph County, IN



October 14, 2024



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



A total of 7,365 White households were considered severely cost overburdened by greater than 50%, which is 63.9% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 77.4% of total households that the White category comprises.

A total of 2,825 Black/African American households were considered severely cost overburdened by greater than 50%, which is 24.5% of the total cases of households that were considered cost overburdened by greater than 50%. This number is above the 11.7% of total households that the Black/African American category comprises.

A total of 170 Asian households were considered severely cost overburdened by greater than 50%, which is 1.5% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly lower than the 2.2% of total households that the Asian category comprises.

A total of 60 American Indian/Alaska Native households were considered severely cost overburdened by greater than 50%, which is 0.5% of the total number of households that were considered cost overburdened by greater than 50%. This number is above the 0.2% of total households that the American Indian/Alaska Native category comprises.

None of the 30 Pacific Islander households in St. Joseph County were considered cost overburdened or severely cost overburdened.

A total of 600 Hispanic households were considered severely cost overburdened by greater than 50%, which is 5.2% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly below the 5.7% of total households that the Hispanic category comprises.

A total of 7,440 Other Race households were considered severely cost overburdened by greater than 50%, which is 64.6% of the total number of households that were considered cost overburdened by greater than 50%. This number is far above the 32.8% of total households that the Other Race category comprises.



I. Housing Problems

A household is considered to have a housing problem if it meets one of the four (4) HUD designated housing problems; The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; has more than one person per room; and is cost burden greater than 30%. The following tables illustrate the disproportionate needs in St. Joseph County:

0%-30% of Area Median Income (Extremely Low Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR cost burden not computed
Jurisdiction as a whole	10,085	2,955
White	6,220	1,700
Black / African American	2,655	810
Asian	125	45
American Indian, Alaska Native	25	4
Pacific Islander	0	0
Hispanic	590	245

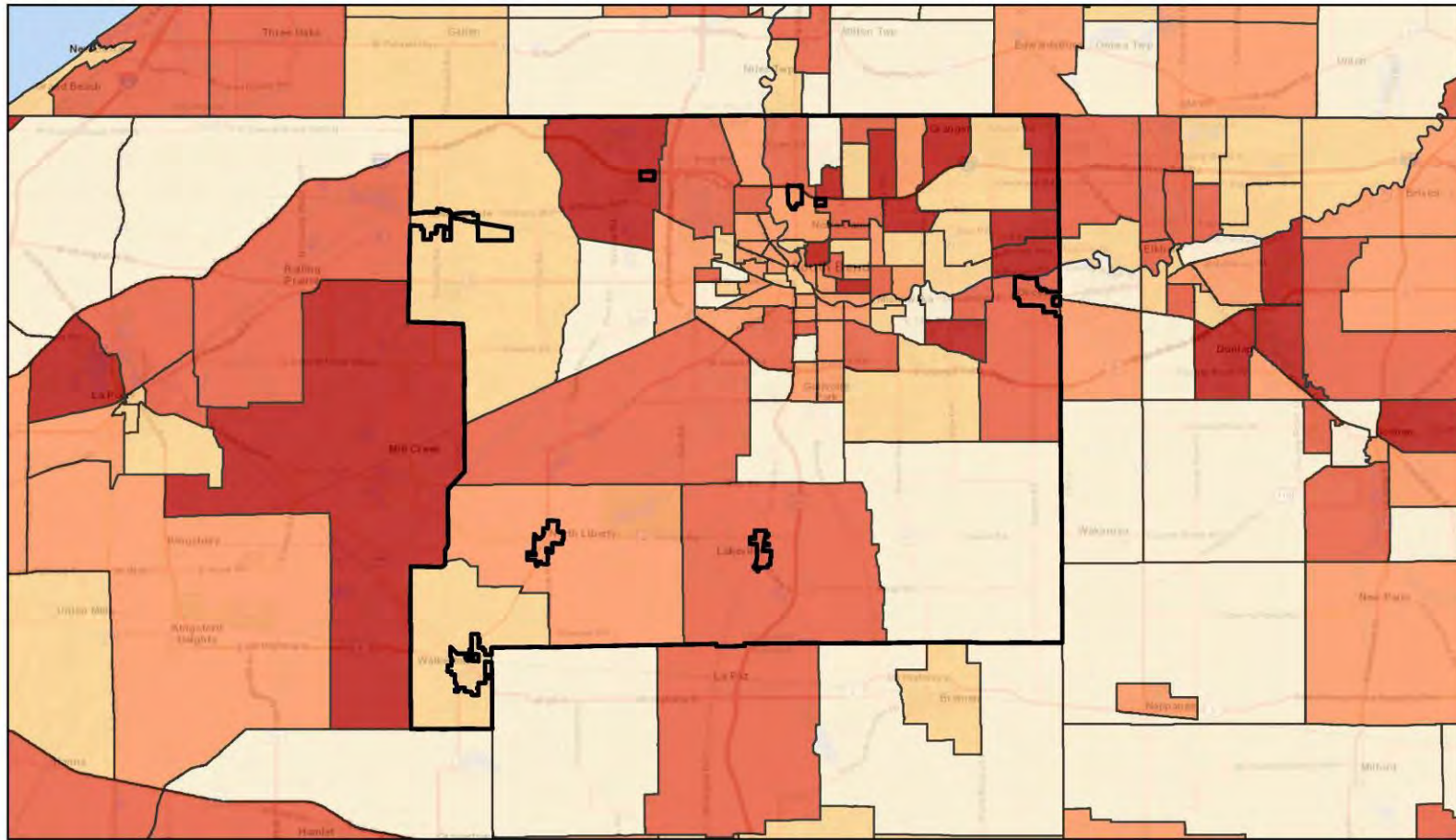
Source: 2017-2021 CHAS table 1

**The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

The following map illustrates the location by Census Tract where extremely low-income households have severe housing problems.



% Extremely Low Income Households with Any of 4 Severe Housing Problems - St. Joseph County, IN



October 14, 2024

▭ Override 1

ELIHHWithHousingProblems

▭ 0-39.29%

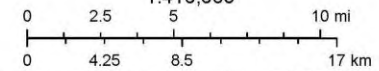
▭ 39.29-57.46%

▭ 57.46-72.31%

▭ 72.31-86.84%

▭ >86.84%

1:416,658



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



30%-50% of Area Median Income (Low Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR cost burden not computed
Jurisdiction as a whole	7,600	4,590
White	4,980	3,565
Black / African American	1,790	430
Asian	125	35
American Indian, Alaska Native	44	0
Pacific Islander	0	4
Hispanic	485	390

Source: 2017-2021 CHAS Table 1

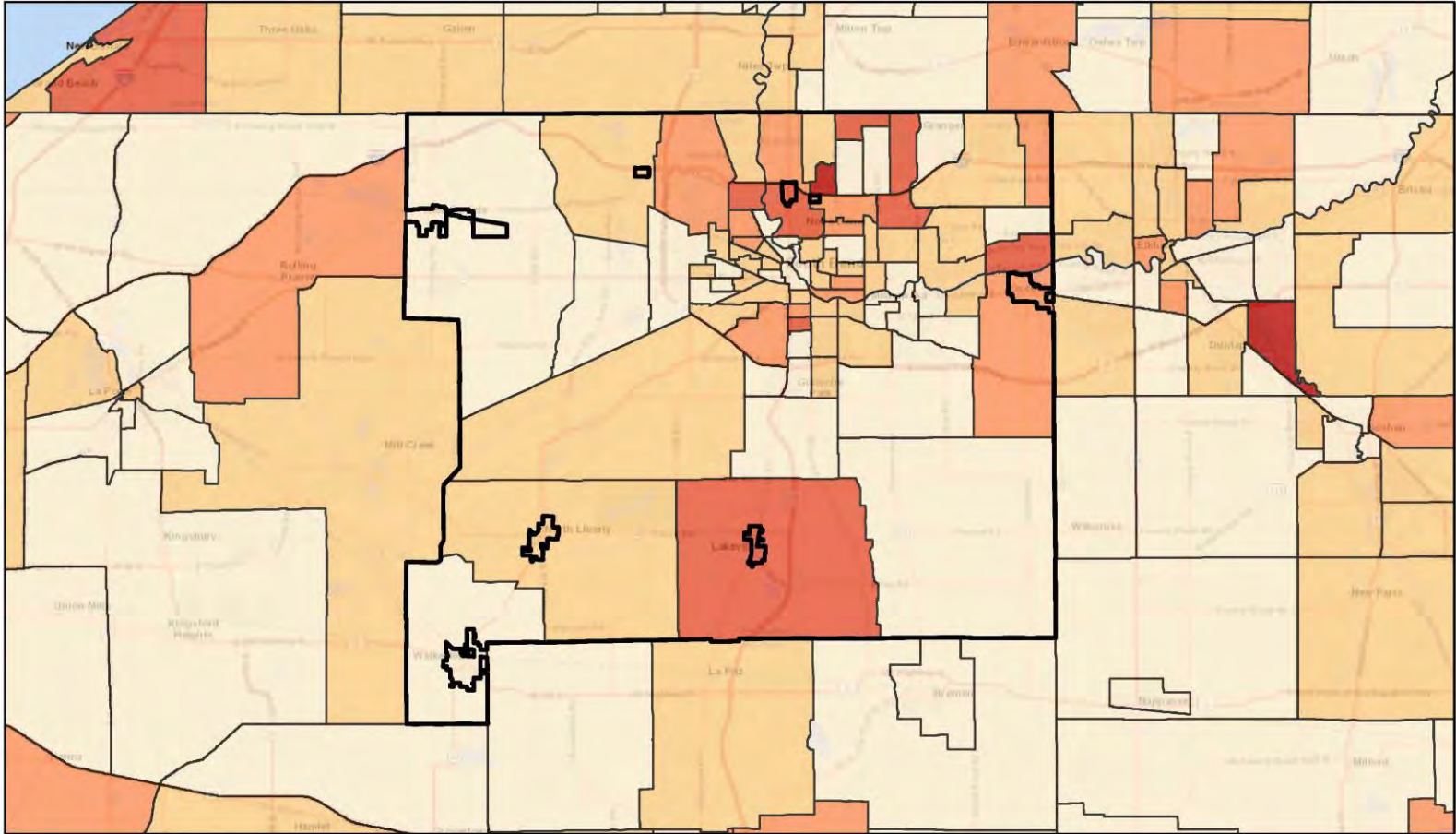
**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The following map illustrates the location by Census Tract where very low-income households have severe housing problems.



% Low Income Households with Any of 4 Severe Housing Problems - St. Joseph County, IN



October 14, 2024

- Override 1
- 0-38.54%
- 38.54-53.93%
- 53.93-67.07%
- 67.07-80.70%
- >80.70%

1:416,658

0 2.5 5 10 mi

0 4.25 8.5 17 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



50%-80% of Area Median Income (Moderate Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR cost burden not computed
Jurisdiction as a whole	5,535	12,915
White	3,750	10,075
Black / African American	960	1,350
Asian	205	190
American Indian, Alaska Native	30	25
Pacific Islander	0	4
Hispanic	345	1,035

Source: 2017-2021 CHAS table 1

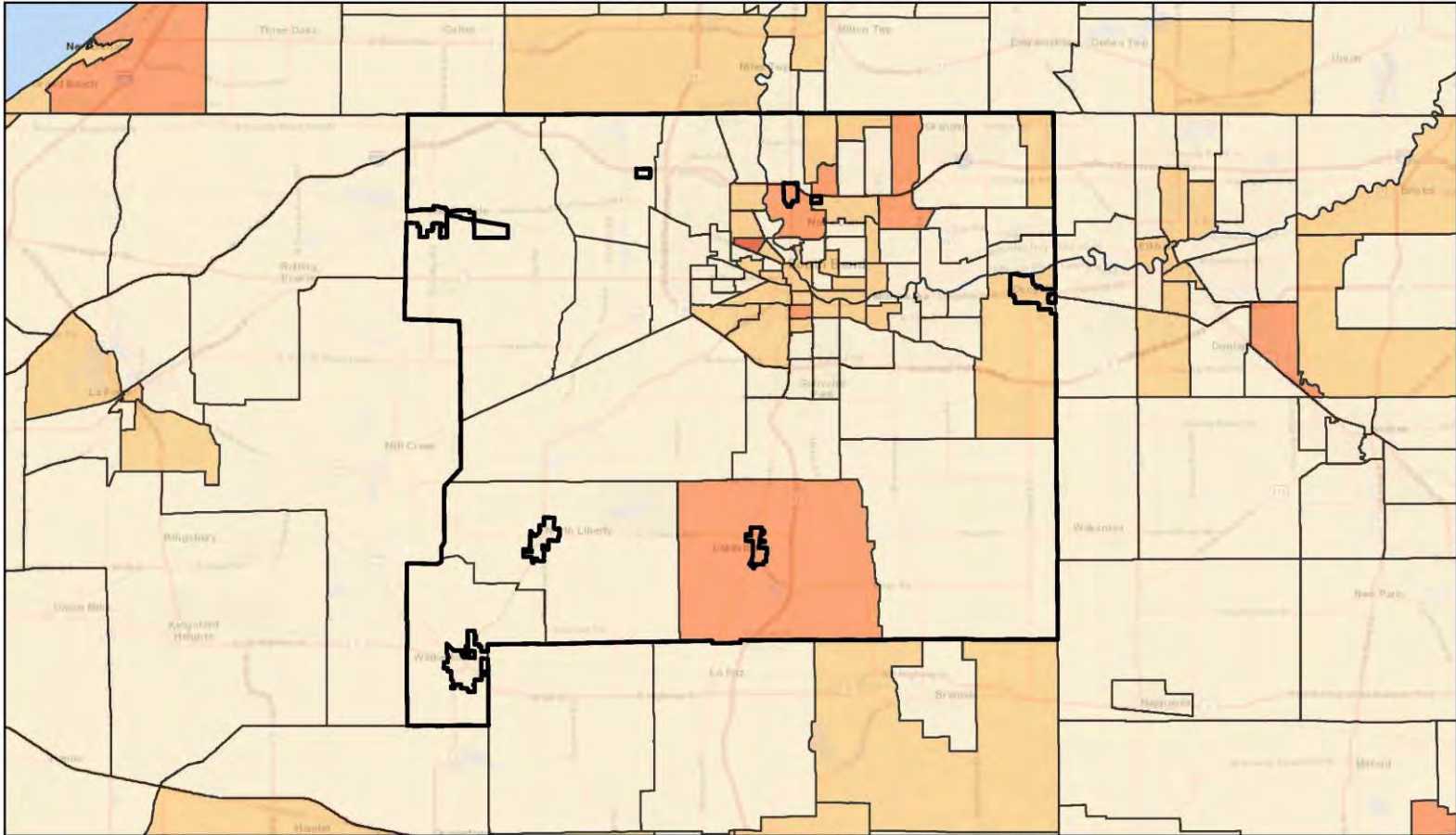
**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

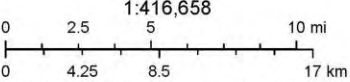
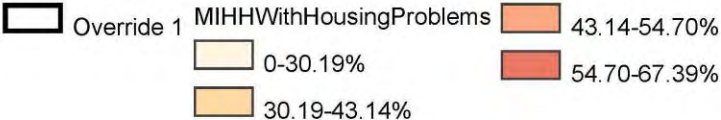
The following map illustrates the location by Census Tract where low-income households have severe housing problems.



% Low Income Households with Any of 4 Severe Housing Problems - St. Joseph County, IN



October 14, 2024



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



80%-100% of Area Median Income (Medium Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR cost burden not computed
Jurisdiction as a whole	1,600	10,375
White	1,160	8,150
Black / African American	235	805
Asian	30	180
American Indian, Alaska Native	0	15
Pacific Islander	0	0
Hispanic	125	930

Source: 2017-2021 CHAS table 1

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

The racial composition of households in St. Joseph County according to the 2018-2022 American Community Survey was 73.9% White; 12.9% African American/Black; 2.6% Asian; 0.3% American Indian and Alaska Native; 0.1% Native Hawaiian or Pacific Islander; 2.9% Some Other Race; and 7.4% Two or More Races. The Hispanic or Latino population of any race was 9.5% of the County’s population.

The following racial or ethnic groups are disproportionately impacted by 10% or more in the specified AMI category versus the category average:

Disproportionate Housing Problem Impact by AMI and Race or Ethnicity

Category	Households per AMI category		Households with 1 or more of 4 housing problems	
	Number	Percent	Number	Percent
30-50% of AMI:	12,490	-	7,600	62.3%
Black / African American	2,220	17.8%	1,790	80.6%
Asian	160	1.3%	125	78.1%
American Indian, Alaska Native	44	0.4%	44	100.0%
50-80% of AMI:	18,450	-	5,535	30.0%
Black / African American	2,310	12.5%	960	41.6%
Asian	395	2.1%	205	51.9%



Category	Households per AMI category		Households with 1 or more of 4 housing problems	
	Number	Percent	Number	Percent
American Indian, Alaska Native	55	0.3%	30	54.5%

Source: 2017-2021 CHAS table 1

There were no groups disproportionately impacted by 10% or more than the overall percentage of households with one or more housing problems within either the 0-30% AMI or 80-100% AMI categories. However, the incidence of households with one or more housing problems within the 0-30% AMI category is extremely high and may reveal disparities on a closer geographic examination.



J. Disabled Households

Disabled Population – St. Joseph County

The following table includes the 2013-2017 and 2018-2022 American Community Survey estimates for the number of disabled individuals in St. Joseph County. The total population of disabled persons in St. Joseph County is estimated to be 36,230 persons, 13.4% of the County's population. The two most common disability types are ambulatory difficulties and independent living difficulties.

Disabled Persons in St. Joseph County

Disability Status of the Civilian Non-Institutional Population	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Civilian Population	266,134	-	269,860	-
Total Population with a disability	36,454	13.7%	36,230	13.4%
Population under 5 years	171	1.0%	66	0.4%
With a hearing difficulty	132	0.8%	51	0.3%
With a vision difficulty	59	0.3%	15	0.1%
Population 5 to 17 years	3,237	6.9%	3,321	7.2%
With a hearing difficulty	384	0.8%	271	0.6%
With a vision difficulty	396	0.8%	502	1.1%
With a cognitive difficulty	2,761	5.9%	2,561	5.5%
With an ambulatory difficulty	410	0.9%	447	1.0%
With a self-care difficulty	556	1.2%	495	1.1%
Population 18 to 34 years	4,621	7.2%	6,120	9.1%
With a hearing difficulty	660	1.0%	532	0.8%
With a vision difficulty	639	1.0%	1,415	2.1%
With a cognitive difficulty	3,200	5.0%	3,736	5.5%
With an ambulatory difficulty	956	1.5%	1,341	2.0%
With a self-care difficulty	787	1.2%	675	1.0%
With an independent living difficulty	2,231	3.5%	2,531	3.8%
Population 35 to 64 years	14,818	14.9%	12,864	13.3%
With a hearing difficulty	3,493	3.5%	2,605	2.7%
With a vision difficulty	2,651	2.7%	2,324	2.4%
With a cognitive difficulty	5,606	5.7%	5,337	5.5%
With an ambulatory difficulty	8,120	8.2%	7,382	7.7%
With a self-care difficulty	2,880	2.9%	2,443	2.5%



With an independent living difficulty	5,412	5.5%	3,991	4.1%
Population 65 years and over	13,607	35.3%	13,859	32.2%
With a hearing difficulty	5,671	14.7%	5,775	13.4%
With a vision difficulty	2,424	6.3%	2,964	6.9%
With a cognitive difficulty	3,331	8.6%	2,991	7.0%
With an ambulatory difficulty	8,699	22.6%	8,482	19.7%
With a self-care difficulty	2,995	7.8%	2,773	6.4%
With an independent living difficulty	5,550	14.4%	5,148	12.0%
Sex				
Male	17,620	13.7%	17,302	13.1%
Female	18,834	13.7%	18,928	13.7%
Race or Ethnicity				
White alone	29,116	13.8%	28,473	14.3%
Black or African American alone	5,458	15.9%	4,580	13.3%
American Indian and Alaska Native alone	347	30.8%	89	10.8%
Asian alone	250	4.3%	237	3.4%
Native Hawaiian and Other Pacific Islander alone	3	1.1%	15	8.5%
Some other race alone	435	7.6%	720	9.3%
Two or more races	845	10.1%	2,116	10.5%
White alone, not Hispanic or Latino	27,981	14.3%	27,646	14.5%
Hispanic or Latino (of any race)	1,767	7.9%	2,300	8.9%

Source: 2013-2017 and 2018-2022 American Community Survey table S1810

Disabled Population – City of South Bend

The following table includes the 2013-2017 and 2018-2022 American Community Survey estimates for the number of disabled individuals in South Bend City. The total population of disabled persons in South Bend is estimated to be 14,647 persons, 14.4% of the City’s population. The two most common disability types are ambulatory difficulties and cognitive difficulties.

Disabled Persons in South Bend City

Disability Status of the Civilian Non-Institutional Population	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Civilian Population	100,394	-	101,598	-
Total Population with a disability	15,438	15.4%	14,647	14.4%
Population under 5 years	97	1.3%	38	0.5%



With a hearing difficulty	58	0.8%	38	0.5%
With a vision difficulty	59	0.8%	0	0.0%
Population 5 to 17 years	1,675	8.6%	1,966	9.7%
With a hearing difficulty	177	0.9%	241	1.2%
With a vision difficulty	208	1.1%	293	1.4%
With a cognitive difficulty	1,399	7.2%	1,555	7.7%
With an ambulatory difficulty	198	1.0%	267	1.3%
With a self-care difficulty	289	1.5%	237	1.2%
Population 18 to 34 years	2,037	7.9%	2,425	9.4%
With a hearing difficulty	249	1.0%	187	0.7%
With a vision difficulty	265	1.0%	477	1.9%
With a cognitive difficulty	1,461	5.7%	1,581	6.1%
With an ambulatory difficulty	372	1.4%	481	1.9%
With a self-care difficulty	246	1.0%	251	1.0%
With an independent living difficulty	963	3.7%	1,167	4.5%
Population 35 to 64 years	6,727	19.2%	5,420	15.6%
With a hearing difficulty	1,407	4.0%	826	2.4%
With a vision difficulty	1,289	3.7%	1,127	3.2%
With a cognitive difficulty	3,010	8.6%	2,473	7.1%
With an ambulatory difficulty	4,037	11.5%	3,212	9.3%
With a self-care difficulty	1,344	3.8%	1,123	3.2%
With an independent living difficulty	2,649	7.5%	1,748	5.0%
Population 65 years and over	4,902	39.8%	4,798	35.5%
With a hearing difficulty	1,879	15.3%	1,479	10.9%
With a vision difficulty	1,102	9.0%	875	6.5%
With a cognitive difficulty	1,176	9.6%	1,197	8.9%
With an ambulatory difficulty	3,179	25.8%	3,252	24.0%
With a self-care difficulty	1,117	9.1%	1,105	8.2%
With an independent living difficulty	2,261	18.4%	1,986	14.7%
Sex				
Male	7,031	14.6%	6,535	13.6%
Female	8,407	16.1%	8,112	15.1%
Race or Ethnicity				
White alone	9,840	15.6%	9,132	16.1%
Black or African American alone	4,702	17.7%	3,705	14.4%
American Indian and Alaska Native alone	155	32.9%	31	6.5%
Asian alone	38	2.6%	36	1.7%



Native Hawaiian and Other Pacific Islander alone	0	0.0%	9	15.0%
Some other race alone	335	7.9%	576	9.7%
Two or more races	368	8.6%	1,158	10.9%
White alone, not Hispanic or Latino	9,163	17.0%	8,612	16.6%
Hispanic or Latino (of any race)	1,090	7.5%	1,610	9.6%

Source: 2013-2017 and 2018-2022 American Community Survey table S1810

Disabled Population – City of Mishawaka

The following table includes the 2013-2017 and 2018-2022 American Community Survey estimates for the number of disabled individuals in Mishawaka City. The total population of disabled persons in Mishawaka is estimated to be 8,295 persons, 16.4% of the City’s population. The two most common disability types are ambulatory difficulties and cognitive difficulties.

Disabled Persons in Mishawaka City

Disability Status of the Civilian Non-Institutional Population	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Civilian Population	48,301	-	50,538	-
Total Population with a disability	7,257	15.0%	8,295	16.4%
Population under 5 years	72	2.1%	0	0.0%
With a hearing difficulty	72	2.1%	0	0.0%
With a vision difficulty	0	0.0%	0	0.0%
Population 5 to 17 years	398	5.3%	472	6.6%
With a hearing difficulty	56	0.7%	8	0.1%
With a vision difficulty	44	0.6%	52	0.7%
With a cognitive difficulty	318	4.2%	320	4.5%
With an ambulatory difficulty	22	0.3%	70	1.0%
With a self-care difficulty	49	0.7%	91	1.3%
Population 18 to 34 years	828	6.4%	1,620	11.1%
With a hearing difficulty	99	0.8%	202	1.4%
With a vision difficulty	116	0.9%	349	2.4%
With a cognitive difficulty	623	4.8%	781	5.4%
With an ambulatory difficulty	139	1.1%	498	3.4%
With a self-care difficulty	114	0.9%	207	1.4%
With an independent living difficulty	390	3.0%	519	3.6%
Population 35 to 64 years	2,922	17.1%	2,960	17.1%
With a hearing difficulty	695	4.1%	725	4.2%



With a vision difficulty	502	2.9%	437	2.5%
With a cognitive difficulty	989	5.8%	1,087	6.3%
With an ambulatory difficulty	1,671	9.8%	1,742	10.1%
With a self-care difficulty	515	3.0%	446	2.6%
With an independent living difficulty	910	5.3%	767	4.4%
Population 65 years and over	3,037	41.2%	3,243	39.5%
With a hearing difficulty	1,296	17.6%	1,604	19.5%
With a vision difficulty	537	7.3%	784	9.5%
With a cognitive difficulty	788	10.7%	803	9.8%
With an ambulatory difficulty	2,093	28.4%	1,857	22.6%
With a self-care difficulty	658	8.9%	637	7.8%
With an independent living difficulty	1,138	15.5%	1,069	13.0%
Sex				
Male	3,334	14.5%	4,002	15.6%
Female	3,923	15.5%	4,293	17.2%
Race or Ethnicity				
White alone	6,548	16.0%	7,523	18.7%
Black or African American alone	273	7.8%	329	7.6%
American Indian and Alaska Native alone	46	12.5%	21	23.3%
Asian alone	59	6.2%	69	5.4%
Native Hawaiian and Other Pacific Islander alone	3	4.6%	0	0.0%
Some other race alone	71	13.7%	34	4.2%
Two or more races	257	13.5%	319	8.5%
White alone, not Hispanic or Latino	6,396	16.4%	7,384	19.0%
Hispanic or Latino (of any race)	236	7.7%	238	7.6%

Source: 2013-2017 and 2018-2022 American Community Survey table S1810

St. Joseph County and the Cities of South Bend and Mishawaka recognize the need for accessible and visitable housing units. The County and the Cities ensure that multi-family housing developments which are rehabilitated or constructed using Federal funds, must comply with ADA requirements, and encourage visitable units beyond minimum requirements.

Another issue is a lack of affordable housing that is accessible. Public housing often has higher proportions of disabled residents and with most public housing consisting of 1-bedroom units, it is difficult for families and larger households with disabled members to find housing that is both accessible and affordable. The Housing Authority of South Bend and the



Housing Authority of Mishawaka both respond to requests for reasonable accommodations and modifications in a timely manner.

While single-family housing is generally not accessible, the Fair Housing Act requires that multifamily properties built after 1991 meet Federal accessibility standards; therefore, multifamily housing units built after 1991 are in compliance with Federal Law and meet the minimum level of accessibility. However, as 74.7% of housing units in St. Joseph County were built prior to 1990, many of these units are more likely to have narrow halls, stairs, narrow doors, and little room for ramps to entrance doors.

The City of South Bend funds a variety of home repair and rehabilitation programs for both renter- and owner-occupied housing. These programs can be used to make accessibility improvements on the existing housing stock.

Government and Housing Authority Facilities:

St. Joseph County does not discriminate on the basis of disability for access to nor operations of its programs, services, or activities. If a resident of St. Joseph County requires additional assistance to gain access to County facilities, he or she may contact the City of South Bend's designated ADA Coordinator, Jessica McLain. The Coordinator can be contacted at:

- **City of South Bend Legal Department, 227 W. Jefferson Boulevard, Suite 1200S, South Bend, IN 46601**
- **574-235-9241**
- legaldept@southbendin.gov

The ADA Coordinator for the City of South Bend has jurisdiction throughout all of St. Joseph County in partnership with the South Bend Human Rights Commission.

The Housing Authority of South Bend and the Mishawaka Housing Authority provide reasonable modifications upon request. When a tenant requests an accommodation, the Housing Authorities may verify the disability only to the extent necessary to ensure the applicants are entitled to the preference. However, the Housing Authority will not ask what the disability is. The process a tenant may go through to request modifications includes the contacting of a Building Manager or Tenant Selection Supervisor and providing any required documentation supporting the request. Once modifications are deemed reasonable, the work will be coordinated with the tenant; if the modifications are tantamount to those required for a fully



accessible unit, the tenant/applicant will be placed on an Authority transfer/waiting list for the next available unit with the features requested, if so desired.

Public Infrastructure:

The City of South Bend and the City of Mishawaka each administer funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. The City of South Bend has preferred to fund accessibility improvement projects through its housing activities. The City of Mishawaka has preferred to use funds for ADA curb cuts, sidewalks, and street improvements. South Bend has also used matching grant funds through the State of Indiana to address safe, ADA accessible infrastructure near and around schools.

Schools:

The Indiana Department of Education partners with IN*SOURCE to provide information and training to assist in the implementation of 504 plans in area schools. School districts are responsible for the provision of special education and related services for every student with a disability under the Individuals with Disabilities Education Act (IDEA) and Section 504 of the Rehabilitation Act of 1973.



III. Review/Update to Original Plan

In FY 2020, the Cities of South Bend and Mishawaka, IN, completed a joint Analysis of Impediments to Fair Housing Choice (AI) to evaluate the housing conditions in St. Joseph County. The analysis was intended to focus on both Cities and the outlying areas of the County to serve as a basis for fair housing planning for the St. Joseph County Housing Consortium. The following paragraphs restate the identified impediments from the 2020 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2020 through 2024.

A. Summary of 2020 Impediments

- **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.

Goal: Improve the public's, realtors', landlords', and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout St. Joseph County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:

- **1-A:** Continue to promote Fair Housing awareness through media, seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.



- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

Accomplishments:

The St. Joseph County Housing Consortium has taken the following actions to reach this goal:

- The Consortium and cities of South Bend and Mishawaka assist the South Bend Human Rights Commission in its outreach to the community to educate landlords and tenants of Fair Housing Laws and Rights.
- All advertisements announcing the availability of Draft or Proposed Plans, Notices of Public Hearings and Notices of Funding Opportunities include the Equal Housing Opportunity Log or slogan.
- Include in each contract the Consortium’s Affirmative Marketing Procedures which relates to each project undertaken with Federal Funds.

• **Impediment 2: Quality of Rental Housing vs. Affordability**

St. Joseph County has a limited supply of rental housing that is decent, safe, sound and affordable and 41.8% of all households are cost overburdened and they spend 30% or more of their net monthly income on housing.

Goal: Increase the supply of affordable rental housing through new construction and rehabilitation activities.



Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:

- **2-A:** Continue to support and encourage community organizations to rehabilitate rental housing.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Mishawaka and St. Joseph County.
- **2-C:** Promote and encourage the public housing authorities to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to fund the Community Homebuyers Corporation’s downpayment assistance program for qualifying individuals, including tenants that wish to buy homes.
- **2-E:** Continue to fund rental assistance to lower housing costs for the very low income, mentally disabled, special needs populations, and homeless.

Accomplishments:

The Cities of South Bend and Mishawaka have taken the following actions to reach this goal:

- Between 2022 and 2024, the City of South Bend and St. Joseph Housing Consortium using CDBG and HOME funds allocated funds for the development and/or rehab of 66 rental units. Projects that address the construction or rehabilitation of rental housing is a high priority in selecting projects to fund each year.
- South Bend’s implementation of its Rental Safety Verification Program (RSVP) ordinance, which was updated in 2023, defines minimum property standards for rental units in South Bend.
- South Bend continues to provide CDBG resources to Community Homebuyers Corporation.
- The City of South Bend has a HUD Certified Housing Counselor on staff who participates on the Housing Authority of South Bend’s Family Self-Sufficiency program committee.
- South Bend continues to support the development of LIHTC projects in the city by collaborating with developers, providing land (when available), and providing financial support.



- South Bend has provided construction gap subsidy funds to support the development of new housing (rental and owner-occupied) in its urban neighborhoods.

South Bend supports PSH efforts and provides resources for the administration of Coordinated Entry for those experiencing housing loss.

- **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.

Goal: Increase the supply of various types of affordable housing by new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:

- **3-A:** Support financially, the purchase of small starter homes at affordable prices for low- and moderate-income residents throughout St. Joseph County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund the Community Homebuyers Corporation's downpayment assistance program for low- and moderate-income homebuyers.
- **3-D:** Support and promote the rehabilitation of owner-occupied homes under the South Bend/UEA Pilot Home Repair Program.
- **3-E:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-F:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.

Accomplishments:



The St. Joseph County Housing Consortium has taken the following actions to reach this goal:

- The Community Homebuyers Corporation has housed 30 first-time homebuyers since 2020 by offering a forgivable second mortgage and downpayment assistance.
- Between 2022 and 2024, CDBG and HOME funds were allocated for development of 17 houses. Projects that address the construction or rehabilitation of housing for sale is a high priority in selecting projects to fund each year.
- Between 2022 and 2024, CDBG and HOME funds were allocated for 68 Owner-Occupied Rehabs.
- South Bend has provided construction gap subsidy funds to support the development of new mixed-income housing (rental and owner-occupied) in its urban neighborhoods.
- The City of South Bend continues to offer the Home Repair Program, completing repairs to homes of low-mod income households.
- South Bend supports new construction through the transfer of city owner property to developers at no or low cost.

• **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. Since 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.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.



Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for homeowners and renters.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

Accomplishments:

The St. Joseph County Housing Consortium has taken the following actions to reach this goal:

- The St. Joseph County Housing Consortium partners with a variety of housing providers that perform housing rehabilitation.
- The City of South Bend supports the development of LIHTC projects which include visitability requirements for new units.
- HRC info?

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 limits the choice to live outside areas of concentrated poverty.

Goal: The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:



- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

Accomplishments:

The St. Joseph County Housing Consortium has taken the following actions to reach this goal:

- The St. Joseph County Housing Consortium supports the Hurry Home startup, which is designing a program to assist low-income persons in obtaining a mortgage for starter homes.
- The St. Joseph County Housing Consortium partners with a variety of housing providers that are utilizing vacant infill lots to develop affordable rental and owner-occupied housing.
- The Community Homebuyers Corporation has housed 30 first-time homebuyers since 2020 by offering a forgivable second mortgage and downpayment assistance.
- South Bend supports workforce development through the provision of UpSkill South Bend and the Pathways Program.
- Talk to Erik re: RLF loans, Opportunity Fund
- County / City economic development efforts – Large employers developing in county, near SB’s western border.

• **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.

Goal: Promote the de-concentration of minorities outside the Northwestern and Southeastern sections of the City of South Bend to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the Cities of South Bend and Mishawaka, and St. Joseph County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

Accomplishments:

The St. Joseph County Housing Consortium has taken the following actions to reach this goal:

- The City of South Bend and St. Joseph County Housing Consortium partners with a variety of housing providers that are utilizing vacant infill lots to develop affordable rental and owner-occupied housing, including in areas of opportunity.
- The Community Homebuyers Corporation has housed 30 first-time homebuyers since 2020 by offering a forgivable second mortgage and downpayment assistance. Homebuyers are able to purchase a home located anywhere in the city of South Bend.
-



IV. Impediments to Fair Housing 2025

This AI was prepared jointly by the City of South Bend, IN and the City of Mishawaka, IN, as the St. Joseph County Housing Consortium AI. Housing barriers affecting residents of St. Joseph County were identified through a robust citizen participation process, which included a series of two (2) public meetings, twenty (20) small interview sessions (with City and County Departments, Housing Authority Staff, housing residents, and local housing groups), XXX phone interviews, and XXXX completed resident surveys.

A. Fair Housing Complaints

1. South Bend Office of Diversity & Inclusion – Human Rights Commission

South Bend’s Office of Diversity & Inclusion is an Office within the South Bend Mayor’s Office. It provides access to the tools and resources that foster inclusive workplaces, diverse workforces, communities, and the city’s procurement opportunities.



The South Bend Human Rights Commission was formed in 1956. Its mission is:

To provide service to the citizens of South Bend through impartial, unbiased decisions regarding discrimination charges filed with the South Bend Human Rights Commission under the ordinance in areas of employment, housing, public accommodation and education, based on race, religion, color, sex, national origin or ancestry, sexual orientation or gender identity, disability and in housing familial status.

**South Bend Office of
Diversity & Inclusion –
Human Rights Commission**

319 N. Niles Avenue
South Bend, Indiana 46617

574.225.0255



To stimulate community awareness of equal protection of the law in protected areas through education, collaboration, and coordination with other community agencies.

The Human Rights Commission has the duty of enforcing fair housing, equal employment, public accommodations, and education. Its goal is to ensure equal employment opportunity for all individuals, and to provide legal recourse in the areas of discrimination.

The Cities of South Bend and Mishawaka fund the South Bend Human Rights Commission with CDBG funds to undertake Fair Housing activities. The Human Rights Commission provides consultation to developers and city staff to ensure that rental and for sale units are marketed in accordance with the affirmative marketing rules of the U.S. Department of Housing and Urban Development. The Human Rights Commission ensures that all housing programs and services provided by St. Joseph County, its municipalities, and the Human Rights Commission itself, are administered in a way that promotes fair housing without regard to race, national origin, religion, gender, disability, and familial status.

2. Indiana Civil Rights Commission

The Indiana Civil Rights Commission (ICRC) is tasked to enforce state laws that prohibit discrimination under the Indiana Civil Rights Laws & Regulations. Indiana enacted a public accommodations law in 1885. In 1945, the Indiana General Assembly created a Fair Employment and Labor Act to “remove discrimination with respect to employment because of race, creed, color, national origin, or ancestry.” The Indiana School Desegregation Law was passed in 1949. The Indiana Civil Rights Commission as currently constituted was created with enforcement powers in 1963. In 1965, the Indiana Civil Rights Law was amended to prohibit discrimination in both rental and for sale housing, which preceded the Fair Housing Act by three years.





The ICRC has its main office in Indianapolis. It investigates employment and housing discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD), respectively.

Indiana Civil Rights Commission
Indiana Government Center North
100 North Senate Avenue
Room N300
Indianapolis, Indiana 46204
1-800-457-8283 (Voice)
1-855-463-5292 (Text)

The ICRC offers online reporting forms and hotlines to report bias and hate crimes, as well as an on-line way of filing a complaint regarding discrimination; the current law protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The ICRC publishes an annual summary of docketed cases filed during the State’s fiscal year (July 1st – June 30th).

ICRC Filed Complaints in the State of Indiana, 2019-2023

Category	2019	2020	2021	2022	2023	Total
Employment	612	258	282	582	735	2,469
Housing	121	116	154	128	148	667
Public Accommodations	72	47	58	53	65	295
Education	17	0	13	28	32	89
Credit	0	13	0	0	3	16
Total	822	444	507	791	980	3,544

Source: Indiana Civil Rights Commission Annual Reports, 2019-2023



ICRC Complaints by Protected Class, 2019-2023

Category	2019	2020	2021	2022	2023	Total
Disability	209	144	143	257	307	1,060
Race	278	142	159	246	319	1,144
Sex	84	52	54	134	136	460
Age	54	31	23	41	76	225
Retaliation	58	30	34	17	52	191
National Origin / Ancestry	27	22	30	43	58	180
Religion	10	8	36	38	26	118
Familial Status	5	12	26	8	3	54
Color	5	2	2	7	3	19
Veteran / Military Status	0	0	0	0	0	0
Total	822	444	507	791	980	3,544

Source: Indiana Civil Rights Commission Annual Reports, 2019-2023

The ICRC operates a phone number for fair housing complaints (1-800-628-2909) to act as an alternative for online intake for those immediately experiencing housing discrimination. The toll-free hotline has helped ensure faster processing of housing complaints and faster relief to discrimination victims. The ICRC includes general information on the Fair Housing Act, as well as the complaint process, on its website.

The State of Indiana's five cultural commissions serve under the umbrella of the Indiana Civil Rights Commission to provide education, resources and initiatives for Indiana's minority, underrepresented and ethnically diverse communities. These commissions include the Indiana Commission on the Social Status of Black Males, the Indiana Commission for Women, the Indiana Commission on Hispanic and Latino Affairs, the Indiana Native American and Indian Affairs Commission and the Dr. Martin Luther King, Jr. Indiana Holiday Commission.



3. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Federal Fair Housing Act. From January XX, 2019 to October XXX, 2024, XXX fair housing complaints originated within St. Joseph County. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.

The fair housing complaints in St. Joseph County that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints.





National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2019 through 2023 organized by basis of complaint, using HUD-supplied data compiled by the National Fair Housing Association (NFHA).

HUD, FHAP, NFHA Member and DOJ Housing Complaints Nationwide

Basis	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
	#	%	#	%	#	%	#	%	#	%
Race	4,757	16.5%	4,821	16.8%	5,922	19.0%	5,819	17.6%	5,820	17.0%
Disability	17,010	58.9%	15,664	54.6%	16,758	53.7%	17,580	53.3%	17,968	52.6%
Familial Status	2,228	7.7%	2,276	7.9%	2,261	7.2%	2,147	6.5%	2,139	6.3%
Sex	1,948	6.7%	2,094	7.3%	2,309	7.4%	2,490	7.5%	2,588	7.6%
National Origin	1,730	6.0%	1,636	5.7%	1,774	5.7%	1,635	5.0%	1,693	5.0%
Color	646	2.2%	811	2.8%	734	2.4%	609	1.8%	824	2.4%
Religion	328	1.1%	333	1.2%	382	1.2%	353	1.1%	337	1.0%
Other	3,117	10.7%	3,744	13.0%	4,276	13.7%	5,622	17.0%	5,794	17.0%
Total Filed Complaints	28,880		28,712		31,216		33,007		34,150	

Source: NFHA 2020-2024 Fair Housing Trends Reports

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2023 were on the basis of disability, making up 52.6% of all complaints received. Race was next, making up 17.0% of all complaints, followed by sex at 7.6% and familial status at 6.3%. The “other” category makes up 17.0% of all complaints and includes the following factors which are only protected

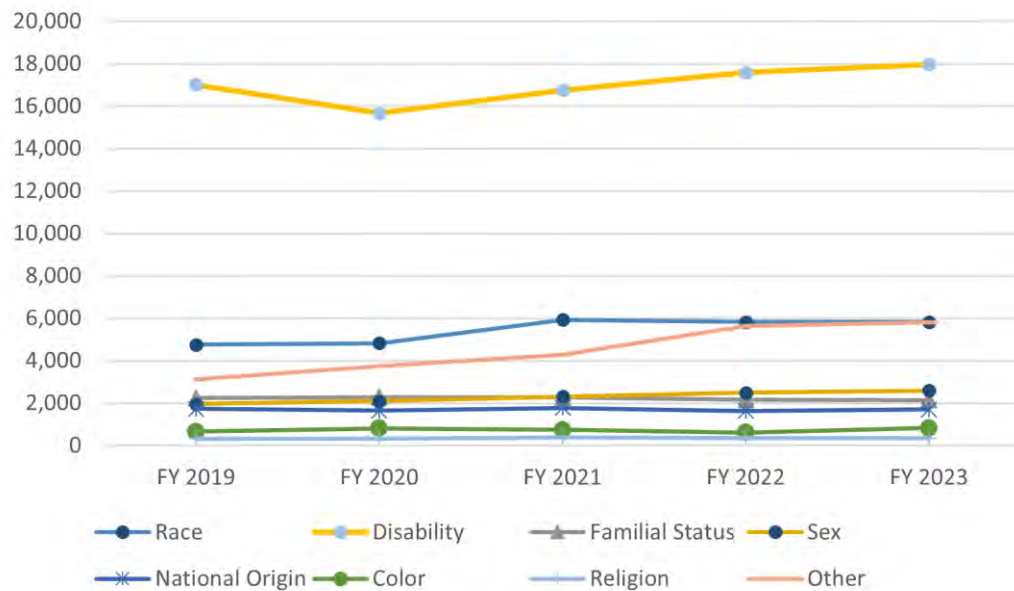


classes under state and local law: Source of Income; Age/Student Status; Sexual Orientation; Gender Identity/Expression; Marital Status; Criminal Background; Victims of Domestic Violence; Arbitrary (California only); Military Status; Retaliation; Immigration Status/Citizenship; and Zoning.

As of February 11, 2021, FHEO issued a memorandum stating that, in light of the Supreme Court’s decision in *Bostock v Clayton County*, 590 U.S., 140 S. Ct. 1731 (2020), HUD interprets the Fair Housing Act to bar discrimination on the basis of sexual orientation and gender identity and directs Fair Housing Assistance Programs and Fair Housing Initiative Programs to enforce the Act accordingly. In addition, Retaliation is not one of the protected classes of the Fair Housing Act but is a basis for complaint.

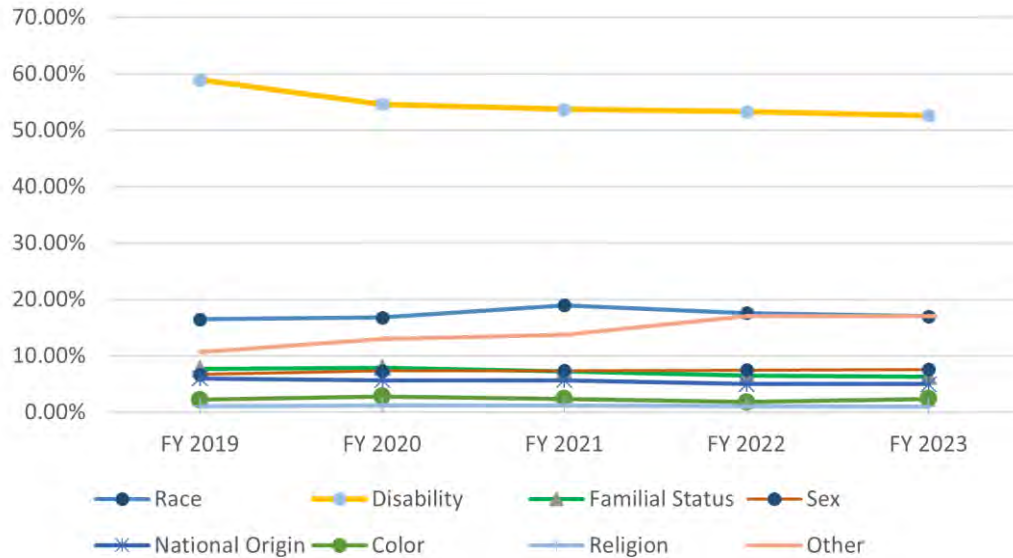
As illustrated in the next charts, disability is by far the most common basis of complaint.

Five Year National Trends in Number of Complaints by Basis



Source: NFHA 2020-2024 Fair Housing Trends Reports

Five Year National Trends in Percent of Complaints by Basis



Source: NFHA 2020-2024 Fair Housing Trends Reports

Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

4. Notre Dame Eviction Clinic

The Notre Dame Law School offers seven clinical programs for students seeking their juris doctor degrees to provide civil legal aid to nonprofit organizations, low-income residents of the South Bend Region, and global causes. In particular, the Notre Dame Eviction Clinic represents clients facing eviction or eviction-related proceedings in St. Joseph County, Indiana courts. Law students working under the direction of David Pruitt, the director of the Clinical Law Center, assist renters in both public and private rental housing with eviction defense, monetary damages claims, and proceedings to terminate voucher assistance.





The Eviction Clinic also partners with organizations seeking to improve Indiana law and policy affecting Indiana renters, particularly with respect to the eviction process. In 2023, at the request of the Indiana Justice Project, the Clinic published a report entitled “Eviction Protections for Renters: Does Indiana Make the Grade?”. The Clinic continues to provide follow-on legal research and analysis for IJP and other partners.

**Notre Dame Law School
Eviction Clinic**
David Pruitt, JD, Director
1111 Eck Hall of Law
Notre Dame, IN 46556
574-631-6704
574-631-6725 (FAX)
ndlaw@nd.edu

The Notre Dame Eviction Clinic is the successor to the Notre Dame Economic Justice Clinic, which provided free legal representation in non-criminal matters such as eviction from housing, discrimination, family law, and consumer protection issues. Other Notre Dame Law School clinics that focus on providing civil legal services to low-income St. Joseph County

residents include the Exoneration Justice Clinic, the Applied Mediation Clinic, and the Special Education Clinic. In addition, the Community Development Clinic provides free non-litigation legal services to nonprofits and small businesses.

5. Housing and Human Services Agencies

The City of South Bend and the City of Mishawaka interviewed agencies offering housing and human services within St. Joseph County to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, phone interviews, or through surveys:

- ARC of Indiana
- Brightpoint
- St. Joseph County Area Planning Commission
- 1st Source Bank
- Northwest Bank
- Communitywide Credit Union
- Northern Indiana Minority Business Association
- St. Joseph County Continuum of Care
- United Way of St. Joseph County



- St. Joseph County Department of Health
- Housing Authority of the City of South Bend
- Housing Authority of the City of Mishawaka
- Habitat for Humanity of St. Joseph County
- Intend Indiana
- Indiana Health Centers
- South Bend Heritage Foundation
- Hurry Home ???
- Health Plus Indiana
- Veterans' Administration Northern Indiana Healthcare System
- Youth Service Bureau
- St. Margaret's House
- Salvation Army Kroc Center
- Center for the Homeless
- Cultivate
- Food Bank for Northern Indiana
- Portage County Trustee
- The Clubhouse
- Monroe Park Neighborhood Association
- Near Northwest Neighborhood, Inc
- Goodwill Bridges Out of Poverty
- Dismas House
- Transpo
- Mishawaka Homeless Coalition
- YWCA North Central Indiana
- Is this a full list? What about OLR / M4N, NNRO, 466 Works, City / County Departments / Teams, any LIHTC developers?

Each of these agencies provided feedback on their experience with housing-related issues in St. Joseph County. Complete summaries of meeting comments can be found in Appendix A. Below is a list of key points from each of the meetings.



B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. Local governments control land use and development through their comprehensive plans, zoning ordinances, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and various residential uses in a community. Local officials determine the community’s commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the Cities’ and County’s policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of South Bend

The City of South Bend annually receives from HUD approximately \$2,320,384 in CDBG funds. The City allocates its funds to housing construction, housing rehabilitation, operations for homeless shelters, public facilities, administration, and public services.

In particular, the City proposed to allocate FY 2025 CDBG funds as outlined in the following table to affirmatively further fair housing.

FY 2025 CDBG Allocation for the City of South Bend, IN

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 259,972
Housing Construction	\$ 880,000
Housing Rehabilitation	\$ 560,000
Homeownership Assistance	\$ 360,000
Operations for Homeless Shelters	
Public Facilities	
Public Services	\$ 273,412
Total:	



The City of Mishawaka

The City of Mishawaka annually receives from HUD approximately \$XXX,XXX in CDBG funds. The City allocates its funds to public facility improvements, housing rehabilitation, slums and blight removal, administration, and public services.

In particular, the City proposed to allocate FY 2025 CDBG funds as outlined in the following table to affirmatively further fair housing. The City of Mishawaka anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

FY 2025 CDBG Allocation for the City of Mishawaka, IN

Community Development Block Grant Program (CDBG)	
CDBG Administration	
Public Facilities Improvements	
Housing Rehabilitation	
Public Services	
Total:	

Five Year Jurisdictional Goals

In its FY 2025-2029 Five Year Consolidated Plan, the Cities of South Bend and Mishawaka in partnership with the St. Joseph Housing Consortium have identified several goals to address housing needs and to develop annual funding priorities during this five-year period, as outlined in the following table:

St. Joseph Housing Consortium - Five Year Objectives

Housing Priority – HS
St. Joseph County, including the Cities of South Bend and Mishawaka, has been experiencing a growth in population. This has created demand for housing and has strained the existing housing stock. This has resulted in an increase in the sale price of homes and rental costs in the County. Low- and moderate-income households have been severely impacted and are unable to find decent, safe, sanitary, and affordable housing because they can no longer pay the increase



in housing costs. This has been identified as the top priority for St. Joseph Housing Consortium.

Objective

HS-1 Housing Development – Increase the number of decent safe, sanitary, accessible, and affordable housing units in the County, both for owner-occupied and rental-occupied housing through the use of Federal Funds, including the Section 108 Loan Guarantee Program

HS-2 Homeownership – Increase the opportunities for homeownership for low- and moderate-income households through downpayment/closing cost assistance, and housing counseling services.

HS-3 Housing Rehabilitation – Promote and assist in the preservation of existing owner-occupied and renter-occupied housing in the County.

HS-4 Lead-Based Paint – Promote and educate property owners on the dangers of lead-based paint and safe work practices to mitigate lead-based paint in their residences.

HS-5 Housing Assistance – Promote and provide housing stability through mortgage assistance tax payments, rental assistance, deposits, and utility payments for low- and moderate-income households who are at risk of homelessness.

HS-6 Fair Housing – Affirmatively further fair housing by promoting and informing households on their rights, and by educating landlords, realtors, mortgage brokers, financial institutions, and sellers on fair housing practices which will reduce discrimination in the sale and rental of housing.

HS-7 Housing Supportive Services – Promote and assist low- and moderate-income households in the purchase, maintenance and upkeep of their homes through housing and financial counseling to avoid foreclosure proceedings.

Homeless Priority – HO

There has been an increase in the number of persons who are unhoused in St. Joseph County. Homelessness is concentrated in the Cities of South Bend and Mishawaka. Due to the high cost of housing, there is a great risk of persons becoming homeless.

Objective

HO-1 Housing Opportunities – Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.

HO-2 Support and Management Services – Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.



HO-3 Homeless Prevention – Promote and assist in eviction reduction efforts and educate and discourage unfair housing practices which may contribute to homelessness.

HO-4 Permanent Supportive Housing – Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.

HO-5 Shelter Housing – Support and assist in the development and/or continuation of shelters and supportive training and educational programs for sheltered residents.

Other Special Needs Priority – SN

St. Joseph County and the Cities of South Bend and Mishawaka are experiencing an increase in the number of persons who are elderly, persons with physical disabilities, developmentally delayed persons, persons with mental illnesses, persons battling substance abuse, and persons exiting from institutional settings.

Objective

SN-1 Housing – Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.

SN-2 Accessibility – Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.

SN-3 Social Services – Promote and support social service programs and facilities that address the special needs population.

SN-4 Removal of Architectural Barriers – Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.

SN-5 Transportation – Improve and expand the access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

Community Development Priority – CD

The infrastructure, community facilities, building conditions, and public services are being strained by the County’s population growth, increase demand for services and the age of the infrastructure, buildings, and facilities. There is a need to improve, preserve, and develop public facilities and infrastructure to support the population growth in the County.

Objective



CD-1 Infrastructure - Improve and upgrade the community infrastructure through rehabilitation, reconstruction, and new construction of streets, curbs, walks, ADA ramps, retaining walls, sewer lines, service lines, bridges, flood control, storm water management and sustainability.

CD-2 Community Facilities – Improve, upgrade, and expand the City and County public and community facilities including parks, playgrounds, recreational facilities, libraries, public buildings, etc. to meet the needs of the growing population.

CD-3 Public Services – Improve, expand, and create public service programs including social, welfare, health and nutrition programs to meet the needs of the low- and moderate-income persons in the City.

CD-4 Clearance and Demolition – Remove slum and blighting conditions through the demolition and clearance of vacant buildings that are economically infeasible for rehabilitation, and sites that pose a threat to the health, safety, and welfare of the public.

CD-5 Public Safety – Improve and expand fire protection, emergency health and management services, crime prevention, etc. to better serve and protect the residents of the Cities.

CD-6 Public Transportation – Improve and expand public transportation with additional bus routes, improved bus shelters, increased time schedules, etc. to assist low- and moderate-income persons to access employment, medical treatment, and essential services.

CD-7 Neighborhood Revitalization – Improve and stabilize neighborhoods in the City by developing capacity and encouraging the formation and expansion of neighborhood based organizations, and consider planning/development under the Neighborhood Revitalization Strategy Area (NRSA) Program.

CD-8 Section 504 – Implement the City Section 504 Plans and bring the public and community facilities into compliance with the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

Economic Development Priority – ED

The local economy in the County has been expanding with new development occurring in the Western Portion. However, this growth requires a skilled and trained workforce. This has created a need for job training, workforce development, and services to meet the employment needs of these new companies.

Objective

ED-1 Employment – Encourage and support new job opportunities through job creation, job retention, job training, workforce development, and educational programs to address the need for a well-trained labor force.

ED-2 Financial Assistance – Support new development of business and industry through expansion, new development, capital equipment purchases,



etc., to be funded with Federal programs including the Section 108 Loan Guarantee Program.

ED-3 Incentives – Support local, state, and Federal tax breaks, tax credits, land development bonuses, and planning initiatives to promote new development and expansion of business and industry.

Administration & Planning – AP

There is a continuing need to provide administration, management, and sound planning to executive grants and loan programs by the City.

Objective

AP-1 General Administration – Continue to provide experienced management and oversight to maintain efficient and effective administration of local, state, and federal grant and loan programs.

AP-2 Planning – Provide sound planning for special studies, environmental review records, preparing grant applications, designing programs, planning project activities, etc.

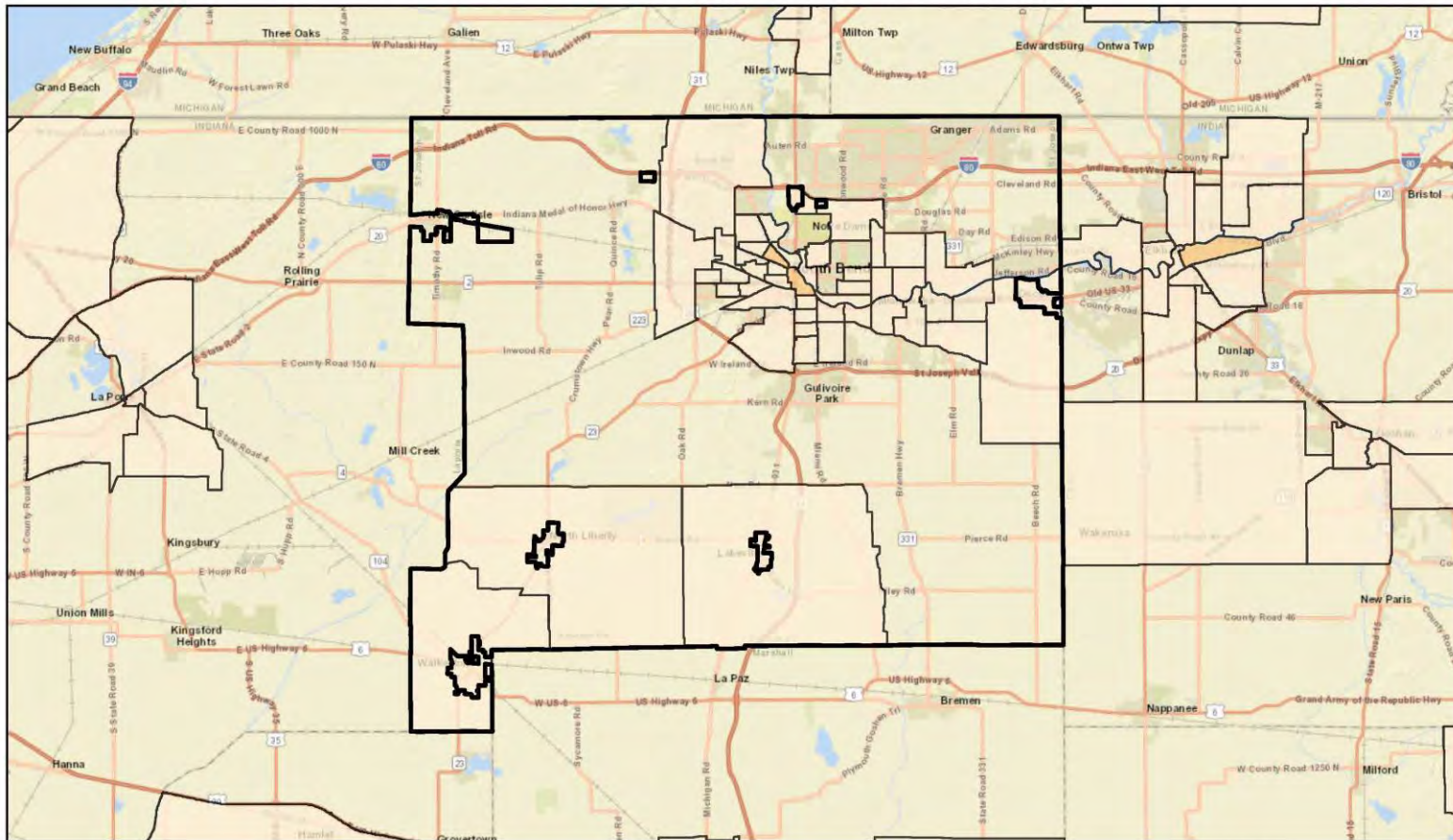
AP-3 Affirmatively Furthering Fair Housing – Promote and support policies and activities to Affirmatively Further Fair Housing (AFFH) throughout St. Joseph County, including the preparation of an Analysis of Impediments to Fair Housing Choice.

The following attached maps illustrate the locations of CDBG funded activities in St. Joseph County:

- CDBG Activities Funding
- CDBG Acquisition Activities
- CDBG Economic Development Activities
- CDBG Housing Activities
- CDBG Public Improvement Activities
- CDBG Public Service Activities
- All CDBG Activities



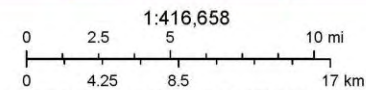
CDBG Activities Funding - St. Joseph County, IN



October 14, 2024

Override 1 \$6,101,360.17-\$32,511,133.38

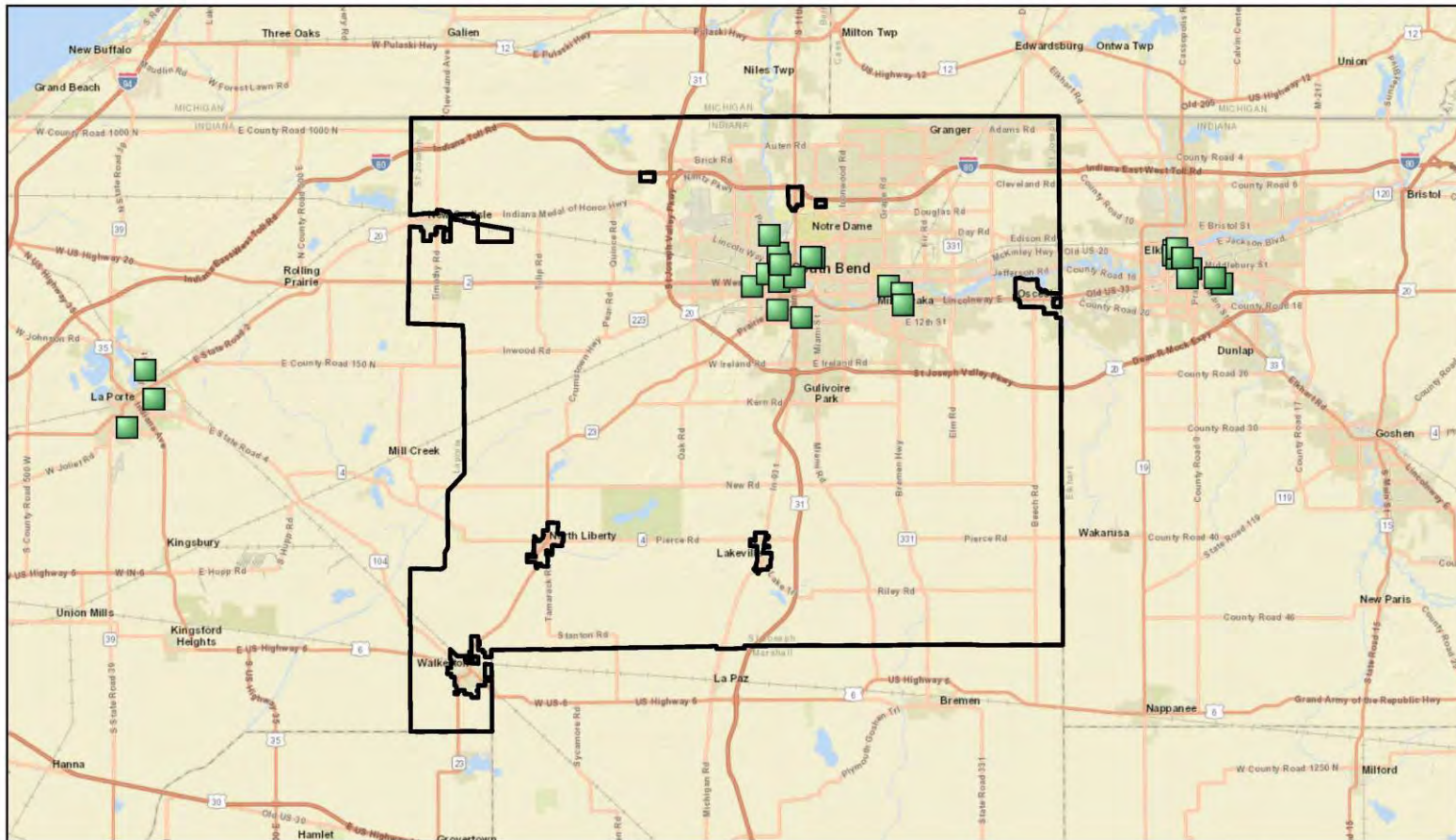
CDBGActivitiesFunding
 \$0-\$6,101,360.17



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

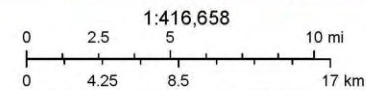


CDBG Acquisition Activities - St. Joseph County, IN



October 14, 2024

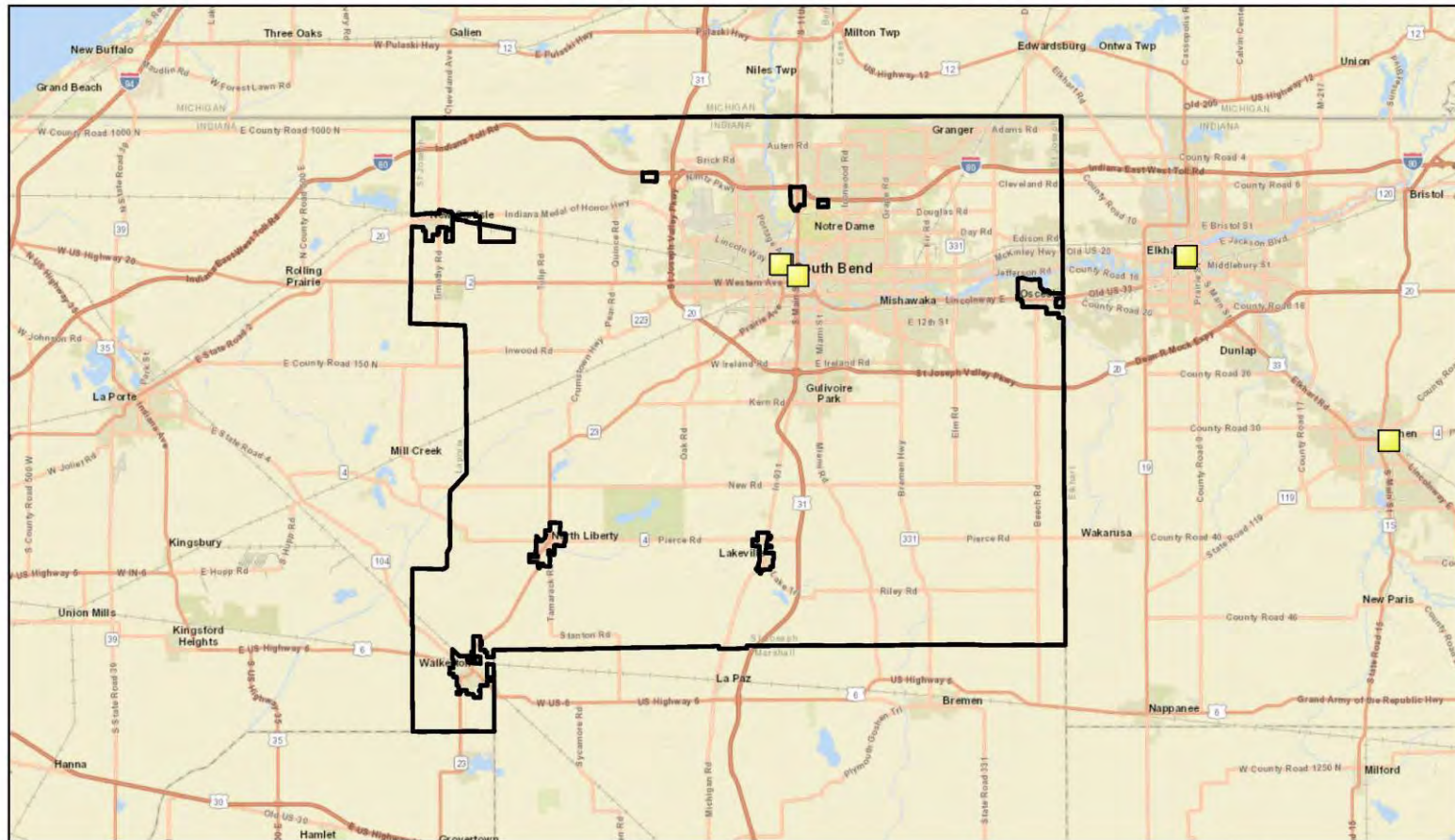
- CDBG Activity (Acquisition)
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

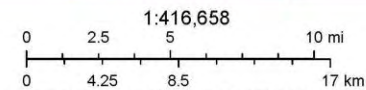


CDBG Economic Development Activities - St. Joseph County, IN



October 14, 2024

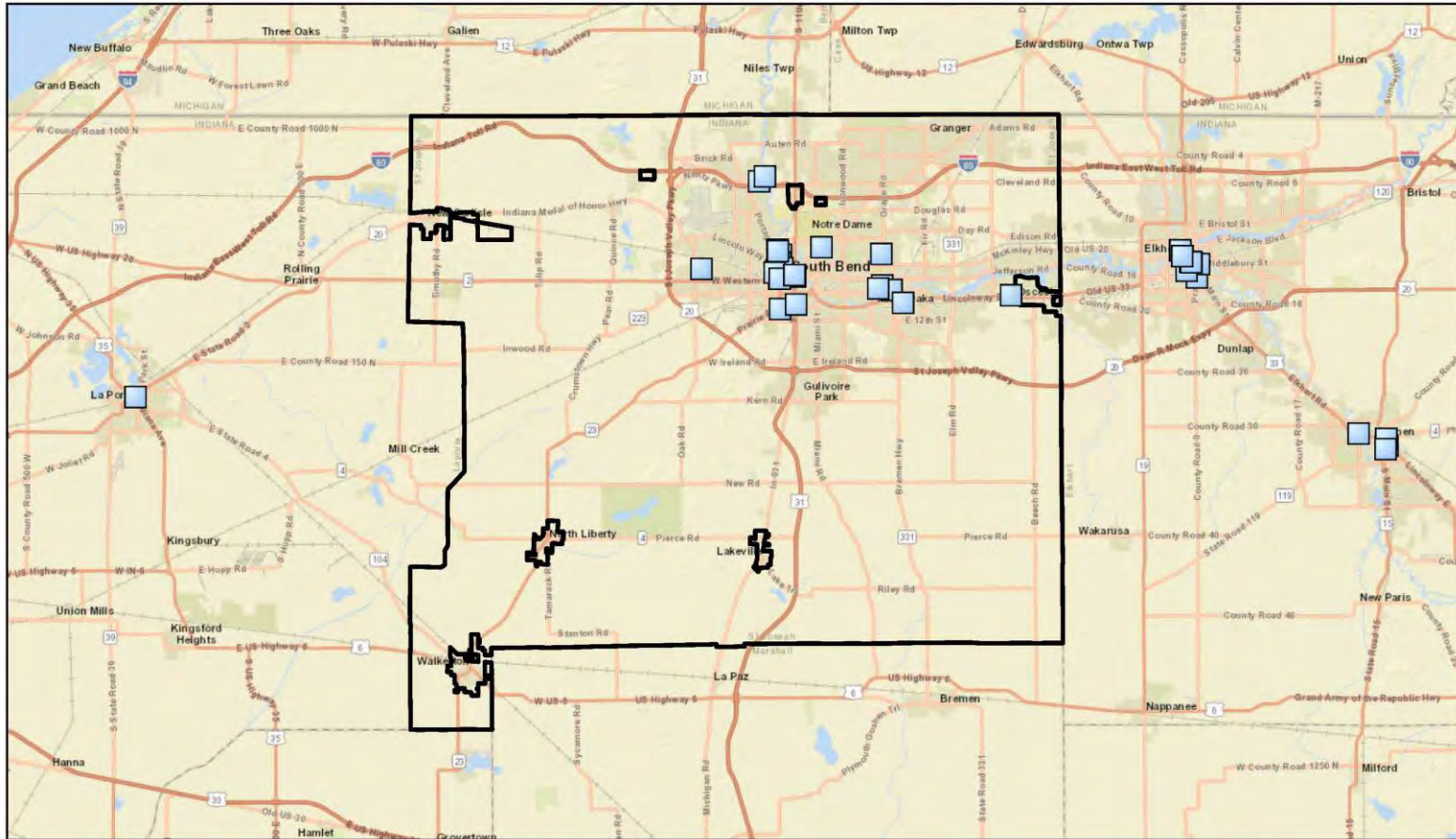
- CDBG Activity (Economic Development)
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

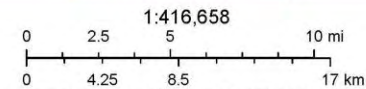


CDBG Housing Activities - St. Joseph County, IN



October 14, 2024

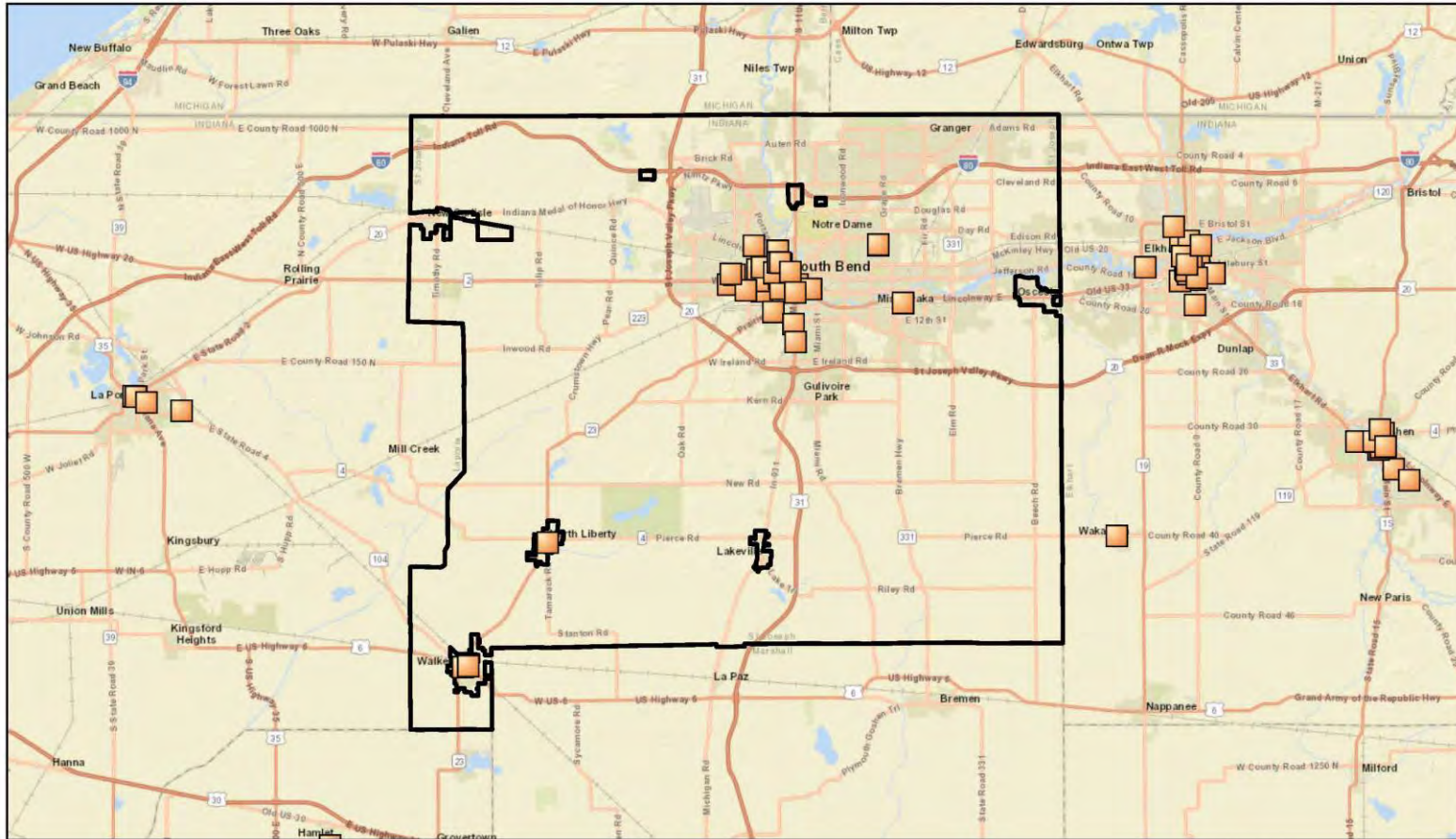
- CDBG Activity (Housing)
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

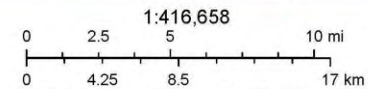


CDBG Public Improvement Activities - St. Joseph County, IN



October 14, 2024

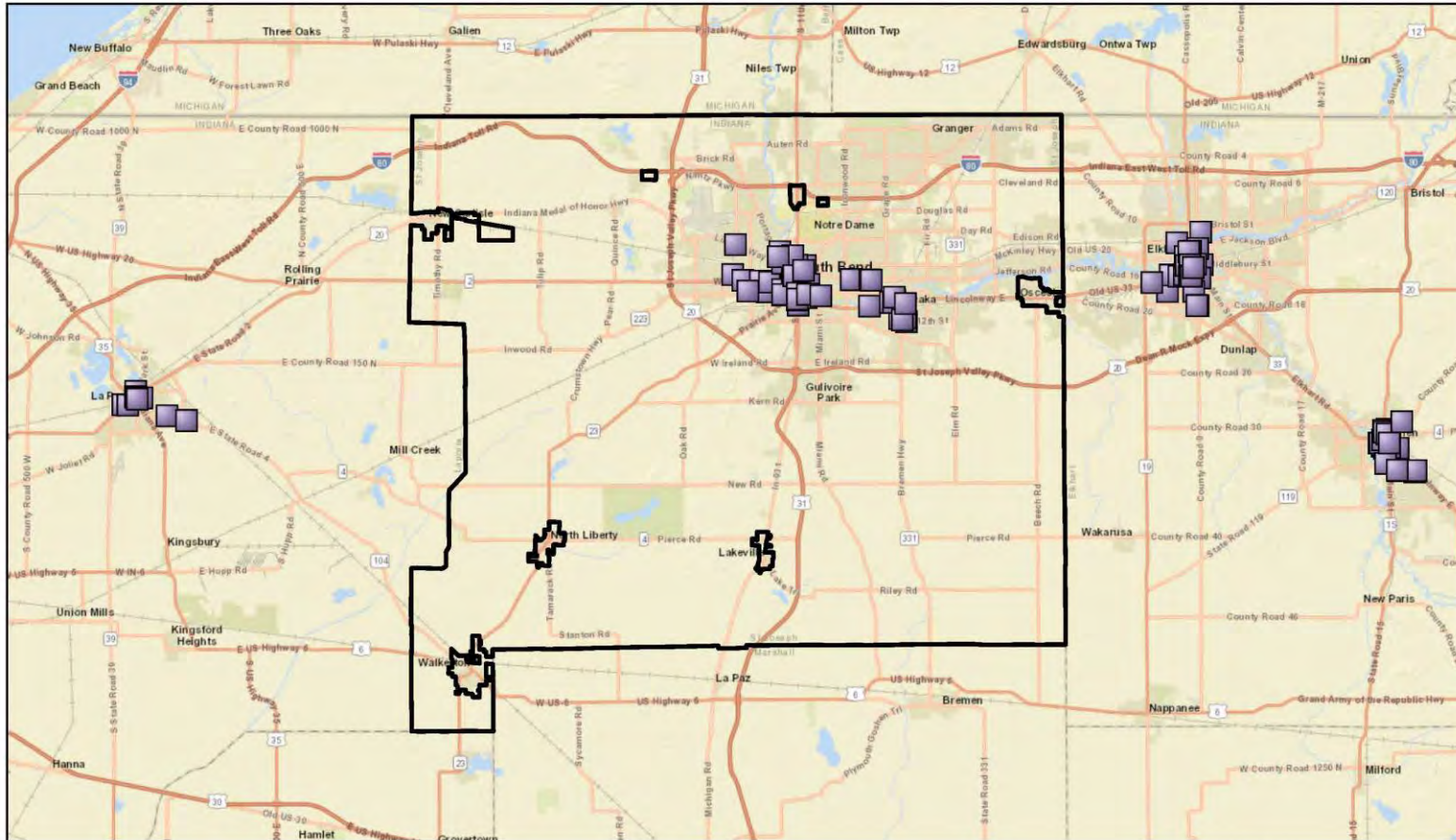
- CDBG Activity (Public Improvements)
- Override 1





Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

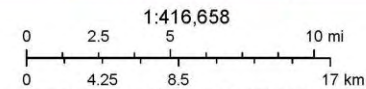


CDBG Public Service Activities - St. Joseph County, IN



October 14, 2024

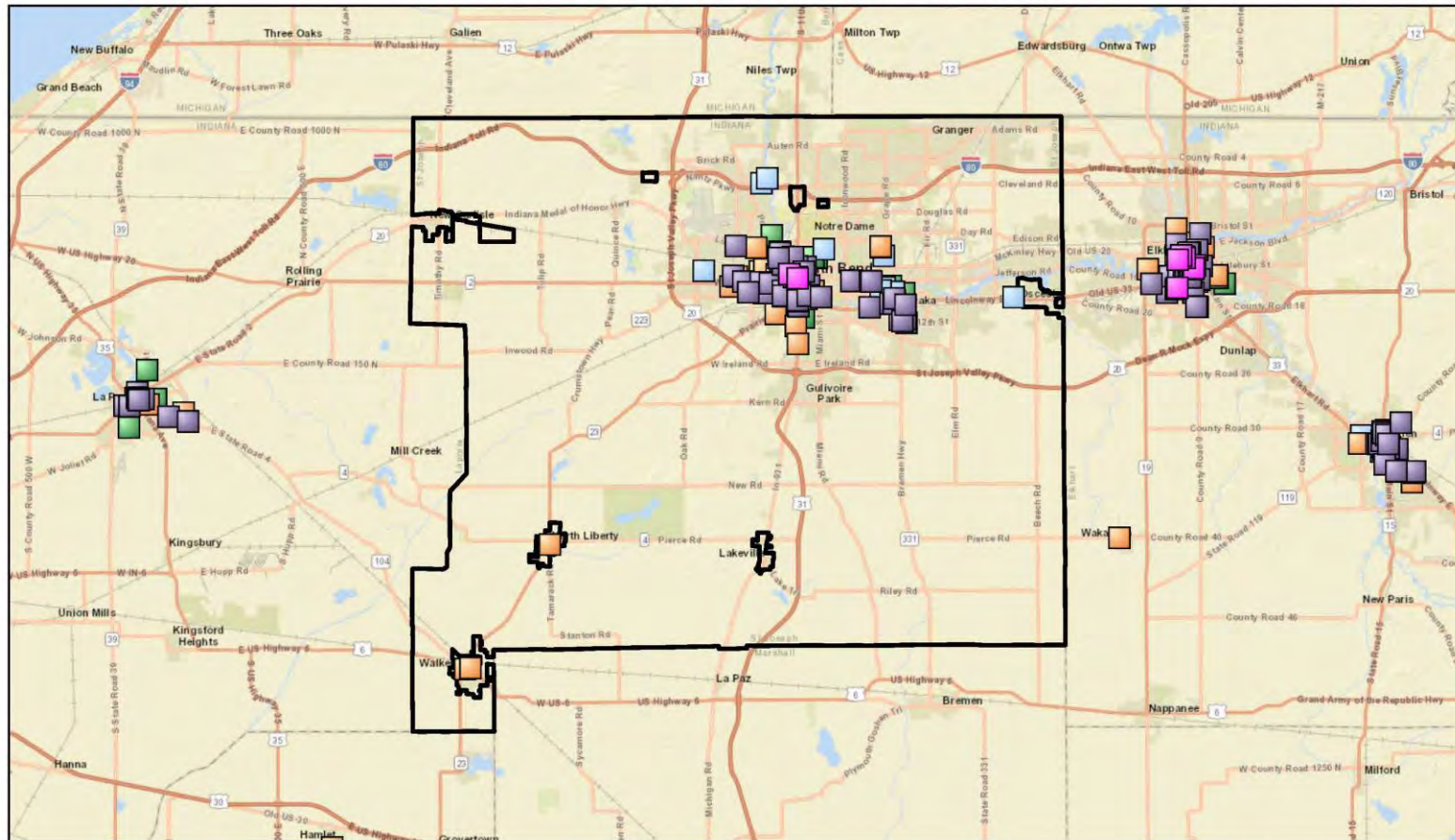
-  CDBG Activity (Public Services)
-  Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

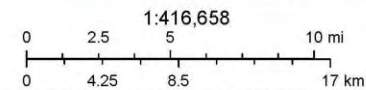


All CDBG Activities - St. Joseph County, IN



October 14, 2024

- CDBG Activity (Other)
- CDBG Activity (Housing)
- CDBG Activity (Public Services)
- CDBG Activity (Economic Development)
- CDBG Activity (Public Improvements)
- CDBG Activity (Acquisition)
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



2. HOME Investment Partnership (HOME) Program

The St. Joseph County Housing Consortium

The St. Joseph County Housing Consortium is composed of the City of South Bend, City of Mishawaka, and St. Joseph County. The Housing Consortium undertakes activities in both Cities, as well as other unincorporated areas of the County. The City of South Bend is the Participating Jurisdiction for the Housing Consortium and annually receives from HUD approximately \$893,696.89 in HOME funds. The Housing Consortium allocates its funds to new construction, housing rehabilitation, homebuyer assistance, and tenant-based rental assistance.

In particular, the Housing Consortium proposed to allocate FY 2025 HOME funds as outlined in the following table to affirmatively further fair housing. The St. Joseph County Housing Consortium anticipates a reduction in the annual HOME allocation in the coming years as a result of further cuts in the Federal budget. However, due to the reallocation of funds from prior years, the Consortium was able to allocate \$1,205.025.

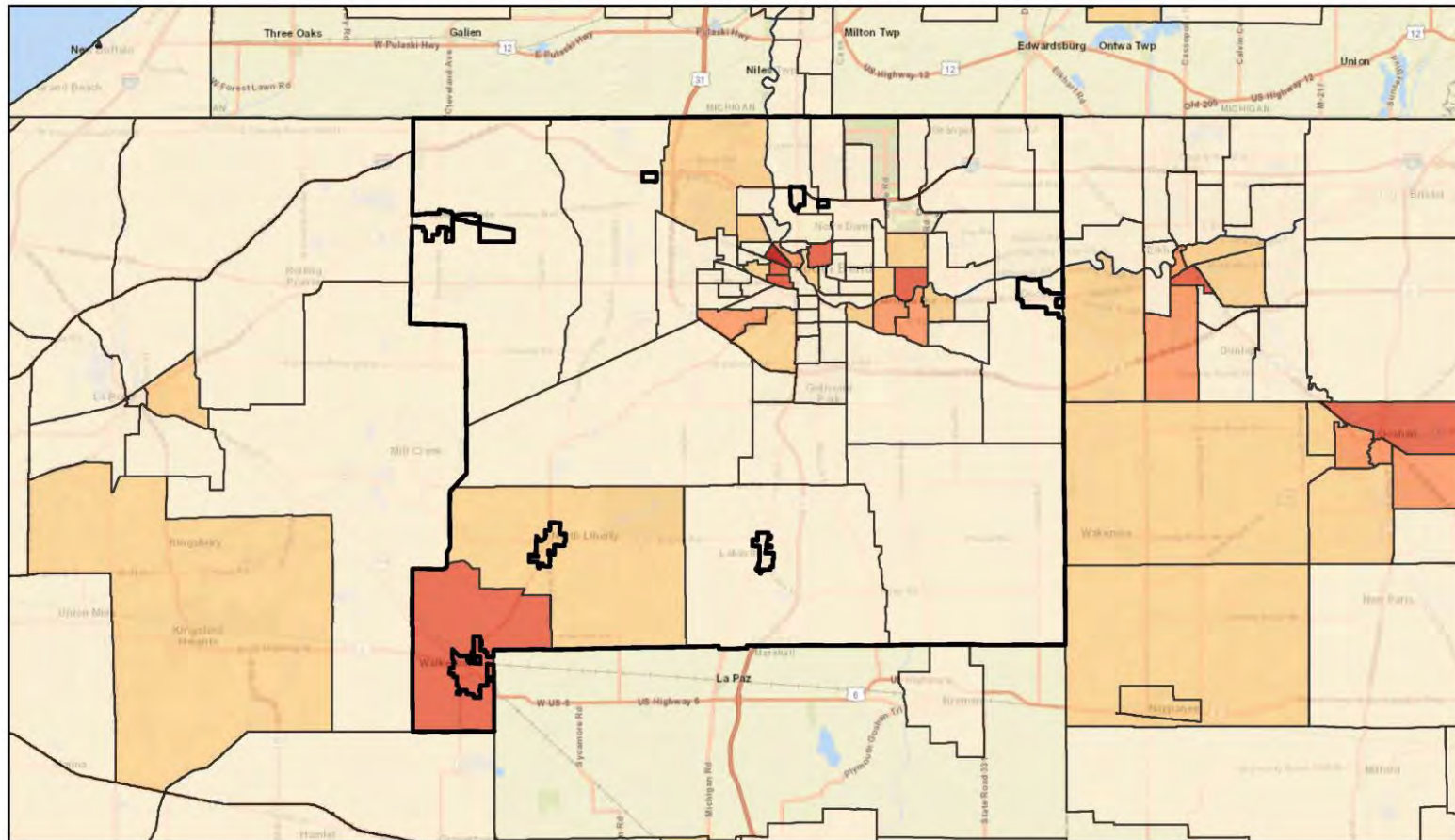
FY 2025 HOME Allocation for the St. Joseph County Housing Consortium, IN

HOME Investment Partnership (HOME) Program	
HOME Administration	\$ 16,025
New Construction – Affordable Housing	\$1,049,000
Tenant-Based Rental Assistance	\$ 140,000
Total:	

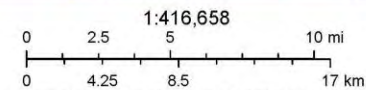
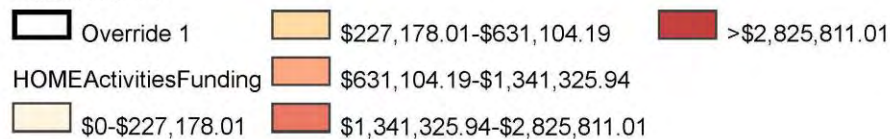
The following attached map illustrate the locations of HOME-funded activities in St. Joseph County:



HOME Activities Funding - St. Joseph County, IN



October 14, 2024



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



3. Emergency Solutions Grant (ESG) Program

The City of South Bend receives approximately \$203,698 in an Emergency Solutions Grant (ESG) annually for Countywide programs. ESG funds are used in conjunction with the Continuum of Care (CoC) funding to provide services to homeless individuals and families in the St. Joseph County region. The uses of the FY 2020 ESG allocation are outlined below:

FY 2025 ESG Allocation for the City of South Bend, IN

Emergency Solutions Grant (ESG) Program	
Shelter Operations	\$122,000
Rapid Rehousing	\$ 79,000
ESG Administration	\$ 2,698
Total:	

4. Continuum of Care (CoC)

The City of South Bend is part of the IN Balance of State Continuum of Care, which includes 91 of the 92 Counties in the State. The Balance of State is split into sixteen (16) individual regions, which are overseen by regional planning councils and chairpersons that lead them. Regional CoCs hold regular meetings to develop and implement strategies for homeless alleviation and prevention. The City of South Bend is located in Region 2A, which includes only St. Joseph County.

5. Housing Authority of South Bend –

The Housing Authority of South Bend is the primary provider of affordable housing in St. Joseph County. It runs programs for both public housing and Section 8 Housing Choice Vouchers. It aims to address the needs of the extremely low-income, very low-income, and low-income residents of the City of South Bend and St. Joseph County. All properties owned by HASB are public housing properties, and there are no project-based developments.

Housing Authority of South Bend
 501 Alonzo Watson Dr.
 South Bend, IN 46601
 (574) 235-9346
<https://hasbonline.com>



The Housing Authority of South Bend’s mission is to provide safe and affordable housing assistance to individuals and families in a manner that is respectful, professional, and service oriented. The HASB is committed to maximize its existing resources and work in partnership with the community to assist residents in reaching individual and family goals, including self-sufficiency, through education, increasing employment and homeownership opportunities.

The Housing Authority of South Bend is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of Indiana. HUD provides funding to the Housing Authority of South Bend through its Housing Choice Voucher Program. The Housing Authority is governed by a five (5) member Board of Commissioners and everyday operations are handled by an Executive Director. All HASB staff are required to attend one fair housing training seminar per year. The most recent seminar was the Induce My Purpose workshop for housing participants centered around credit and banking, held on June 1, 2024.

The Housing Authority of South Bend is rated as a “troubled” agency by HUD, according to the HUD PHA list dated April 26, 2024.

Public Housing Communities –

The Housing Authority of South Bend owns and professionally manages family communities and elderly/disabled rental apartments. HASB has four (4) Asset Management Projects (AMP) that encompass nine (9) developments. HASB lists 814 housing units in these nine (9) developments, but 231 of these units in the Monroe Circle and Rabbi Shulman properties are unavailable. The Monroe Circle property has been demolished in partnership with the City of South Bend, and the Rabbi Shulman development is under redevelopment.

Housing Authority of South Bend – Public Housing Communities

Address	Owner/Manager	Units
<i>Monroe Circle – Monroe Circle, South Bend, IN 46601</i>	<i>Housing Authority of South Bend</i>	<i>N/A</i>
Rabbi Albert M. Shulman Complex – 628 Western Avenue, South Bend, IN 46601	Housing Authority of South Bend	N/A
Laurel Place – Laurel Court, South Bend, IN 46601	Housing Authority of South Bend	42



South Bend Avenue – South Bend Avenue, South Bend, IN 46617	Housing Authority of South Bend	20
Westcott Apartments and The Quads – 501 Alonzo Watson Drive, South Bend, IN 46601	Housing Authority of South Bend	179
LaSalle Landing – Oak Park Court, South Bend, IN 46613	Housing Authority of South Bend	24
Harber Homes – Boston Drive, South Bend, IN 46619	Housing Authority of South Bend	54
Edison Gardens and Twyckenham Apartments – 3602 Edison Road & Twyckenham Drive, South Bend, IN 46615	Housing Authority of South Bend	38
Scattered Sites, South Bend, IN	Housing Authority of South Bend	243
Total Units		598

Source: Housing Authority of South Bend, September 2024 board minutes

The waiting list for public housing is currently closed. There are 858 households on the waiting list as of September 2024.

Section 8 –

The Housing Authority of South Bend oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers may search on their own for privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. Because the City’s inventory of Section 8 Housing does not meet the demand for housing, many Section 8 Voucher holders attempt to “port out” of South Bend. The Housing Authority of South Bend grants extensions to Voucher Holders to assist them in finding a house in South Bend.

HASB administers 2,343 Section 8 Housing Choice Vouchers as of September 2024. A total of 2,193 of these vouchers are living in Section 8 Housing. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 94% occupancy. There were 1,489 families or individuals on the Housing Choice Voucher waiting list as of March 16, 2023 (the most recent waiting list available). The waiting list is currently closed and is expected to reopen in late 2024 or early 2025.

Homebuyer and Family Self-Sufficiency Programs –



The Housing Authority of South Bend has two homebuyer programs: one for Public Housing residents and one for Section 8 Residents. HASB allows potential homebuyers to hold money in an escrow account toward the purchase of a home.

Family Self-Sufficiency (FSS) programs are provided to Section 8 Housing Choice Voucher holders and public housing tenants to transition from welfare to work or better paying jobs. The Head of Household works with the FSS staff to create a five-year plan, which lists steps they will take to pursue economic stability for their family. The plan includes goals to seek and maintain employment and become free of any welfare (cash) assistance received. Throughout the program, FSS staff helps families access government and community programs and services for financial aid, career training, job search, childcare, transportation, counseling, budgeting, credit repair, and even homeownership.

As the family progresses in their program, any rent increases caused by increases in salary, better jobs, or wages are deposited in an FSS savings account. At the end of five years, when the Head of Household completes their FSS goals and "graduates," they are eligible to receive money collected in this account. Past participants in FSS have returned to school, obtained living wage jobs, improved credit and finances, purchased vehicles, started businesses, and bought homes of their choice. Their futures become more secure as they build assets.

As of September 2024, there are 59 participants in the FSS program.

6. Housing Authority of the City of Mishawaka –

The Housing Authority of the City of Mishawaka also operates programs for both public housing and Section 8 Housing Choice Vouchers in the City of Mishawaka. It is the second largest provider of public housing in St. Joseph County, Indiana.

Mishawaka Housing Authority
601 E 11th Street
Mishawaka, IN 46544
(574) 258-1656
<https://affordablehousingmishawaka.com/>

The Mishawaka Housing Authority is recognized as a public body corporate and a “Small Housing Authority” of the U.S. Department of Housing and Urban Development and the State of Indiana. The Housing Authority has seven board members, all of whom are appointed by the Mayor with the



consent of City Council. The Housing Authority is considered a “high performer” by HUD.

The Housing Authority of the City of Mishawaka assists in meeting the public housing needs of the City of Mishawaka. The Housing Authority of the City of Mishawaka has resident involvement in its two senior living facilities. Both councils are active. The Mishawaka Housing Authority does not have a Family Self-Sufficiency program.

The Mishawaka Housing Authority makes accommodations on request after the receipt of a doctor’s note that certifies the need for accommodation. The Mishawaka Housing Authority staff receive yearly trainings in Fair Housing.

Public Housing –

The Mishawaka Housing Authority aims to address the needs of the extremely low-income, very low-income, and low-income residents of the City of Mishawaka and St. Joseph County.

HUD provides funding to the Mishawaka Housing Authority through its Public Housing and Housing Choice Voucher Programs.

Mishawaka Housing Authority – Public Housing

Address	Owner/Manager	Units
Mishawaka Main Junior High Apartments – 402 Lincolnway West, Mishawaka, IN 46544	Mishawaka Housing Authority	32

Source: The Housing Authority of the City of Mishawaka

Section 8 –

The Mishawaka Housing Authority oversees the Section 8 Housing Choice Voucher Program in the City of Mishawaka. Eligible participants who receive vouchers may search for their own privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. Housing Choice Voucher holders from the City of South Bend will port into the City of Mishawaka.



7. St. Joseph County Housing Authority –

The St. Joseph County Housing Authority is recognized as a public body corporate and a “Small Housing Authority” of the U.S. Department of Housing and Urban Development and the State of Indiana.

The St. Joseph County Housing Authority assists in meeting the public housing needs of St. Joseph County. The St. Joseph Housing Authority only administers Section 8 Housing Choice Vouchers in the areas of St. Joseph County outside of the Cities of South Bend and Mishawaka.

**St. Joseph County
Housing Authority**
2410 Grape Road, Suite 2
Mishawaka, IN 46545
(574) 233-9305
<https://sjcha-in.com>

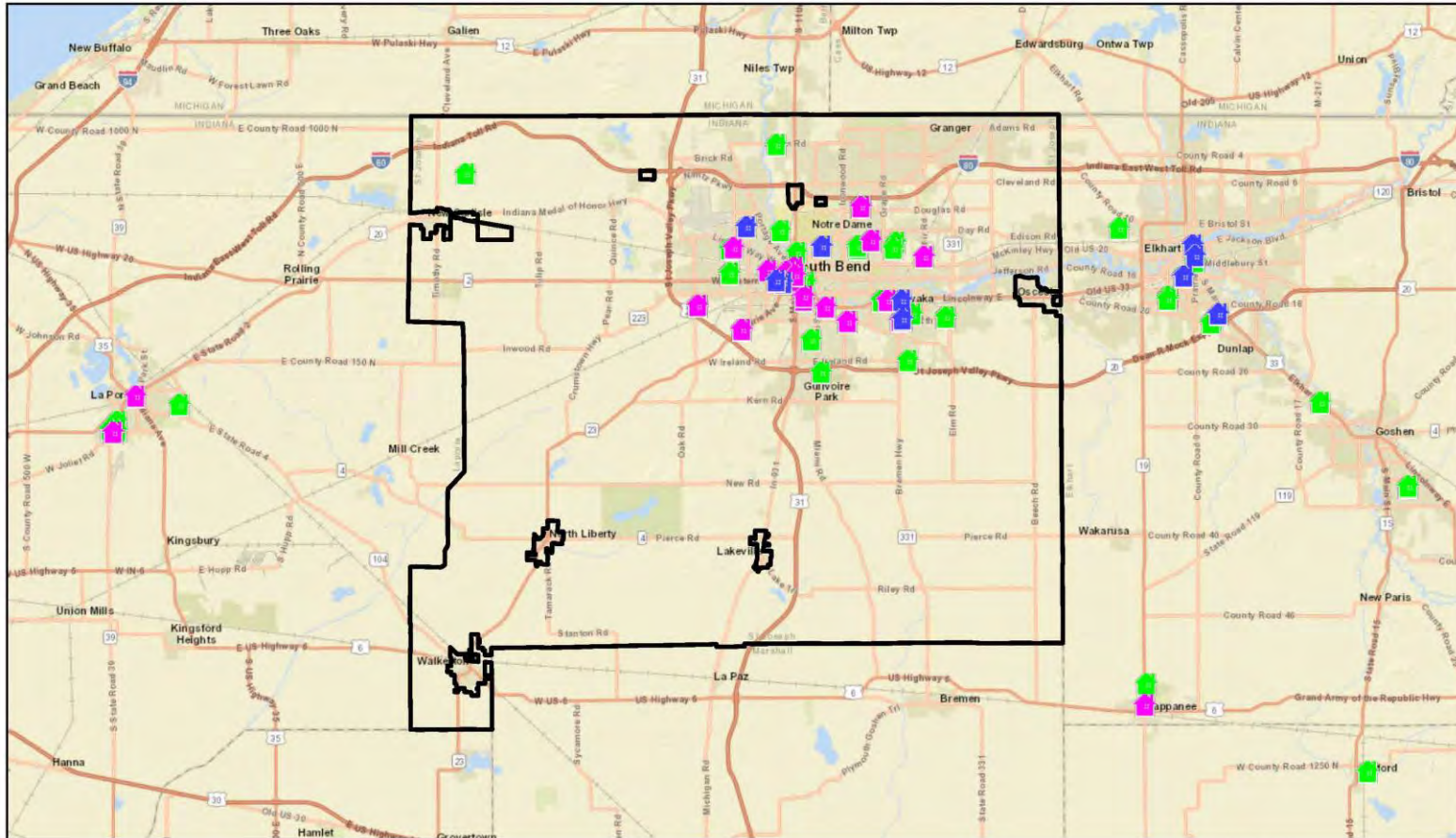
Section 8 –

Eligible participants who receive vouchers may search on their own for privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs.

The following map illustrates all HUD multifamily properties in and around St. Joseph County.

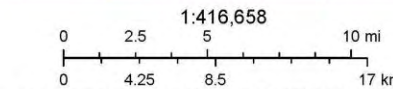


HUD Supported Housing - St. Joseph County, IN



October 14, 2024

-  Public Housing Development
-  LIHTC Property
-  Multifamily Properties - Assisted
-  Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



8. Low Income Housing Tax Credit –

The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal income tax. The City of South Bend, the City of Mishawaka, and St. Joseph County promote the use of Low Income Housing Tax Credits. The following table shows LIHTC projects completed in St. Joseph County. Only one of the LIHTC projects completed in St. Joseph County were outside the City of South Bend or the City of Mishawaka (Dogwood Estates in Walkerton, IN).

St. Joseph County, IN LIHTC Projects

HUD ID Number	Project Name	Project Address / City	Project ZIP Code	Total Number of Units	Total Low-Income Units
INA00000027	Dogwood Estates (Walkerton: West York Redevelopment)	611 Lincoln Dr, Walkerton	46574	40	40
INA00000047	Historic Rushton Apartments	501 W Washington St, South Bend	46601	23	
INA00000068	Mishawaka River Center Apartments	402 Lincolnway W, Mishawaka	46544	37	32
INA00000081	Parkview Terrace Apartments	1110 Dodge Ave, Mishawaka	46544	112	112
INA00000083	Prairie Apartments Phase II	2630 Prairie Ave, South Bend	46614	96	96
INA19920022	1349 E Dubail Ave	1349 E Dubail Ave, South Bend	46613	1	1
INA19920105	Historic Dunbar Corner	118 N Walnut St, South Bend	46628	15	15
INA20010001	Arbors at Ironwood Apartments II	1310 Blossom Dr, Mishawaka	46544	40	40
INA19970120	The Robertson’s Building	211 S Michigan St, South Bend	46601	92	80
INA19980042	Dunedin Apartments Phase II	53880 Generations Dr, South Bend	46635	84	84
INA19989119	Emerald Pointe Apartments (formerly Dunedin I and II)	53880 Generations Dr, South Bend	46635	168	168
INA20010082	Arbors at Ironwood Apartments I	1310 Blossom Dr, Mishawaka	46544	88	88



INA20119175	Washington Dunbar Homes	118 N Walnut St, South Bend	46628	80	80
INA20030125	St. Joseph County YWCA Residence	1102 Fellows St, South Bend	46601	30	26
INA20060088	Hope Transitional Housing	432 S Lafayette Blvd, South Bend	46601	22	22
INA20070005	Arbors at Belleville Park III	23291 Belleville Cir, South Bend	46619	40	38
INA20080090	Prairie Apartments Phase I	2630 Prairie Ave, South Bend	46614	108	108
INA20080115	The Preserve at Fir Road	2705 Spicer Ln, Mishawaka	46545	144	122
INA20120085	Heritage Place at LaSalle Square	3224 Ardmore Trail, South Bend	46628	72	72
INA20120110	New Heritage Homes Southeast	501 Pennsylvania Ave, South Bend	46601	54	54
INA20160007	Hoffman Hotel Apartments	120 W Lasalle Ave, South Bend	46601	48	48
INA20160019	South Bend Mutual Homes	Scattered Site, South Bend	46616	24	24
INA20175179	South Bend Permanent Supportive Housing (D.B.A. Oliver Apartments)	924 W Indiana St, South Bend	46613	32	32
INA20190018	Silver Birch of Mishawaka	3630 Hickory Rd, Mishawaka	46545	114	119
INA20190019	Silver Birch of Mishawaka	3630 Hickory Rd, Mishawaka	46545	119	119
INA20193173	Ironwood Village Apartments	1310 Blossom Dr, Mishawaka	46544	128	128
INA20202173	Hellenic Senior Living of Mishawaka	1540 S Logan St, Mishawaka	46544	136	136
INA20210002	Cedar Glen Apartments	425 S 25th St, South Bend	46615	179	179

Source: <https://lihtc.huduser.org/>

The following table provides the number of residents in publicly supported housing units, with the percentage identified as white, black, Hispanic, or Asian/Pacific Islander.



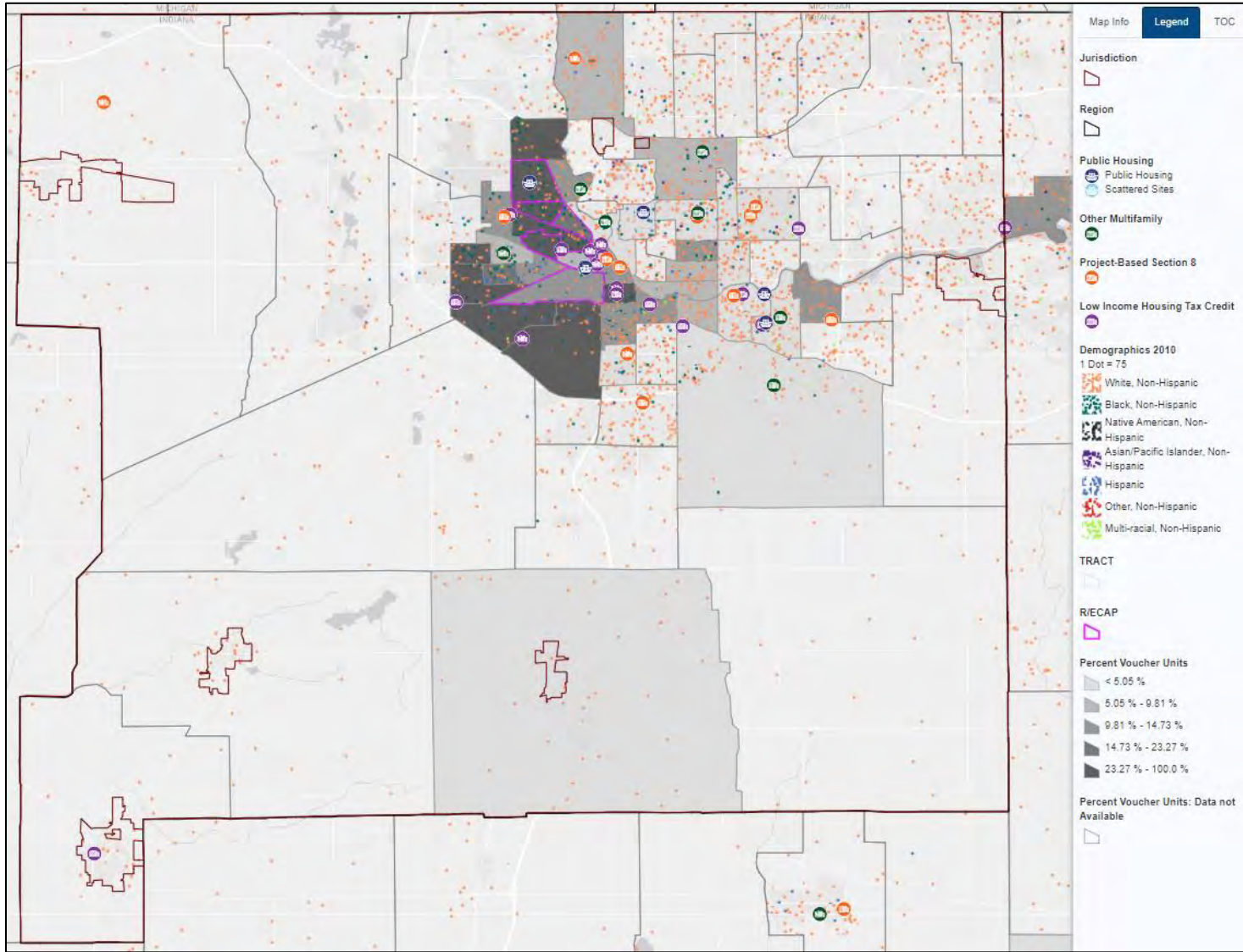
Publicly Supported Housing, St. Joseph County

	White		Black / African American		Hispanic		Asian or Pacific Islander	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Public Housing	327	32.47%	638	63.36%	26	2.58%	9	0.89%
Project-Based Section 8	871	52.92%	707	42.95%	51	3.10%	6	0.36%
Other Multifamily	155	72.43%	57	26.64%	2	0.93%	0	0.00%
Housing Choice Voucher	478	18.76%	2,004	78.65%	47	1.84%	10	0.39%
Total Households	76,709	78.99%	12,166	12.53%	4,779	4.92%	1,855	1.91%

Source: HUD AFFH Tool



2025 Analysis of Impediments to Fair Housing
Review/Update to Original Plan



Source: HUD AFFH Tool Map 5



Per the HUD AFFH Tool, the racial makeup of all public housing is available on both the County and regional level. The four types of public housing are:

- Public Housing
- Section 8 Project-Based Rental Assistance (PBRA)
- Housing Choice Voucher (HCV) Program
- Other Assisted Housing

The Black racial group makes up the majority of Publicly Supported Households at 3,406, as well as being the largest cohort of tenants in Public Housing (63.36%) and most users of Housing Choice Vouchers (78.65%). Meanwhile, the White racial group makes up the largest cohort of tenants in Section 8 Project Based Housing (52.92%) and Other Multifamily Housing (72.43%), with 1,831 households using Publicly Supported Housing programs. There are 126 Hispanic households and 25 Asian or Pacific Islander households using Publicly Supported Housing.

When comparing these rates to the overall population makeup of St. Joseph County, it can be determined which racial cohorts are over- or under-represented in public housing. The Black/African-American population comprises 12.53% of the County’s population, but occupies 63.36% of public housing, 42.95% of Section 8 Housing, and 78.65% of HCV. Overall, 28.00% of the County’s Black households are publicly supported. Only 2.39% of the County’s White households are publicly supported, along with 2.64% of Hispanic households and 1.35% of Asian or Pacific Islander households.

The tables below detail the racial and ethnic demographics of residents at individual housing complexes in St. Joseph County.

Public Housing – St. Joseph County

Development Name	Housing Authority	Units	White	Black	Hispanic	Asian	Households w/Children
NORTHWEST PLAZA	Housing Authority of South Bend	145	8.33%	87.88%	3.79%	N/A	63.64%
PLAZA APTS & MONROE CIR	Housing Authority of South Bend	311	21.22%	76.26%	1.08%	1.08%	N/A
PLAZA APTS & MONROE CIR	Housing Authority of South Bend	188	11.98%	86.23%	1.2%	N/A	86.23%
NORTHWEST PLAZA	Housing Authority of South Bend	165	16.2%	78.87%	3.52%	N/A	75.35%



RIVER VIEW 500	Housing Authority of the City of Mishawaka	151	84.03%	13.19%	1.39%	N/A	N/A
BARBEE CREEK VILLAGE	Housing Authority of the City of Mishawaka	148	64.58%	24.31%	6.25%	4.17%	56.94%

Source: HUD AFFH Tool Table 8

Project-Based Section 8 Housing – St. Joseph County

Development Name	Units	White	Black	Hispanic	Asian	Households w/Children
FAIRINGTON SOUTH BEND	201	90.5%	6%	3%	N/A	N/A
LASALLE PARK HOMES	149	11.03%	79.41%	8.82%	0.74%	47.79%
BEACON HEIGHTS APARTMENTS	174	18.42%	78.95%	1.32%	0.66%	74.34%
KARL KING RIVERBEND TOWER	219	60.59%	36.45%	1.97%	N/A	N/A
ST. JOSEPH'S TOWER	84	30.49%	63.41%	4.88%	1.22%	1.22%
CORBY APARTMENTS	150	33.8%	61.97%	2.82%	0.7%	52.11%
LAUREL WOODS APARTMENTS	100	18.81%	78.22%	1.98%	N/A	58.42%
THE ADDISON ON MAIN	48	42.55%	53.19%	4.26%	N/A	46.81%
CARRIAGE HOUSE MISHAWAKA II	48	60.42%	33.33%	2.08%	2.08%	43.75%
MIAMI HILLS APARTMENTS	150	31.96%	62.89%	5.15%	N/A	71.13%
PARKVIEW TERRACE	107	36.11%	60.19%	3.7%	N/A	63.89%
100 CENTER HI-RISE LLC	104	91%	6%	2%	1%	1%
CHICAGO TRAIL VILLAGE	102	100%	N/A	0%	N/A	N/A
EASTGATE COMMUNITY	38	100%	N/A	0%	N/A	7.69%
LAKESIDE APARTMENTS	48	90.7%	2.33%	4.65%	N/A	67.44%

Source: HUD AFFH Tool Table 8

Other Multifamily Assisted Housing – St. Joseph County

Development Name	Units	White	Black	Hispanic	Asian	Households w/Children
MADISON GROUP HOME	8	N/A	N/A	N/A	N/A	N/A
LASALLE PARK HOMES II	42	2.56%	94.87%	2.56%	N/A	N/A



UHRIG APARTMENTS	20	75%	25%	0%	N/A	N/A
RIVER COURT	14	85.71%	14.29%	0%	N/A	N/A
LINDEN HOUSE OF MISHAWAKA	49	97.87%	2.13%	0%	N/A	N/A
PENELOPE 60 APARTMENTS	50	97.78%	2.22%	0%	N/A	N/A
AHEPA 100 APARTMENTS	49	75.51%	22.45%	2.04%	N/A	N/A

Source: HUD AFFH Tool Table 8

With some exceptions, the housing developments in the City of South Bend have a much higher proportion of Black residents than White; the opposite tends to be true in the City of Mishawaka.

St. Joseph County and SJHA compared the demographics of residents of each program category of publicly supported housing to the population in general to determine if there is a higher or lower proportion of groups based on protected class.

Publicly Supported Housing and Income – St. Joseph County

Race / Ethnicity	St. Joseph County		0-30% AMI		0-50% AMI		0-80% AMI		% Publicly Supported Households	
	#	%	#	%	#	%	#	%	#	%
White	76,709	78.99%	7,185	57.80%	15,823	63.69%	29,877	69.16%	1,831	2.39%
Black / African American	12,166	12.53%	3,874	31.16%	6,223	25.05%	8,866	20.52%	3,406	28.00%
Hispanic	4,779	4.92%	784	6.31%	1,724	6.94%	2,827	6.54%	126	2.64%
Asian or Pacific Islander	1,855	1.91%	287	2.31%	420	1.69%	698	1.62%	25	1.35%

Source: HUD AFFH Tool Table 6

Data from the previous table provides information for further analysis of publicly supported housing in the MSA. While the White population makes up 78.99% of the population, it makes up 69.16% of the income-eligible population. The Black/African-American population comprises 12.53% of the South Bend-Mishawaka MSA's population, but 20.52% of the income-eligible population. Comparing the publicly supported housing population with the income-eligible population provides a more accurate assessment.



9. HUD Assisted Housing –

HUD previously funded the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities and counties across the country. The Section 202 Supportive Housing for the Elderly Program provided financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provided financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The City of South Bend, the City of Mishawaka, and St. Joseph County are supportive of the use of Section 202 and Section 811 Supporting Housing Programs, as well as the use of Low Income Housing Tax Credits (LIHTC).

10. Planning, Zoning, and Building Codes

St. Joseph County –

St. Joseph County Zoning addresses the zoning ordinances for the Town of Lakeville, the Town of New Carlisle, the Town of North Liberty, the Town of Osceola, and the Town of Roseland, as well as the unincorporated areas of St. Joseph County. However, the City of Walkerton addresses its own zoning ordinances.

Reasonable accommodations in St. Joseph County must receive zoning approvals. Annexations are permitted in the State of Indiana provided they are contiguous and 100% of the residents of the annexed land approve of the annexation. The County follows the 2020 Indiana Residential Code, as amended.

South Bend City –

The City of South Bend's Zoning Ordinance received a comprehensive update was adopted in 2019, and effective January 1, 2020 at the same time as the City retook responsibility of zoning administration within its corporate boundaries from the County.



Zoning Districts for the City of South Bend

		Standard Districts						
	District Type	Single-Unit	Ancillary Dwelling	Shared Housing	Duplex	Multi-Unit	Commercial	Industrial
S1	Suburban Neighborhood 1	A	C	X	SE	X	X	X
S2	Suburban Neighborhood 2	A	A	X	A	A	X	X
U1	Urban Neighborhood 1	A	C	X	SE	X	X	X
U2	Urban Neighborhood 2	A	C	X	A	A	X	X
U3	Urban Neighborhood 3	A	A	SE	A	A	X	X
UF	Urban Neighborhood Flex	A	A	SE	A	A	A/SE	X
NC	Neighborhood Center	C	A	SE	C	A	A	X
DT	Downtown	C	A	A	C	A	A	X
		Special Districts						
OS	Open Space	X	A	X	X	X	SE	X
U	University	X	C	X	X	A	A	C
C	Commercial	X	A	X	X	X	A	C
I	Industrial	X	A	X	X	X	A	A
		Overlay Districts						
HP	Historic Preservation Overlay	Established to preserve buildings, other structures, and sites of historic, architectural, engineering, and cultural significance in South Bend.						
NNZO	Northeast Neighborhood Overlay	Codified recommendations of the Northeast Neighborhood Design Guidelines which are most relevant and applicable to new development in the NNZO.						

Source: City of South Bend Zoning Ordinance

Note: A – Allowed, C – Allowed subject to conditions, SE – Special Exception, X – Not Permitted

Much of the housing in the region is single-family housing, and the City has created two Suburban Neighborhood types to guard that housing type. In the S1 district, duplexes require special exceptions, while the S2 district allows single-family detached residences as well as carriage houses, cottage courts, duplexes, townhouses, apartment houses and stacked flats. There are also six types of Urban Neighborhoods which allow varying density of homes from single-family detached to multi-family apartment



buildings: U1, U2, U3, UF (Urban Flex), NC (Neighborhood Center), and DT (Downtown). Variances must be requested for setbacks for housing.

Large, older single-family houses near the University of Notre Dame in the City of South Bend are frequently divided into households by bedroom. The definition of family in the City of South Bend has been intentionally kept narrow to prevent overcrowded and deficient student housing and to encourage construction of dedicated student housing. The City has also created a Shared Housing use to allow for such housing in designated zones. However, group homes for residential care are permitted in all residential zones by State law.

In the City of South Bend, code enforcement issues are common, particularly in rental housing, and the City is actively pursuing methods of resolving these issues. Inspectors spend the majority of time in the field ensuring code compliance, including conducting windshield inspections and interior/exterior inspections of rental units. . Code enforcement frequently cites absentee landlords for code deficient structures.

To combat the code issues with rental apartments in the region, the City of South Bend adopted RSVP, which requires rental units to meet minimum property standards. Following passing the RSVP inspection, units are certified by the city.

Mishawaka City –

The City of Mishawaka’s Zoning Ordinance is designed to maintain a single-family housing, primarily residential character. The Zoning Ordinance allows for housing in some commercial zones as long as it follows the relevant district zoning regulations. There is a special zoning district for mobile homes. Unlike South Bend, Mishawaka does not allow for ancillary housing units such as carriage houses, but it does allow agricultural uses in nearly every district.

Zoning Districts for the City of Mishawaka

		Standard Districts						
	District Type	Single-Unit	Mobile Homes	Duplex	Multi-Unit	Commercial	Industrial	Civic
R-1	Single-Family Residential	P	X	X	X	X	X	P
R-2	Two-Family Residential	P	X	P	X	X	X	P



R-3	Multiple-Family Residential	X	X	P	P	L	X	P
R-4	Manufactured Home Residential	X	P	X	X	X	X	P
C-1	General Commercial	X	X	X	X	P	X	P
C-2	Shopping Center Commercial	X	X	X	X	P	X	P
C-3	City Center Commercial	P	X	P	P	P	X	P
C-4	Automobile-Oriented	X	X	X	X	P	X	P
C-5	Neighborhood Commercial	P	P	P	X	P	X	P
C-6	Linear Office Commercial	P	X	P	X	P	X	L
C-7	Automobile-Oriented Restaurant Commercial	X	X	X	X	P	X	P
C-8	High-Density Suburban Commercial	X	X	X	X	P	X	P
C-9	Automobile-Oriented Sales	X	X	X	X	P	X	P
C-10	Filling Stations	X	X	X	X	P	X	P
I-1	Light Industrial	X	X	X	X	X	P	X
I-2	Heavy Industrial	X	X	X	X	X	P	X
Special Districts								
S-1	Extensive Open Space and Public Use	This district is designed to help preserve large tracts of land for land extensive uses which are necessary and desirable for the longterm health, use, and enjoyment of the community				L	X	P
S-2	Planned Unit Development	Planned Unit Development zoning will provide for: a variety of housing and building types; useful patterns of open space and accessory commercial development; the preservation of natural and scenic resources; more efficient land use and utilities; and, a development pattern in harmony with the Mishawaka Comprehensive Plan objectives for land use density, transportation facilities, and community facilities.						
Overlay Districts								
H	Historic Overlay District	The City's zoning ordinance does not appear to define a Historic Overlay District or set any regulations regarding its use.						

Source: City of Mishawaka Zoning Ordinance

Note: P – Permitted, C – Conditional, L – Limited Types, X – Not Permitted



The Mishawaka Zoning Ordinance defines family broadly, as either one or more persons living in the same housekeeping accommodations, or one or more individuals occupying premises as a single household with single kitchen accommodations. This is in contrast to South Bend's restrictive definition, and it is unknown whether Mishawaka has difficulty enforcing student housing restrictions as a result.

Mishawaka does not have a distance separation requirement for group homes. However, inspections of group homes are required on the part of police and fire departments, which could be considered discriminatory since it is not required for other multi-family developments.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “*Section 504*” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and/or hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local



governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable accommodations to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies, that exclude or discriminate against persons of a protected class.

11. Taxes

Real estate property taxes may also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The following table shows the millage rates (1/1000 of each dollar of assessed property value) for jurisdictions within St. Joseph County.

St. Joseph County Property Tax Rate per Taxing District, 2023-2024

	Taxing District	Rate		Taxing District	Rate
001	Centre Township	2.7697	022	Mishawaka – PHM School	3.8675
002	South Bend – Centre	5.3227	023	Mishawaka – Penn	4.3748
003	Clay Township	2.5281	025	Portage Township	2.8018
004	South Bend – Clay	5.3384	026	South Bend – Portage	5.3548
005	Mishawaka – Clay	4.3566	027	Union Township	2.2698
006	Indian Village	2.5281	028	Lakeville	3.2273
007	Roseland	3.1207	029	Warren Township	2.7780
008	German Township	2.5112	030	Osceola	2.3066
009	South Bend – German	5.3215	031	Penn Township	2.0523
010	Greene Township	2.5271	032	Penn Twp-Mishawaka Schools	2.5596
011	Harris Township	2.0153	033	South Bend – Penn	4.8493
014	Lincoln Township	2.2872	034	Liberty Township	2.3168
015	Walkerton	3.8732	035	North Liberty	3.6223
016	Madison Township	1.7113	036	Mishawaka – Harris	3.8438



017	Olive Township	2.6822	037	South Bend Warren	5.3430
018	New Carlisle	3.8971			

Source: St. Joseph County Office of Assessment

The Residential Tax Abatement program that may be available to potential homeowners for consideration when thinking about building a new home. This allows homebuyers to phase in costs and lessen the immediate financial burden. There is also a legislative property tax cap for the State of Indiana, where the maximum tax paid after deductions is capped through a “circuit breaker” tax.

12. Transportation

Transportation plays an important aspect in determining where residents choose to live. Some families choose to live in an area that is more private than physically connected, while others place more emphasis on proximity to main arteries and highways for commuting to work.

Major Highways

St. Joseph County is traversed by the Indiana Toll Road (Interstate 80/90), an east-west tolled superhighway near the northern edge of the county. It serves as a major artery between the eastern and midwestern United States for both commercial and personal vehicles. Most residents would use this route to access northwest Indiana, Chicago, and points west.



Other major highways include US 20 (the St. Joseph Valley Parkway) passing south and west of Mishawaka and South Bend, Business US 20 paralleling the St. Joseph River via downtown South Bend to South Bend International Airport, US 31 which passes Lakeville on its way north to the Michigan border, and Business US 31 which begins at the US 31/St. Joseph Parkway interchange and passes through downtown South Bend on its way past the University of Notre Dame.

State Route 933 (the Lincolnway) connects downtown Mishawaka and South Bend before turning north toward Niles, MI, and State Route 23 travels northeast-southwest from Granger through South Bend to Walkerton.

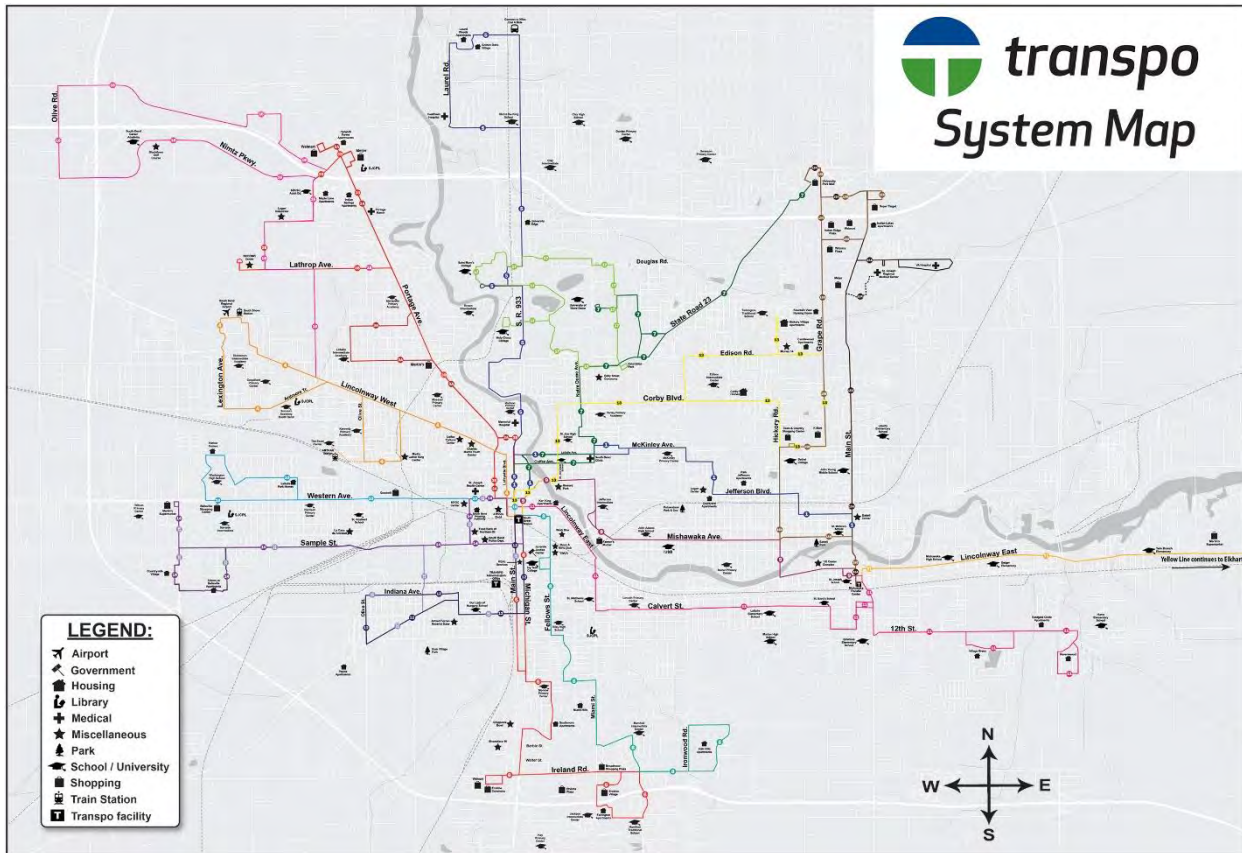
Transpo

Transpo serves the City of South Bend, the City of Mishawaka, and the outlying areas of St. Joseph County, IN with 20 fixed routes (plus an additional “Game Day Express” bus for University of Notre Dame home football games) and paratransit in the Cities of South Bend and Mishawaka. It also serves as the de facto school bus provider for School City of Mishawaka. There is no bus service on Sundays or major holidays.



Over the last five years, Transpo’s ridership went from a high of 1,594,252 in 2019 to a low of 937,474 in 2020 (as a result of the COVID pandemic) and has steadily risen to a 2023 total of 1,255,253 riders. The system’s operating subsidy ratio is 89%; \$5,263,404 of its annual funding is from local assistance, \$2,080,062 from state assistance, \$2,849,749 from Federal assistance, and \$1,282,495 from fare revenue.

Below is the Transpo service map:




Source: Transpo System Map, <https://www.sbtranspo.com/plan-your-trip/system-map/>

Transpo has 50 fixed route buses and 21 paratransit vehicles. All Transpo vehicles are equipped with handicap lifts, and all Transpo fixed-route buses



are additionally equipped with bike racks. Transpo began a total fleet renewal program in 2014 and completed it in 2023; its entire fixed-route fleet is now fueled by compressed natural gas.

Passenger Rail

The Northern Indiana Commuter Transportation District (NICTD) operates the South Shore Line between South Bend International Airport and downtown Chicago, IL, serving Michigan City, Gary, and intermediate stops.  The service offers six trains to and from Chicago on weekdays, with five on weekends. At present South Bend Airport is the only stop within St. Joseph County, but NICTD is considering reopening a stop in New Carlisle and rerouting the line to terminate in downtown South Bend. Ridership to/from South Bend was 142,652 passengers between May 2023 and April 2024.

South Bend has two Amtrak trains daily in each direction, connecting it to Chicago and to Boston, New York, and Washington, DC. Westbound trains are scheduled to arrive at 7:45am and 9:20am but are often delayed; eastbound trains depart at 1:45am and 5:40am, prior to the first daily Transpo bus. It had 19,481 passenger arrivals and departures in FY 2023.

Air Travel

South Bend International Airport (SBN) is a regional airport served by Allegiant Air, American Airlines, Delta Airlines, and United Airlines. As of October 2024, about 30 flights arrive and depart from the airport daily. The shortest distance flights are to Chicago O'Hare International Airport and Detroit-Wayne County Airport; other destinations include Atlanta, Charlotte, Dallas-Ft. Worth, Minneapolis-St. Paul, Orlando, and Punta Gorda, FL. There are also FedEx and UPS air freight facilities at the airport, as well as private/charter aircraft service.



During 2023, there were 411,562 enplanements at South Bend International Airport.

13. Jobs and Workforce Development



Access to good employment affects housing choice. However, there can be disparities in access to good jobs. The City of South Bend has acknowledged these disparities and created the Office of Diversity and Inclusion to address the disparities in wealth resulting from the historic discrimination of certain protected classes. Stakeholders in the region have largely identified that racial and ethnic minorities and women are more likely to be disadvantaged financially, and therefore have limited housing choices. Organizations and programs that are in place to develop the County's workforce, with an emphasis on diversity, include:

- The City of South Bend's Office of Diversity and Inclusion has a Diversity and Inclusion Plan with 3-5 specific goals in the areas of internal workforce, external workforce, and the makeup of the community. The Office performed a disparity study to create accountability and enforce the City's MWBE (minority/women-owned business enterprise) ordinance for the first time since it was enacted in 1983. The Office has been working to create race- and gender-neutral measures to increase business development and support businesses at all levels from aspiration to scaling. Upskill SB provides funding for City residents to work toward a certificate in high-demand job fields. These include clean energy, cybersecurity, data management, and project management.
- The South Bend Technology Resource Center (TRC) was built in 2022 in Ignition Park to democratize technology in the Northern Indiana region. It is intended for residents to learn about technology and data, gain skills, and co-build an inclusive tech future for South Bend. The center is managed by the nonprofit enFocus and has regular seminars, workshops and events.
- The Indiana Small Business Development Center focuses on entrepreneurship. They serve small businesses and recruit small businesses. Small businesses may have trouble recruiting employees because they cannot fund the transportation and healthcare services that their employees often need.
- The Women's Entrepreneurship Initiative is an accelerator that is designed to assist women entrepreneurs in growing their businesses. This organization, based at Saint Mary's College and funded by the US Small Business Association, is designed to assist women in polishing a business plan and can gain access to high growth industries in the region.
- Pathways
- Opportunity Fund?

14. Education

Education is often an important factor influencing the opportunities for where people choose to live. There are six (6) school districts in, or partially in, St. Joseph County, as well as charter schools and private schools. The six (6) districts are: John Glenn School Corporation, New Prairie United School Corporation, Penn-Harris-Madison Schools, School City of Mishawaka, South Bend Community School Corporation, and Union-North United School Corporation.

To ensure Indiana schools are performing, the State uses the Indiana Department of Education's Graduates



Prepared to Succeed (GPS) platform, which is an online platform that provides a building level academic score to all schools. Additionally, the GPS Dashboard informs the public of the academic performance measures of each school and provides local teachers, administrators, and parents an opportunity to compare the performance of local schools.

For the 2022-2023 and 2023-2024 school years, the Indiana Department of Education no longer issues letter grades to indicate school and district performance. Instead, it now issues school and district "report cards" with multiple Headline Indicators. There are seven Benchmarked Headline Indicators, of which five are currently published:

- **Kindergarten Readiness:** *Percentage of students demonstrating the skills necessary to be considered ready to start kindergarten. Coming soon.*
- **PreK-Grade 2 Literacy:** *Percentage of PreK-Grade 2 students demonstrating progress in essential early reading skills from one year to the next. Coming soon.*
- **3rd Grade Literacy:** Percentage of grade 3 students showing proficiency on IREAD-3. Goal: 95% by 2027.
- **6th Grade Math Growth:** Percentage of grade 6 students meeting their individual growth targets on the math ILEARN. Goal: 45.8% by 2030.



- **Graduation Pathways Completion:** Percentage of grade 12 students who complete graduation requirements. Goal: 95% by 2030.
- **College & Career Credentials:** Percentage of grade 12 students earning high quality college and career credentials. Goal: 60% by 2030.
- **Employment & Enrollment:** Percentage of grade 12 students employed or enrolled, *within Indiana*, one year after their expected graduation year. Goal TBD.

The following data table is provided through the Indiana DOE GPS dashboard and shows the goal progress percentage of each student body.

2023-2024 School Year Performance Grades St. Joseph County, IN

	3 rd Grade Literacy	6 th Grade Math Growth	Graduation Pathways Completion	College & Career Credentials	Employment & Enrollment
John Glenn School Corp	94.3%	44.7%	100%	No Data	88.2%
New Prairie United School Corp	95.6%	46.9%	97.6%	No Data	87.8%
Penn-Harris-Madison School Corp	87.7%	34.0%	98.1%	11.3%	84.6%
School City of Mishawaka	73.3%	34.4%	85.9%	5.2%	86.2%
South Bend Community School Corp	58.0%	15.5%	84.8%	4.2%	82.3%
Union-North United School Corp	88.0%	50.5%	91.9%	No Data	79.8%
Statewide Average	81.9%	35.1%	89.0%	5.5%	84.5%

Source: Indiana Department of Education

The Federal government tracks school demographics in Indiana through the Indiana Federal Report Card, which is also published by the Indiana Department of Education. Below are the enrollment numbers, racial



makeup, and selected other characteristics of the student bodies of all public school districts in the County.

John Glenn School Corp, Walkerton, IN

- 2,012 students
- 89.7% White, 5.7% Hispanic, 3.1% Multiracial, 1.1% Black
- 45.1% Economically Disadvantaged (Free/Reduced Lunch)
- 21.0% High Ability
- 16.0% Students with Disabilities

New Prairie United School Corp, New Carlisle, IN

- 2,910 students
- 85.5% White, 9.3% Hispanic, 3.8% Multiracial, 1.0% Black
- 39.0% Economically Disadvantaged (Free/Reduced Lunch)
- 13.6% High Ability
- 16.4% Students with Disabilities

Penn-Harris-Madison School Corp, Mishawaka, IN

- 11,360 students
- 71.3% White, 8.1% Hispanic, 7.3% Black, 7.1% Multiracial, 5.7% Asian
- 29.2% Economically Disadvantaged (Free/Reduced Lunch)
- 26.0% High Ability
- 11.7% Students with Disabilities

School City of Mishawaka, Mishawaka, IN

- 5,128 students
- 64.4% White, 13.9% Black, 11.2% Multiracial, 10.1% Hispanic
- 70.2% Economically Disadvantaged (Free/Reduced Lunch)
- 10.3% High Ability
- 18.7% Students with Disabilities

South Bend Community School Corp, South Bend, IN

- 15,444 students
- 36.8% Black, 26.7% White, 24.8% Hispanic, 10.6% Multiracial
- 70.3% Economically Disadvantaged (Free/Reduced Lunch)
- 10.5% High Ability



- 18.9% Students with Disabilities

Union-North United School Corp., Lakeville, IN

- 1,228 students
- 88.8% White, 6.4% Hispanic, 3.6% Multiracial
- 47.1% Economically Disadvantaged (Free/Reduced Lunch)
- 8.0% High Ability
- 16.8% Students with Disabilities

The South Bend Community School Corp is the most diverse school district in the region, and it is the only Minority-Majority school district in St. Joseph County. The graduation rate in South Bend is lower than the graduation rate for the State of Indiana (84.8% versus 89.0%).

Higher Education

St. Joseph County is home to several colleges and universities. The most well-known is the University of Notre Dame, a global leader in research, sports, and education. Other colleges include Holy Cross College and St. Mary's College (which often function in concert with Notre Dame), Indiana University South Bend, Bethel College in Mishawaka, and Ivy Tech Community College in South Bend.

15. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following are the guidelines that the City of South Bend's Department of Community Investment uses to accomplish Section 3 compliance:



- Notifying the Housing Authority of South Bend and local job training centers of new employment, training, or contracting opportunities resulting from the expenditure of funding covered by Section 3.
- Entering the Section 3 Clause into all covered contracts funded with CDBG and HOME funds.
- Assisting and actively cooperating with HUD in ensuring contractors and subcontractors comply with Section 3.
- Refraining from entering into contracts with contractors that are in violation of Section 3 regulations.
- Documenting actions taken to comply with Section 3 and submitting Section 3 summary reports.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on the HUD Section 3 Requirements.



C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental, or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.



1. Community Homebuyers Corporation

The Community Homebuyers Corporation is a non-profit homeownership program in South Bend. The program is a loan pool that is operated by a consortium of seven banks and credit unions in the region in conjunction with the City of South Bend's Department of Community Investment. The Community Homebuyers Corporation has no minimum mortgage rate that they require to provide a homeownership loan.

2. In recent years, given the competitive housing market, the Community Homebuyers Corporation has struggled to expend all of its available funds. This is due primarily to the lack of affordable housing as well as high interest rates (which increase housing costs). Loans disbursed by the Community Homebuyers Corporation traditionally have low delinquency rates and default rates. An eligibility requirement to participate in CHC is the client must complete financial & budget counseling and homebuyer education with a HUD Certified Housing Counseling Agency. **Newspaper/Magazine Advertising**

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols, or other approaches that are considered discriminatory.

3. Private Financing



The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses 2023 HMDA data in order to relate with the Five-Year Consolidated Plan. The available data indicates that there may be discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the South Bend & Mishawaka Metropolitan Statistical Area (MSA). Data for the City of South Bend & Mishawaka and St. Joseph County is highlighted where possible.

This analysis uses 2023 HMDA data to identify any discriminatory lending patterns between minority and non-minority households. The following two (2) tables provide an analysis of the HMDA data in the St. Joseph & South Bend - Mishawaka Metropolitan Statistical Area (MSA).

It should be noted that the HMDA data pertains to the entire South Bend-Mishawaka, IN-MI MSA, which includes both St. Joseph County, IN and Cass County, MI. While data for St. Joseph County is highlighted where possible, there are many differences between the County and the surrounding counties and municipalities that may provide some skewed outcomes.

The following table compares lending in St. Joseph County to the South Bend-Mishawaka, IN-MI MSA. Lending in St. Joseph County has been extracted from the MSA data based on census tract. Conventional loans in St. Joseph County comprised 82.9% of the number of such loans in the MSA as a whole and 79.8% of the value of such loans.

HMDA Data Analysis for 2023

	Home Purchase Loans							
	FHA, FSA / RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ x 1000	#	\$ x 1000	#	\$ x 1000	#	\$ x 1000
St. Joseph County	1,986	177,458	8,342	137,924	855	121,533	1,236	67,905



South Bend & Mishawaka MSA	2,388	201,556	9,909	157,713	1,025	241,312	1,528	68,842
% of MSA lending in St. Joseph County	83.17%	88.04%	84.19%	87.45%	83.41%	50.36%	80.89%	98.64%

Source: <https://www.ffiec.gov/hmda/>

The following table shows the conventional loan applications in **South Bend & Mishawaka MSA**. 8,342 of the MSA's 9,909 mortgage applications came from St. Joseph County, which is 84.19% of applications. Over one half (60.43%) of the loan applications in the County were originated, while nearly a fifth (19.61%) were denied. County applicants had about the same origination rate than the MSA as a whole, which had 60.32% of all loans originated, as well as 19.44% of denied applications.

Disposition of Conventional Loans

	St. Joseph County		
	Count	% of St. Joseph County Applications	% of Total MSA Applications
Loans Originated	5,978	60.43%	60.32%
Approved, Not Accepted	386	4.09%	3.90%
Applications Denied	1,926	19.61%	19.44%
Applications Withdrawn	910	8.87%	9.18%
File Closed for Incompleteness	292	2.69%	2.95%

Source: <https://www.ffiec.gov/hmda/>

The following table outlines the disposition of conventional loans in South Bend & Mishawaka MSA by income level. Loan applications from low-income households have the highest denial rates by a large margin, while above average income households have the lowest denial rates and highest origination rates. The percentage of loans originated and percentage of applications denied are both correlated with income, whereas the higher the income level, the more likely the application will be approved and loan originated.



Disposition of Conventional Loans by Income Level in the South Bend-Mishawaka, IN-MI MSA – 2023

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	2,250	4.4%	968	43.0%	75	3.3%	564	25.1%	228	10.1%	83	3.7%
50-79% of MSA Median	3,203	20.1%	1,689	52.7%	99	3.1%	493	15.4%	286	8.9%	95	3.0%
80-99% of MSA Median	1,387	21.3%	794	57.2%	50	3.6%	199	14.3%	115	8.3%	43	3.1%
100-119% of MSA Median	875	20.1%	632	72.2%	24	2.7%	131	15.0%	68	7.8%	20	2.3%
120% or More of MSA Median	2,806	34.1%	1,969	70.2%	190	6.8%	377	13.4%	282	10.0%	85	3.0%
Total	12,297	100.0%	5,978	48.6%	386	3.1%	1,924	15.7%	910	7.4%	292	2.4%

Source: <https://www.ffiec.gov/hmda/>

The following tables show the disposition of conventional loans where the race of the applicant was reported, disaggregated by minority status and income level for the **South Bend & Mishawaka MSA**. The number of applications for conventional loans submitted by White applicants outnumbers minority applicants in each income level analyzed.



Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Applications Received	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	27	1.2%	12	44.4%	2	7.4%	3	11.1%	5	18.5%	5	18.5%
Asian	24	1.1%	10	41.7%	2	8.3%	11	45.8%	1	4.2%	0	0.0%
Black or African American	221	9.8%	86	38.9%	7	3.2%	86	38.9%	30	13.6%	12	5.4%
Native Hawaiian or Other Pacific Islander	5	0.2%	2	40.0%	0	0.0%	2	40.0%	1	10.0%	0	0.0%
White	1,641	72.9%	858	52.3%	64	3.9%	462	28.2%	191	11.6%	66	4.0%
Hispanic or Latino	233	10.4%	120	51.5%	6	2.6%	72	30.0%	31	13.3%	4	1.7%
Not Hispanic or Latino	1,700	75.6%	856	50.4%	67	3.9%	495	29.1%	206	12.1%	76	4.5%
Total	2,250	100.0%	968	43.0%	75	3.3%	564	25.1%	228	10.1%	83	3.7%

Source: <https://www.ffiec.gov/hmda/>

White applicants have the highest origination rate 50% below median income. In this income category, Black and Hispanic applicants have a higher denial rate than their application rate, as do American Indian or Alaska Native applicants.



Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Applications Received	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	24	1.2%	13	54.2%	0	0.0%	8	33.3%	0	0.0%	3	12.5%
Asian	51	1.0%	28	54.9%	0	0.0%	9	17.6%	9	17.6%	5	9.8%
Black or African American	295	10.1%	124	42.0%	7	2.4%	68	23.1%	34	11.5%	6	2.0%
Native Hawaiian or Other Pacific Islander	7	0.2%	5	71.4%	0	0.0%	1	14.3%	2	28.6%	0	0.0%
White	2,340	63.7%	1519	64.9%	92	3.9%	407	17.4%	241	10.3%	81	3.5%
Hispanic or Latino	289	11.1%	173	59.9%	14	4.8%	57	19.7%	36	12.5%	9	3.1%
Not Hispanic or Latino	2,440	66.3%	1,542	63.2%	102	4.2%	452	18.5%	250	10.2%	94	3.9%
Total	3,203	100.0%	1,689	52.7%	99	3.1%	493	15.4%	286	8.9%	95	3.0%

Source: <https://www.ffiec.gov/hmda/>

In this income category, Black, Asian, and Hispanic applicants have a higher denial rate than their application rate, as do American Indian or Alaska Native and Native Hawaiian or Other Pacific Islander applicants.



Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Applications Received	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	17	1.2%	8	47.1%	1	5.9%	6	35.3%	2	11.8%	0	0.0%
Asian	31	2.2%	21	67.7%	1	3.2%	4	12.9%	2	6.5%	2	6.5%
Black or African American	91	6.6%	64	50.8%	4	3.2%	32	25.4%	14	11.1%	10	7.9%
Native Hawaiian or Other Pacific Islander	2	0.1%	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%
White	1,028	74.1%	701	68.2%	44	4.3%	155	15.1%	97	9.4%	31	3.0%
Hispanic or Latino	92	6.6%	60	65.2%	2	2.2%	20	21.7%	7	7.6%	3	3.3%
Not Hispanic or Latino	1,079	77.8%	699	64.8%	55	5.1%	180	16.7%	113	10.5%	32	3.0%
Total	1,387	100.0%	794	57.2%	50	3.6%	199	14.3%	115	8.3%	43	3.1%

Source: <https://www.ffiec.gov/hmda/>

In this income category, Black, Asian, and Hispanic applicants have a higher denial rate than the overall population, as do Native Hawaiian or Other Pacific Islander applicants.



Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Applications Received	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	12	1.4%	6	50.0%	2	16.7%	2	16.7%	1	8.3%	1	8.3%
Black or African American	54	6.2%	29	53.7%	0	0.0%	14	25.9%	6	11.1%	5	9.3%
Native Hawaiian or Other Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	5.0%	0	0.0%
White	809	92.5%	597	73.8%	22	2.7%	115	14.2%	61	7.5%	14	1.7%
Hispanic or Latino	57	6.5%	35	61.4%	1	1.8%	16	28.1%	4	7.0%	1	1.8%
Not Hispanic or Latino	829	94.7%	605	73.0%	26	3.1%	118	14.2%	64	7.7%	16	1.9%
Total	875	100.0%	632	72.2%	24	2.7%	131	15.0%	68	7.8%	20	2.3%

Source: <https://www.ffiec.gov/hmda/>

In this income category, Black and Hispanic applicants have a higher denial rate than the overall population, as do American Indian or Alaska Native and Native Hawaiian or Other Pacific Islander applicants.

In the table below, the number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Of the racial/ethnic groups with more than 20 applicants in this income category, Black or African American, Asian applicants and Hispanic applicants have a lower origination rate and a higher denial rate to white applicants.



Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Applications Received	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	15	0.5%	12	80.0%	0	0.0%	3	20.0%	0	0.0%	0	0.0%
Asian	114	4.1%	71	62.3%	2	1.8%	17	14.9%	17	14.9%	7	6.1%
Black or African American	142	5.1%	86	60.6%	4	2.8%	29	20.4%	16	11.3%	7	4.9%
Native Hawaiian or Other Pacific Islander	4	0.1%	1	25.0%	0	0.0%	2	50.0%	0	0.0%	1	25.0%
White	2,531	90.2%	1,799	71.1%	87	3.4%	326	12.9%	249	9.8%	70	2.8%
Hispanic or Latino	120	4.3%	69	57.5%	5	4.2%	27	22.5%	12	10.0%	7	5.8%
Not Hispanic or Latino	2,693	96.0%	1,894	70.3%	92	3.4%	343	12.7%	286	10.6%	78	2.9%
Total	2,806	100.0%	1,969	70.2%	190	6.8%	377	13.4%	282	10.0%	85	3.0%

Source: <https://www.ffiec.gov/hmda/>

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low	50-79% Middle	80-99% Upper- Middle	100-119% Upper	120% or More High	Total Denials
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	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	30	23.44%	78	20.05%	77	19.85%	72	22.02%	256	36.99%	513	26.7%
Employment History	2	1.56%	3	0.77%	12	3.09%	3	0.92%	4	0.58%	24	1.2%
Credit History	50	39.06%	138	35.48%	124	31.96%	113	34.56%	177	25.58%	602	31.3%
Collateral	16	12.50%	64	16.45%	66	17.01%	57	17.43%	76	10.98%	279	14.5%
Insufficient Cash	1	0.78%	4	1.03%	2	0.52%	2	0.01%	6	0.87%	15	.8%
Unverifiable Information	19	14.84%	43	10.05%	32	8.25%	34	10.40%	81	11.71%	209	10.9%
Credit Application Incomplete	5	3.91%	34	8.84%	39	10.05%	33	10.09%	59	8.53%	170	8.8%
Mortgage Insurance Denied	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.0%
Other	5	3.91%	25	6.43%	36	9.28%	13	3.98%	33	4.77%	112	5.8%
Total Denials and % of Total	128	6.65%	389	20.22%	388	20.17%	327	17.00%	692	35.97%	1,924	100.00%

Source: <https://www.ffiec.gov/hmda/>



In summary, the HMDA data shows that nearly half (48.6%) of loan applications in the South Bend & Mishawaka MSA were originated, and slightly less than one-sixth (15.7%) were denied.

In the South Bend & Mishawaka MSA, the number of White applicants exceeds the number of minority applicants. Additionally, the origination rates are higher and denial rates lower for White applicants than for Black or African American applicants in every income category. As incomes decrease, denial rates increase, often due to these applicants being first-time homebuyers with little to no collateral, poor credit history, and debt. While denial rates decrease as income increases, minorities still have higher denial rates even within the same income groups.



D. Citizen Participation

The South Bend Department of Community Investment and the Mishawaka Department of Community Development undertook a broad participation strategy for this Analysis of Impediments to Fair Housing Choice to engage as many individuals, organizations, and agencies as possible.

Stakeholders: The City of South Bend and the City of Mishawaka developed a list of stakeholders with direct knowledge of, and experience in, the housing market and issues affecting fair housing. Identified stakeholders were divided into the following categories:

- Planning and Zoning Agencies
- Continuum of Care
- Education Organizations
- Housing Authorities
- Faith Based Organizations
- Social Services Agencies and Organizations
- Economic Development Agencies and Organizations
- Fair Housing Organizations
- Banks, Credit Unions, and Lenders
- Housing Developers
- Public Safety Agencies
- Neighborhood Organizations
- Transportation Agencies
- Healthcare Providers
- Advocacy Groups
- Housing Agencies
- Elected Leaders



V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the Cities of South Bend and Mishawaka, and St. Joseph County to affirmatively further fair housing in the Region. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried-over impediments to Fair Housing Choice are presented on the pages that follow. Of the previously identified impediments, the lack of affordable housing for sale and for rent, the lack of accessible housing, and economic barriers are still present in St. Joseph County, despite the Cities' and County's best efforts. Based on national trends, these will continue to be challenges for the City of South Bend, the City of Mishawaka, and St. Joseph County.

Below is a list of impediments that were developed by the City of South Bend, the City of Mishawaka, and St. Joseph County for the shared 2025 Analysis of Impediments to Fair Housing Choice.

A. Impediments to Fair Housing Choice

The City of South Bend, the City of Mishawaka, and St. Joseph County have identified the following impediments for the 2025 Analysis of Impediments to Fair Housing Choice and have defined specific goals and strategies to address each impediment.

- **Impediment 1: Lack of Affordable Housing for Sale**

The median value and cost to purchase a single-family home in St. Joseph County that is decent, safe, and sound has increased significantly to over \$165,700. For the City of South Bend it is over \$128,200, and for the City of Mishawaka it is \$113,800. This limits the choice of housing for lower-income households throughout the County and in both Cities.

Goal: Development of for-sale, single-family homes for lower-income households will occur through new construction, infill housing, and the rehabilitation of vacant structures throughout St. Joseph County and the Cities of South Bend and Mishawaka.



Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **1-A:** Support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing that is for sale for lower-income households throughout the Cities and County.
- **1-B:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers by affirmatively furthering fair housing choice.
- **1-C:** Provide funds for down payment and closing cost assistance to lower-income households.
- **1-D:** Promote housing counseling programs for first-time homebuyers.

- **Impediment 2: Affordable Rental Housing**

The current supply of rental housing is not necessarily affordable to lower-income households. The monthly housing cost for apartments has steadily increased to the point that 46.0% of all rental households in St. Joseph County, 49.0% of all rental households in South Bend, and 44.5% of all rental households in Mishawaka are considered cost burdened by 30% or more.

Goal: The development of affordable rental housing will occur throughout the County and both Cities, especially for households whose income is less than 60% AMI, through new construction, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower-income households who are cost burdened.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **2-A:** Support and encourage both private developers and nonprofit housing providers to develop plans for the construction of new affordable and mixed-income rental housing.



- **2-B:** Support and encourage the rehabilitation of the existing housing stock and new housing which will be decent, safe, sound and affordable rental housing to lower-income households.
- **2-C:** Support and encourage the development of independent housing and community living arrangements for the disabled in the County and both Cities.
- **2-D:** Provide financial assistance in the form of development subsidies, so low-income households that are cost burdened, particularly households whose incomes are at or below 60% of AMI, are able to afford decent, safe, and sound housing.
- **2-E:** Promote partnerships with the local housing authorities and private and nonprofit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family rental housing in high opportunity areas of the County and Cities.

• **Impediment 3: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in St. Joseph County and the Cities of South Bend and Mishawaka. Since 41.5% of the County’s housing units, 60.6% of South Bend’s housing units, and 31.3% of Mishawaka’s housing units were built prior to 1960, these units were not constructed with accessibility features. It is estimated that 13.4% of the County’s overall population, 14.4% of South Bend’s population, and 16.4% of Mishawaka’s population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **3-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for homeowners and renters.



- **3-B:** Encourage the development of new construction of accessible and visitable housing through financial or developmental incentives.
- **3-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **3-D:** Continue to promote programs and provide funds to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

• **Impediment 4: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing.

Goal: All residents of St. Joseph County and the Cities of South Bend and Mishawaka will have an increased awareness and knowledge of their rights under the Fair Housing Act and the County and Cities will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **4-A:** Continue to promote fair housing awareness through the media, seminars, and training, to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans with Disabilities Act, and visitability.
- **4-B:** Continue to provide and distribute literature and informational material in English and Spanish concerning fair housing issues, an individual’s housing rights, and the landlords’ responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **4-C:** Continue to support and provide funding for the South Bend Human Rights Commission to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the County and Cities.



- **4-D:** Continue to work with the local Board of Realtors to educate and promote fair housing.
- **4-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

• **Impediment 5: Private Lending Practices**

The HMDA data for St. Joseph County indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **5-A:** The Cities and County should consider using Federal and State funding to provide housing or credit counseling to potential low- and moderate-income homebuyers in impacted neighborhoods to decrease the number of denials due to poor credit, debt-to-income ratios, or incomplete applications.
- **5-B:** The Cities and County should consider having research completed to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted areas of the Cities or County.
- **5-C:** The Housing Consortium should consider using Federal and State funding to provide a higher rate of public financial assistance to potential homebuyers in impacted neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.

• **Impediment 6: Impacted Areas of Concentration**



There are specific areas throughout the two Cities and the County where the concentration of low-income persons exceeds 70% of the area's population, and areas with concentrations of minority persons.

Goal: Promote the de-concentration of low-income and minority areas that may exist within the Cities of South Bend and Mishawaka to reduce concentrations of low-income households and minorities, while preserving fair housing choice for both low-income and minority residents.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of low-income concentration, while still supporting the improvement of housing within concentrated areas.
- **6-B:** Market and promote housing opportunities for both minority and low-income residents outside areas of low-income concentration.
- **6-C:** Provide financial assistance to low-income households to provide them with a choice to reside outside areas of low-income concentration.

• **Impediment 7: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the County and both Cities which prevents low-income households from improving their income and providing an opportunity to live outside areas of low-income concentration.

Goal: The local economy will provide new job opportunities, which will increase household income, and thus promote fair housing choice and mobility.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:



- **7-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **7-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income and minority neighborhoods.
- **7-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

- **Impediment 8: Public Policies That May Affect Housing Choice**

Public policies such as community comprehensive plans and zoning ordinances sometimes affect the location of affordable housing, special needs housing, and the development process of these types of housing.

Goal: The local governing bodies will review their public policies, plans, and ordinances to affirmatively further fair housing and eliminate any barriers or obstacles to fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by St. Joseph County and the Cities of South Bend and Mishawaka:

- **8-A:** The Cities and County should consider making source of income a protected class, which would prevent landlords from rejecting tenants based on their source of income, i.e. Housing Choice Vouchers.
- **8-B:** The Cities should consider offering vacant lots that they have acquired to private developers at no cost to promote the development of single-family affordable housing, along with providing development subsidies and reducing development standards.



- **8-C:** The local zoning ordinances were reviewed and should be brought into compliance with the Fair Housing Act, especially the definition of “Family” and in particular protective classes and being permitted uses in all residential zoning districts.
- **8-D:** The municipalities will annually review their zoning and development ordinances to make sure they are in compliance with the Fair Housing Act and the Americans with Disabilities Act.



VI. Certification

Signature Page:

I hereby certify that this 2025-2029 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program, HOME Investment Partnership (HOME) Program, and Emergency Solutions Grant (ESG) Program regulations.

City of South Bend, IN:

James Mueller, Mayor

Date

City of Mishawaka, IN:

David Wood, Mayor

Date